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An Appraisal of Socio-Economic Security Measures to Senior Citizens



A. J. INSTITUTE OF MANAGEMENT (AJIM)

An Advanced Centre for MBA Studies and Research
Affiliated to Mangalore University and Recognised by AICTE

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From the desk of the Editor-in-Chief.....

A.J. Institute of Management is a stand-alone Management Institute offering business education since 1999 and made remarkable progress in all facets of higher education. In the field of research and publication, the Institute has made laudable work for the last 11 years by bringing out the bi-annual Research Journal Anveshana. I feel privileged to place before the learned readers Volume 11 and Number 02 of the bi-annual, containing the scholarly articles, conceptual papers and empirical reports.

- “Shopping With Companions: Implications on In-store Checkout” jointly authored by Dr. Vinish.P, Ms. Slima Pinto and Dr. Prakash Pinto.
- “Inclusive Education in Elementary Schools: A Study of Teachers' Attitude in Aizawl City of Mizoram” reported by Dr. Seema Tripathi.
- “Outreach of Micro Finance in India” authored by Prof. O. P. Singh.
- “Impact on Income and Savings During Covid19 Pandemic: A Financial Literacy Study in Mangaluru City” authored by Dr. Babitha Rohit, Dr. Prakash Pinto, Ms. T. Nancy.
- “Corporate Social Responsibility: An Analysis of Fast-Moving Consumer Goods Sector in India” authored by Ms. Swapna Shetty J, Dr. Molly Sanjay Chaudhuri and Dr. Ankitha Shetty .
- “Transparency in Urban Governance: A Study of Municipal Corporations in Madhya Pradesh and Uttar Pradesh” as viewed by Prof. S.K. Singh.
- “An Appraisal of Socio-Economic Security Measures to Senior Citizens” authored by Prof. Mahesh P. G.

J. Jayaprakash Rao
Dr. T. Jayaprakash Rao
Editor in Chief

A Study on the Role of Government in Providing Social and Economic Security to Senior Citizen

Mr. Mahesh P. G.

Abstract:

The government created the programs to enhance the quality of life of the elderly by supplying them with basic necessities. The primary goal of this paper is to investigate the social and economic circumstances of senior citizens. Investigate the role of the state in alleviating the socioeconomic challenges of the elderly, and whether these plans really meet the needs of the elderly. Descriptive analysis was used as the research tool. The information is gathered by a questionnaire, with a sample size of 75 people. The data were collected using the convenience sampling procedure in this analysis. The samples were taken from the general public, with a focus on the Udupi area. Age, traditions, and educational qualification are used as independent variables in this study. The contingent variables are the government's success in supplying services for the elderly, whether social welfare schemes benefit individuals, and whether welfare schemes offer social security to the elderly. The data was analyzed using graphs by the researcher. Financial support to the elderly empowers them and increases their socioeconomic standing, dignity, self-esteem, and overall quality of life, according to the findings of the study.

Keywords: Old age, financial support, Tradition, Social welfare,

Introduction:

Aging is a normal, unstoppable method. Old age, as we know, is the last step of the human life cycle, and it is the product of the interaction of biological, social, psychological, and ecological influences. It is a stage of life where an elderly person experiences a variety of issues, which vary from person to person and community to society. Furthermore, the definition of old age varies from society to society, depending on the societal structure, values, history, and fashion. Aging has been a big societal issue around the world. It's critical to comprehend the social complexities

of the country's elderly as they age.

In India, increased life expectancy, accelerated urbanization, and lifestyle improvements have resulted in a plethora of issues for the elderly. It is important to note that holistic elderly treatment is only available with the participation and cooperation of families, society, and government. India should brace for the increasing task of caring for its aging population. To guarantee that the elderly have a dignified life, necessary and more appropriate social welfare programs must be implemented.

India's Social Security and Welfare Schemes for the Elderly:

Economic stability, sufficient basic services such as food and education, access to basic healthcare, and adequate housing arrangements such as housing, water, and sanitation are all requirements for an aging population. Because of the longevity of life, these inputs would be expected for a longer period of time for a larger and ever-growing population, as the elderly face myriad challenges as a result of the social, economic, and cultural shifts that are continuously occurring in Indian society. Economic instability is a significant source of worry for the elderly, and it leads to a variety of socioeconomic, health, and psychological issues. Senior citizens saving scheme, Pradhan Mantri Vaya Vandhana Yojana, Varshita Pension Bima Yojana, Rashtriya Vayoshri Yojana, and Indira Gandhi National Old Age Pension scheme are among the government's other schemes for the elderly.

Karnataka State's Senior Citizen Welfare Measures:

Karnataka's government (through the Department for the Empowerment of Differently Abled and Senior Citizens) has already taken a host of initiatives for the state's elderly population, including steps other than pensions.

Sandhya Suraksha Yojana (state government pension system initiated by the Revenue Department) Old Age Homes: The State Government provides financial assistance to non-governmental organizations (NGOs) to create and implement Old-Age Homes to provide for elderly people by providing all basic services such as health care, life insurance, and so on.

Help Line for Senior Citizens: With the assistance of the Police Department and non-governmental organizations, help lines have been formed in 14 locations across the state, including Bangalore, Mysore, Hubli-Dharwad, Gulbarga, Mangalore & Belgaum, Raichur, Bellary, and

Shimoga, to address the complaints of senior citizens in distress.

Senior Citizen Day Care Centers: Day care centers have been built in the Bangalore, Hubli-Dharwad, Gulbarga, and Belgaum corporation districts (Department for the Empowerment of Differently Aabled and Senior Citizens, n.d.).

Objectives of the study :

- To study the socio economic problems of senior citizens
- To study the role of Government sponsored schemes to senior citizens
- Problems of senior citizens in availing the benefits of schemes
- To suggest measures for improvement.

Methodology:

Descriptive analysis was used as the research tool. The information is gathered by a questionnaire, with a sample size of 75 people. The data were collected using the convenience sampling procedure in this analysis. The samples were taken from the general public, with a focus on the Udupi region. Age, traditions, and educational qualification are used as independent variables in this study.

The contingent variables are the government's success in delivering old age schemes, the benefits of old age schemes to individuals, and the social and economic protection provided to older people by old age schemes. The data was analyzed by the researcher using graphs.

Review of Literature:

The issues of the elderly have been extensively researched, and every community has attempted to provide a variety of programs and resources to alleviate the problems and provide them with appropriate adjustments in their surroundings. Because of their numerous disabilities and handicaps, the elderly need extra attention.

Tame Ramya (2014) The effect of old age pension schemes on the livelihoods of poor tribal elderly people in the north-eastern Indian state of Arunachal Pradesh was investigated, and it was discovered that pension has a positive impact on the pensioners' livelihoods by lifting them out of poverty. The study also showed that the tribal elderly people's confidence in society has been recovered as a result of the old age pension, which has aided in the restoration of household ties and connections.

M. R. Narayana(2019) Identifies four fields of policy action and

develops an analytical method for estimating the economic consequences and impacts of the Indira Gandhi National Old Age Pension Scheme (IGNOAPS) and other socio-economic variables linked to poverty among India's elderly. Increased pension spending by adjusting for inflation, tying pension spending to economic growth, correcting inclusion and exclusion mistakes, and expanding coverage to all elderly people in low-income families.

According to Kinjwadekar, Shankar (2002) In India, financial insecurity among the elderly manifests itself in a variety of ways, including insecurity of life and land, as well as a shortage of decent housing, with 33 percent of those aged 60 and up living below the poverty line and 33 percent living only above it. Just 10 percent receive a pension, while about 40 percent depend on interest from bank accounts, post offices, and other sources, with the National Old Age Pension for the destitute elderly being very poor.

(Goyal, 1992). The end of one's life is referred to as old age. People gracefully consider it and have an optimistic outlook. However, many people face difficulties and have a pessimistic outlook on life. The issues that the elderly face in every country are primarily determined by the socioeconomic and environmental circumstances in which they live.

Sumati Kulkarni, Siva Raju, and Smita Bammidi studied Social Security for the Elderly in India to gain a general understanding of the condition of the elderly in India in order to do more research and policy review on the country's increasing population of senior citizens.

Socio-demographic characteristics

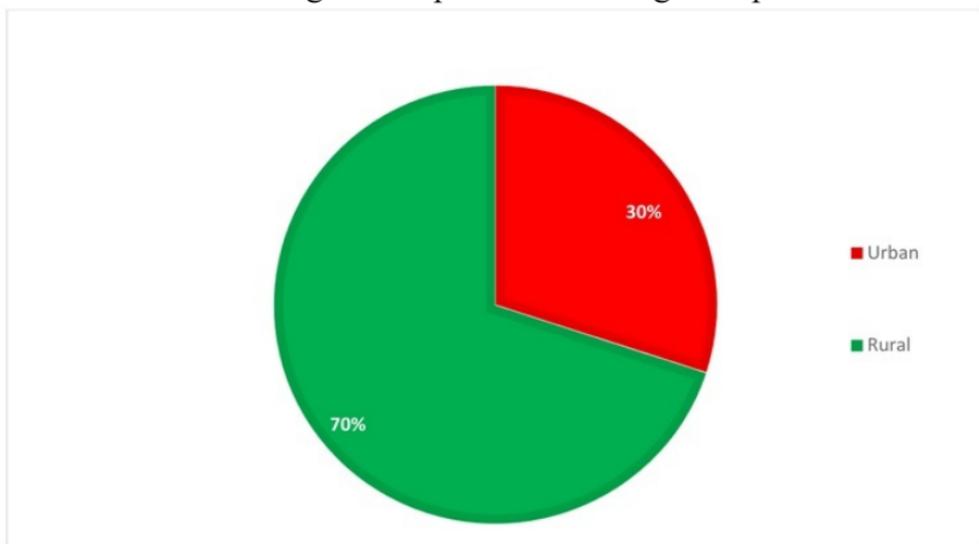
It indicates that a large percentage of the population are between the ages of 60 and 69, with just 2.8 percent of the population being 80 or older. The percentage of males and females in the research sample was almost equal. Hindus made up the majority of those polled (89 percent). At the state and national levels, this represents the real image of the society dependent on religion. (leena 2009).

DATA ANALYSIS

1.1 Table showing current place of dwelling of respondent

Area	Frequency	Percentage
Urban	19	30
Rural	46	70
Total	65	100

1.1 Chart showing current place of dwelling of respondent



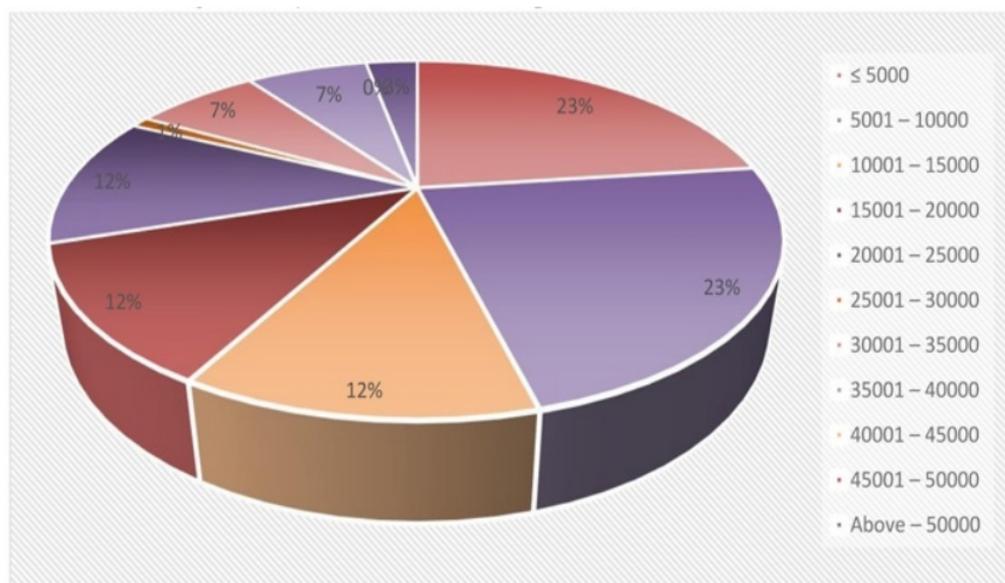
Interpretation :

From the above table it is clear that out of 65 respondents only 30 percent of respondents are from the urban region and 70 percent are from the rural area.

1.2 Table showing Monthly income of the respondent

Income level	Frequency	Percentage
≤ 5000	15	23
5001 – 10000	15	23
10001 – 15000	8	12
15001 – 20000	8	12
20001 – 25000	8	12
25001 – 30000	1	1
30001 – 35000	4	7
35001 – 40000	4	7
40001 – 45000	0	0
45001 – 50000	0	0
Above – 50000	2	3
Total	65	100

1.2 Chart showing monthly income level of respondent



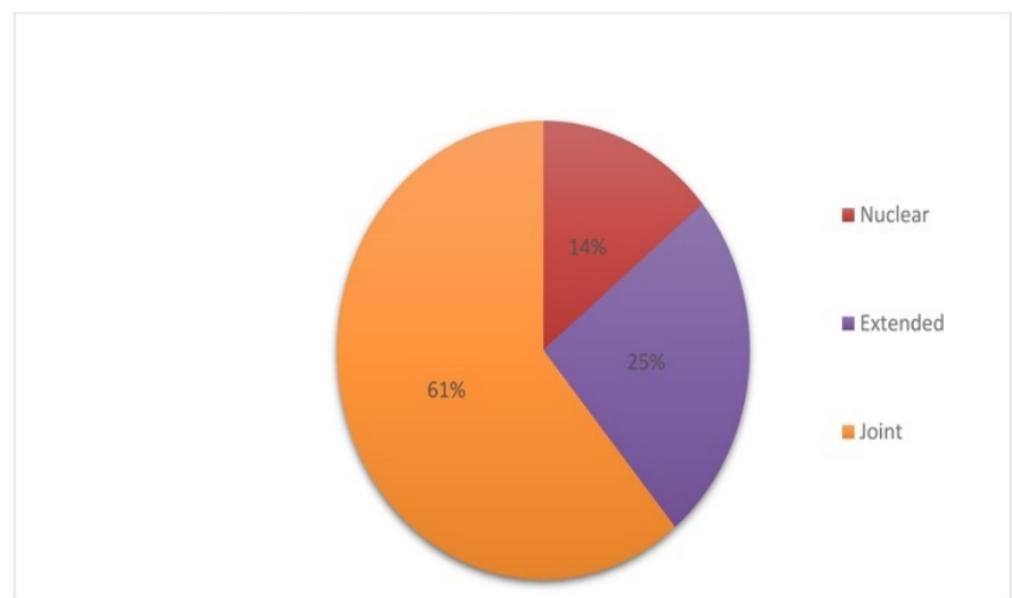
Interpretation :

From the above statement it is clear that 23 percent of people are from below the income status of 5000 and 23 percent of people are between the income status of 5001 to 10000, 12 percent of people are between the income status of 10001 to 15000, 12 percent of people are between the income status of 15001 to 20000, 12 percent of people are between the income status of 20001 to 25000 , 1 percent of people are between the income status of 25001 to 30000, 7 percent of people are between the income status of 30001 to 35000 , 7 percent of people are between the income status of 35001 to 40000 and lastly 3 percent of people are from the income status of above 50000.

1.3 Table showing Family structure of respondent

Option	Frequency	Percentage
Nuclear	9	14
Extended	16	25
Joint	40	61
Total	65	100

1.3 Chart showing family structure of respondent



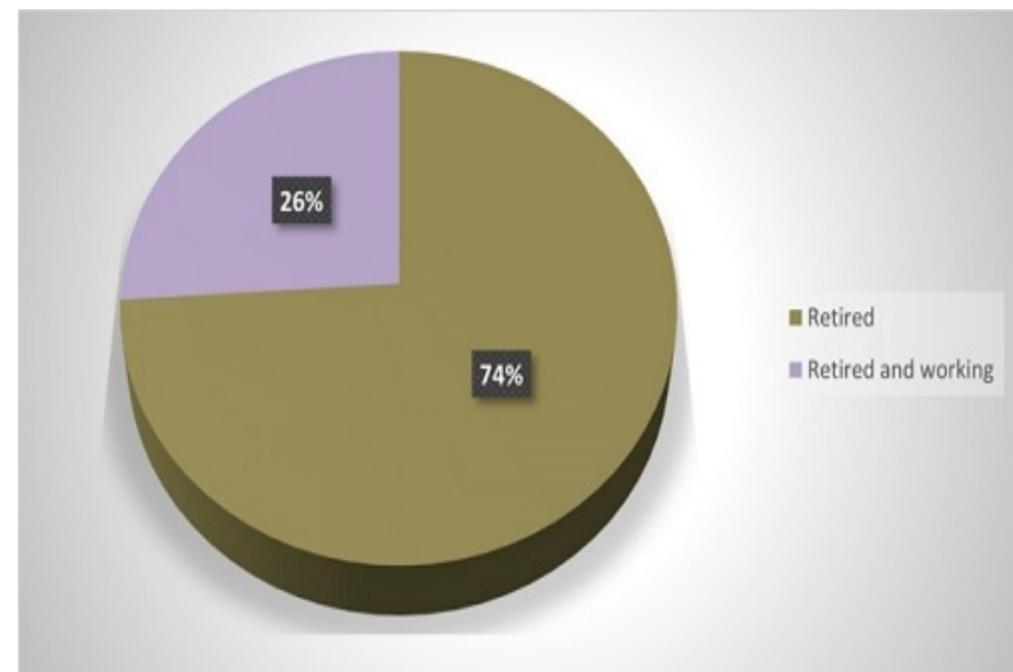
Interpretation :

From the above chart it shows that 14 percent of people are from nuclear family , 25 percent of people are from extended family, 61 percent of people are from joint family .

1.4 Table showing occupational status of resident

Option	Frequency	Percentage
Retired	48	74
Retired and working	17	26
Total	65	100

1.4 Chart showing occupational status of resident

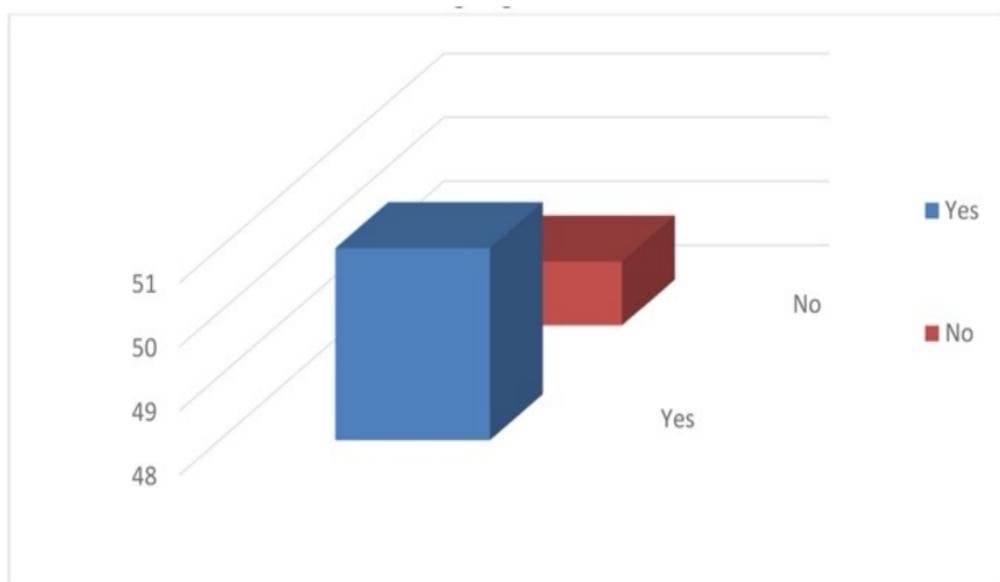
**Interpretation :**

From the above chart it reflect that 74 percent are retired and working and 26 percent are retired people.

1.5 Table showing respondent view about the social welfare programme being implemented by the Government and NGOs for older people

Option	Frequency	Percentage
Yes	33	51
No	32	49
Total	65	100

1.5 Chart showing respondent view about the social welfare programme being implemented by the Government and NGOs for older people



Interpretation :

In the above chart it is clear that the 51 percent of people are given positive response of social welfare programme being implemented by the Government and NGOs for older people and 49 percent of people given negative response

1.6 Table showing benefit of welfare programme got by an respondent

Option	Frequency	Percentage
Old age person	37	56
Free health facilities	14	22
Concession in traveling	14	22
Total	65	100

1.6 Chart showing benefit of welfare programme got by an respondent

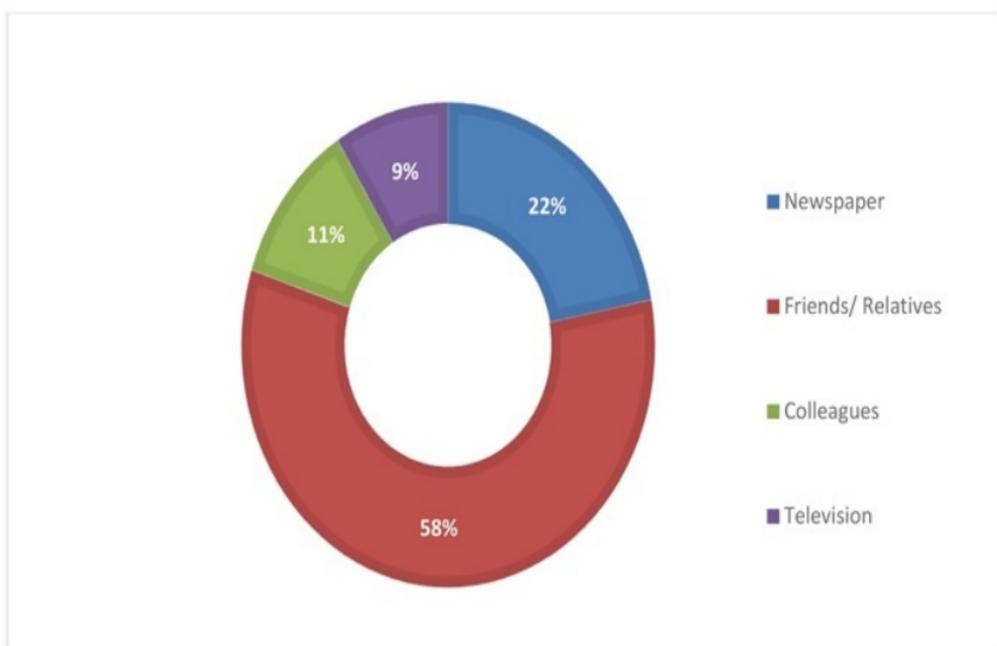
**Interpretation :**

From the above analysis it shows that 56 percent of people are getting old age pension , 22 percent people are getting a free health facilities and 22 percent of people are getting the concession in travelling

1.7 Table showing information gathered by respondent about welfare programme

Option	Frequency	Percentage
Newspaper	14	22
Friends/ Relatives	38	58
Colleagues	7	11
Television	6	9
Total	65	100

1.7 Chart showing information gathered by respondent about welfare programme



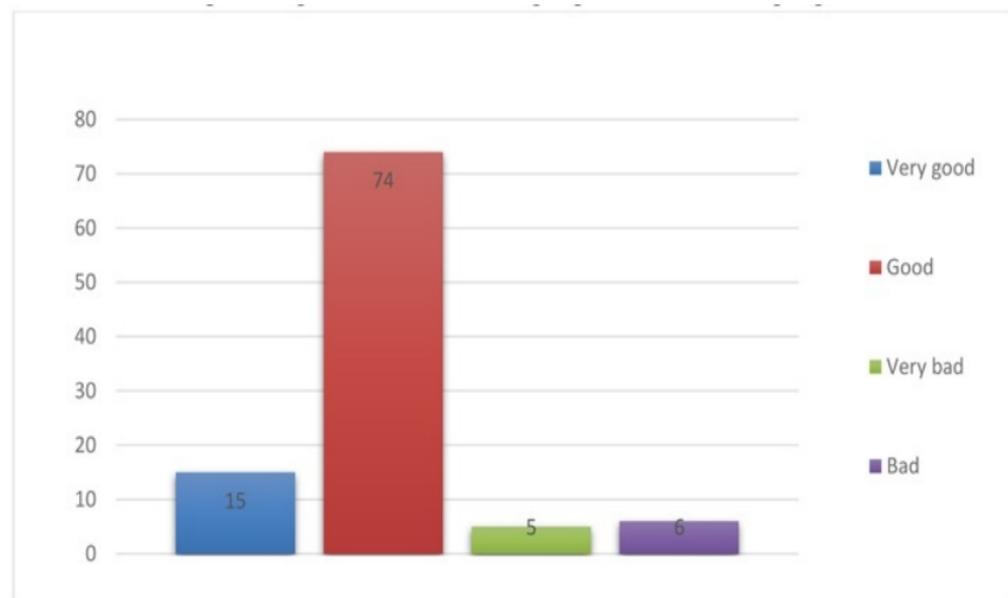
Interpretation :

From the above chart it shows that 22 percent of people are gathered information about welfare programme from newspaper, 58 percent of people are gathered information from friends and relatives, 11 percent of people gathered information from colleagues and finally 9 percent of people gathered information from television.

1.8 Table showing the impact of Government programme on older people

Option	Frequency	Percentage
Very good	10	15
Good	48	74
Very bad	3	5
Bad	4	6
Total	65	100

1.8 Chart showing the impact of Government programme on older people



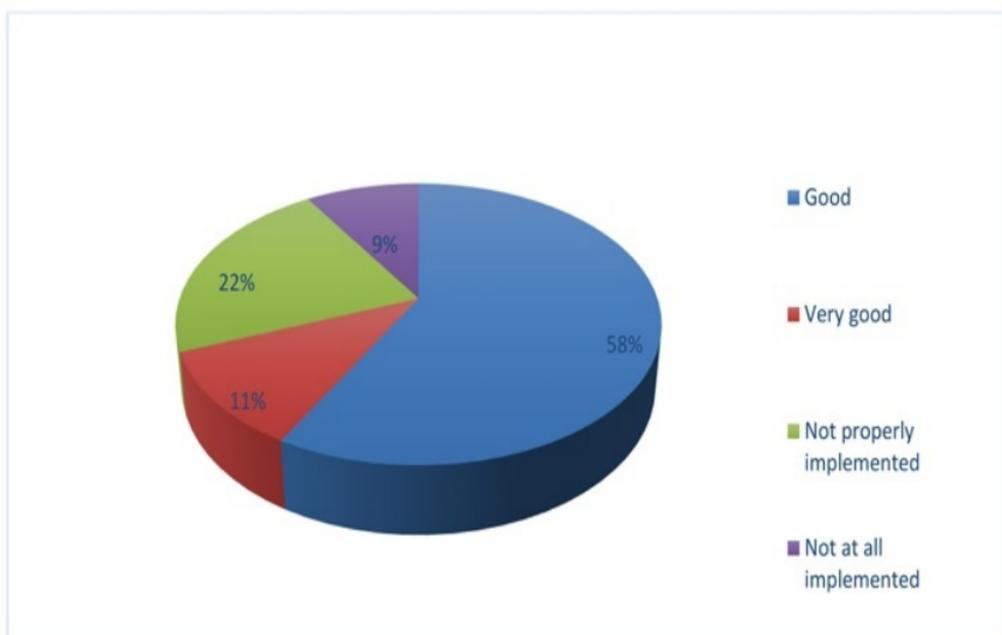
Interpretation :

From the above table it is clear that 15 percent of people are given very good response and 74 percent of people are given good response, 5 percent of people are given verybad response, 6 percent of people are given bad response.

1.9 Table showing respondent knowledge about the old age pension, wisdom pension and social security programme are implemented in his/ herb area.

Option	Frequency	Percentage
Good	38	58
Very good	7	11
Not properly implemented	14	22
Not at all implemented	6	9
Total	65	100

1.9 Chart showing respondent knowledge about the old age pension,wisdom pension and social security programme are implemented in his/ her area



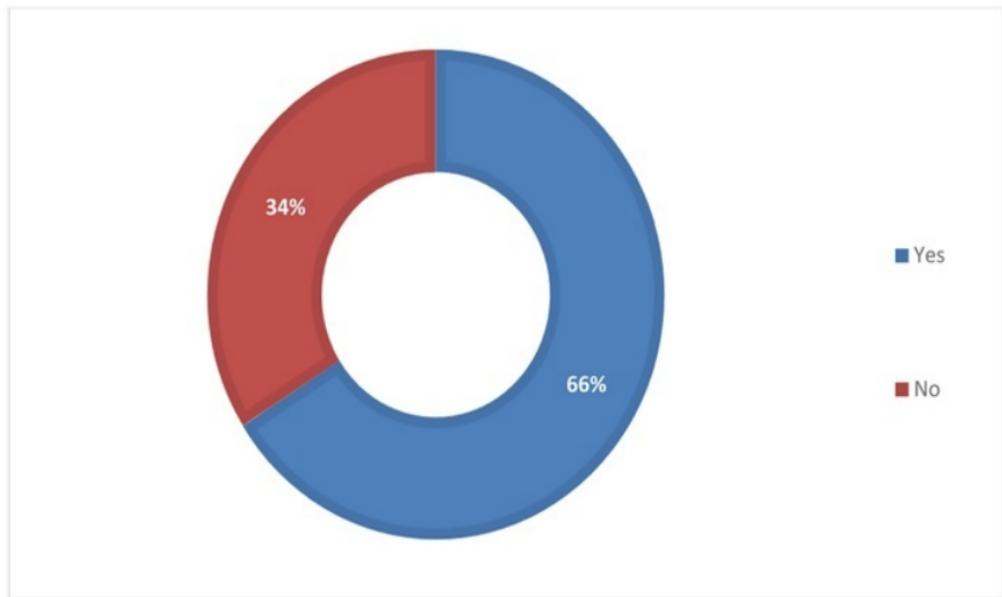
Interpretation :

From the above table it reflect that 58 percent of people are given a good opinion, 11 percent of people are given very good opinion, 22 percent of people are telling their response like not properly implemented and 9 percent of people are telling not at all implemented.

1.10 Table showing respondent view towards the need for special programme for older people

Option	Frequency	Percentage
Yes	43	66
No	22	34
Total	65	100

1.10 Chart showing respondent view towards the need for special programme for older people



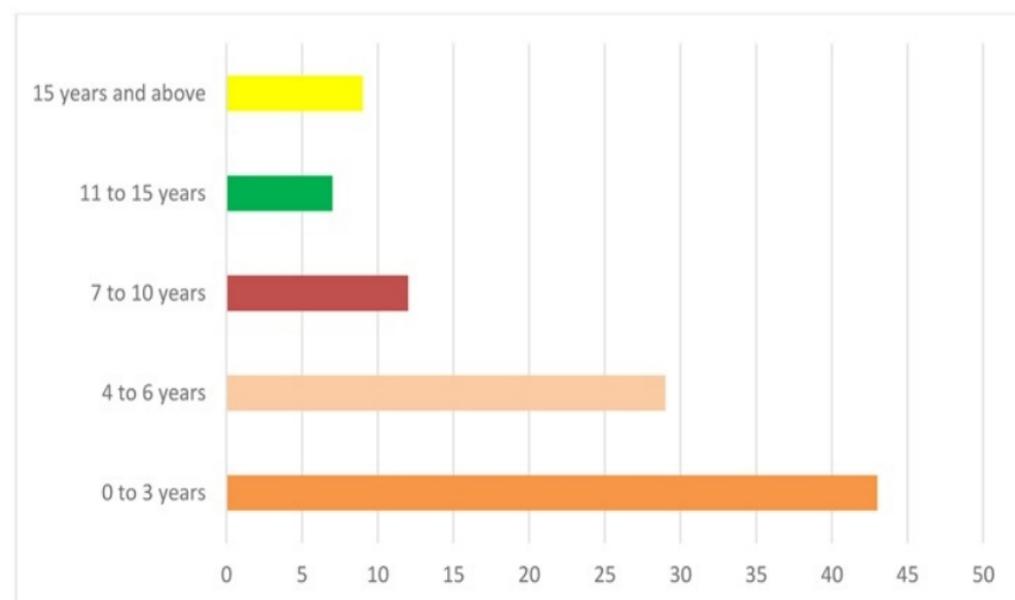
Interpretation :

From the above chart it is clear that 66 percent of people are given positive response towards need for special programme for older people and 34 percent of people are given negative response.

1.11 Table showing the frequency of year the pension being received by respondent

Option	Frequency	Percentage
0 to 3 years	28	43
4 to 6 years	19	29
7 to 10 years	8	12
11 to 15 years	4	7
15 years and above	6	9
Total	65	100

1.11 Chart showing the frequency of year the pension being received by respondent



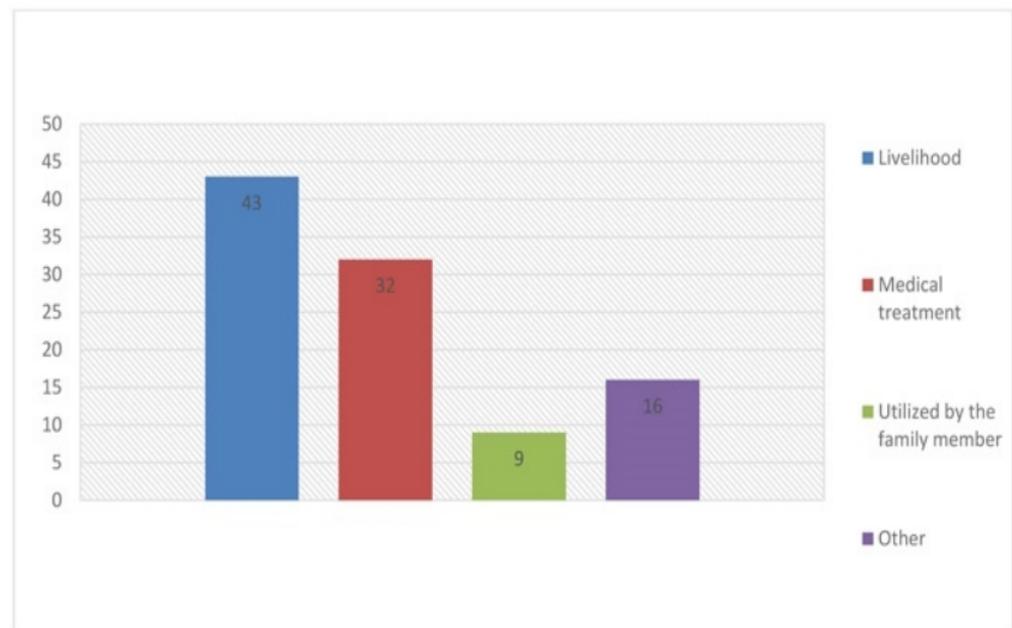
Interpretation :

From the above table it is clear that 43 percent of people are receiving pension from 3 year , 29 percent of people are receiving a pension between the year 4 to 6 year , 12 percent of people are receiving a pension between the year 7 to 19 years , 75of people are receiving a pension between the year 11 to 15 years and 9 percent of people are receiving a pension from 15 year and above

1.12 Table showing the usage of pension amount

Option	Frequency	Percentage
Livelihood	28	43
Medical treatment	21	32
Utilized by the family member	6	9
Other	10	16
Total	65	100

1.12 Chart showing the usage of pension

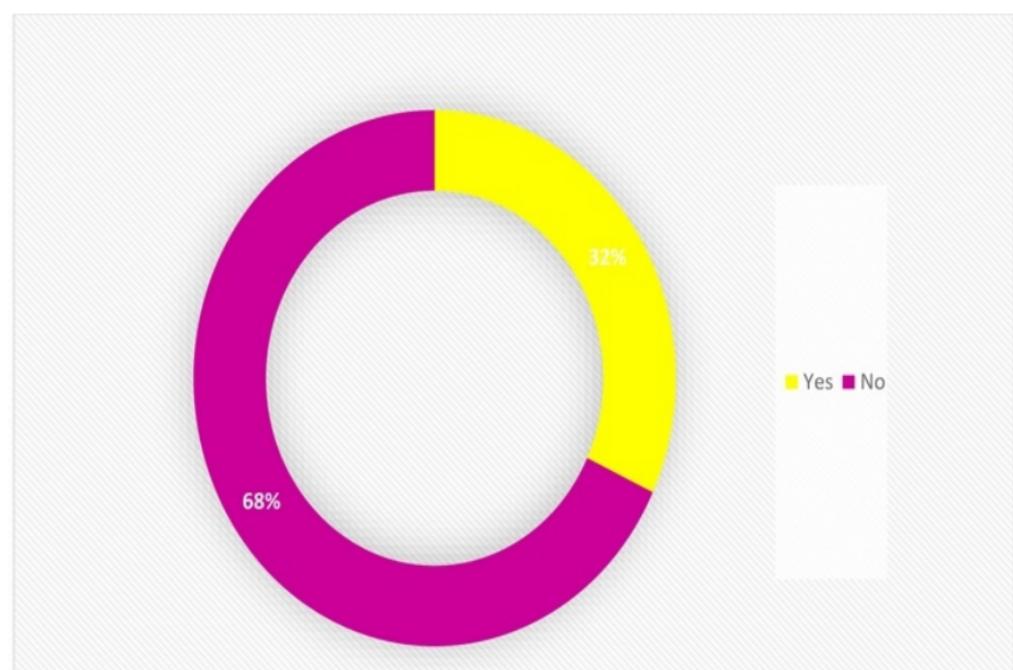
**Interpretation :**

From the above chart it is clear that 43 percent of people are using the pension amount for their livelihood, 32 percent of people are using pension amount for their medical treatment , 9 percent of people are giving their pension for their family member and 16 percent of people are using their pension amount for other source.

1.13 Table showing information about the status of respondent in the family have been improved, after availing the benefit

Option	Frequency	Percentage
Yes	21	32
No	44	68
Total	65	100

1.13 Chart showing information about the status of respondent in the family have been improved, after availing the benefit



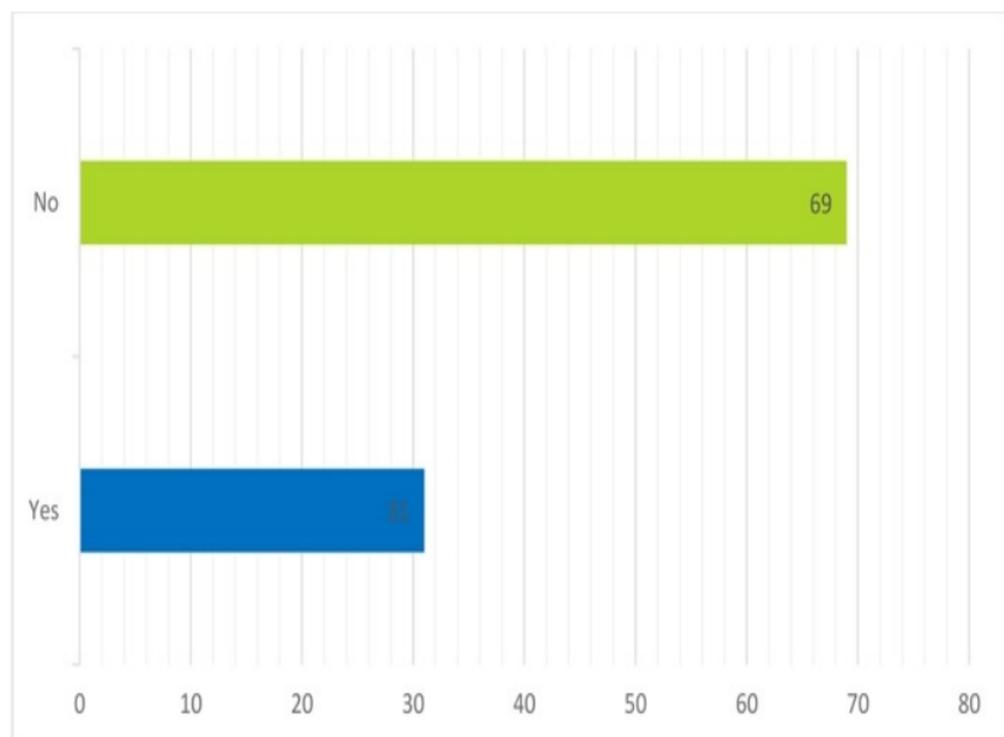
Interpretation :

From the above chart it is clear that 32 percent of people are giving their positive attitude about the status of respondent in the family ,after availing the benefit and 68 percent of people are given the negative attitude.

1.14 Table showing information about the status of respondent in the society have been improved, after availing benefit

Option	Frequency	Percentage
Yes	20	31
No	45	69
Total	65	100

1.14 Chart showing information about the status of respondent in the society have been improved, after availing benefit



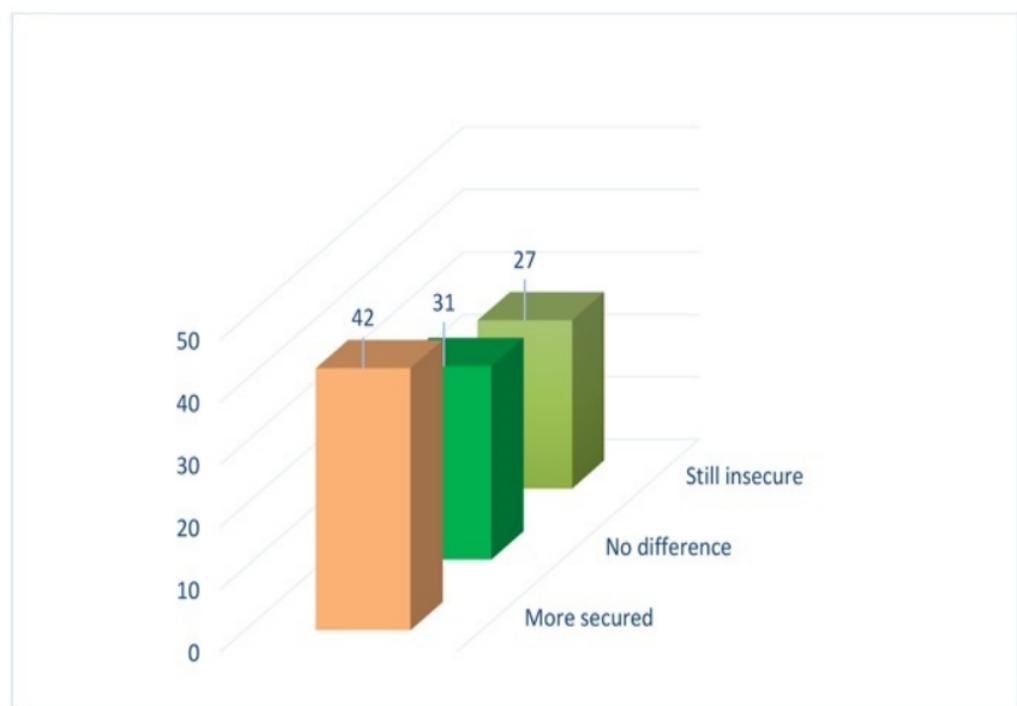
Interpretation :

From the above analysis it is clear that 31 percent of people given positive response about the status of respondent in the society after availing benefit and 69 percent of people are given negative response.

1.15 Table showing the level of security of the respondent after receipt of the benefit

Option	Frequency	Percentage
More secured	27	42
No difference	20	31
Still insecure	18	27
Total	65	100

1.15 Chart showing the level of security of the respondent after receipt of the benefit



Interpretation :

From the above table it is clear that 42 percent of people are given response towards more secured, 31 percent of people are given response towards no difference , and 27 percent of people are given response of still in secure.

Recommendations:

1. To ensure a reasonable standard of living, all elderly people living below the poverty line should be compensated with an appropriate income.
2. To maintain the living standard and health standards, adequate infrastructural amenities such as housing schemes and medical facilities should be stepped up.
3. The method of disbursing pensions by banks can be made more user-friendly by including additional counters for the aged, as well as a proper waiting area and a quick clearing system.
4. The government should consider performing a spot check and receiving input from beneficiaries every two months through the department for Senior Citizens Empowerment.
5. It is necessary to investigate a compulsory pension plan, at the very least for all elderly senior citizens.
6. Beneficiaries' financial literacy should be improved through well-designed initiatives.
7. The amount of pension should be increased by the government. The monthly pension should be at least 50 percent of the minimum wage, or Rs 2000 a month.
8. The government should provide senior citizen care centers at the taluk level to care for elderly couples and people who live alone.
9. Gram Panchayats should take action to spread awareness about the system and its processes by enlisting the help of non-governmental organisations, Self Help Groups, and Anganwadi staff, among others.

Conclusion:

The senior citizens In their later years, the aging demographic demands greater resources in terms of social, fiscal, and health care. The increasing rate of population ageing in our country has resulted in a slew of socio-economic and health issues. Financial aid to the elderly empowers them and increases their socio-economic standing, dignity, self-esteem, and overall quality of life, according to the study. With the number of elderly people in the community, it's more important than ever to investigate the feasibility of those programs so that disciplinary action can be made to make them more accessible to the most vulnerable members of society. Better understanding of socioeconomic, educational, and psychological issues, as well as effective and prompt interventions, would

go a long way toward maintaining engaged and stable senior citizens. It's important not to lose sight of the fact that older people are the repository of our collective knowledge and conventional values. As a result, utmost care and reverence must be extended to them. It is everyone's duty to help senior citizens understand that growing old is a life accomplishment and a divine gift, not a curse or a hardship.

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