ORIGINAL ARTICLE

Awareness and utilization of social security scheme and other government benefits by the elderly – A study in rural area of district Dehradun

Ashok Kumar Srivastava[1], S D Kandpal[2]

[1,2] Professor, Department of Community Medicine, Himalayan Institute of Medical Sciences, Jolly Grant, Dehradun – 248140, Uttarakhand, India

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Corresponding Author

Address for Correspondence: Ashok Kumar Srivastava, Professor, Department of Community Medicine, Himalayan Institute of Medical Sciences, Jolly Grant, Dehradun-248140, Uttarakhand, India
E Mail ID: drsrivastavaak@gmail.com

Citation

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Abstract

Background: The rapid ageing of India's population, has highlighted the need for better economic security arrangements for the elderly. Increased longevity is making care of the elderly more expensive and traditional family ties are beginning to fray, and The Government of India have initiated an array of schemes and benefits for providing some level of social security to the elderly. **Objectives:** To study the background characteristic of the elderly and extent of awareness and utilization of social security and other government benefits. **Methodology:** Study Design: Descriptive, observational cross sectional field based study. Statistical analysis: Percentages and proportions. **Results:** Three out of every five houses was headed by an elderly. No formal education was received by 35.4% of the elderly. Widowhood was as high as 49.5% among elderly women. Awareness of social security scheme (Indira Gandhi National Old Age Pension Scheme) was observed in 74.6% of the elderly but only 45.4% utilized it. The proportion of elderly who were aware of concession in railway ticket and higher interest rates on deposits in Bank/Post office respectively was 34.9% and 32.9%. The utilization rate was however abysmally low with 27.8% utilizing railway ticket concession and 10.1% depositing money to get higher interest in Bank/Post office. Less than 1% elderly utilized income tax benefits. **Conclusion:** There is an urgent need to review the existing policy guidelines and amend them to suit and benefit the elderly. The schemes and benefits meant for the elderly needs to be more relevant and effectively implemented at the community level.

Key Words

Elderly; pension; welfare benefits; awareness; utilization

Introduction

An important emerging demographic issue for India in 21st century is population ageing. It is certain that India will move from being a young country to an old country over next few decades. Improved life expectancy has contributed to an increase in the number of persons in the age group of 60+ from only 12 million in 1901 to 20 million in 1951, 57 million in 1991 to 103.2 million in 2011. The proportion of the elderly population rose from 5.96% in 1971 to 6.80% in 1991, 7.47% in 2001 and 8.3% in 2011 [1]. The projected geriatric population is expected to rise to 323 million by 2050 constituting about 19% of the total population [2]. One can say that India is going through a phase of demographic paradox where it has to capitalize on the demographic window of opportunity by investing in youth and at the same time focus on an increasing elderly population. Longevity by itself needs celebration but it is not so as there is increasing vulnerability of the elderly which arises due to poverty, illiteracy, income security and dependency. One must not view ageing as a problem perspective but treat it as a potential

that must be recognized and realized. Social isolation and loneliness are often considered to be problems of growing older. As people age, many outlive relatives and friends, and social interaction may become limited as people stay closer to home because of mobility difficulties and increased chronic illness. Article 41 of the constitution directs the States to provide public assistance to its citizens in terms of unemployment, old age, sickness and disablement and in other cases of undeserved want within the limits of its economic capacity and development. Keeping in mind these basic principles, various policy/ schemes have been launched by the Government from time to time for the aged. National Old Age Pension Scheme (NOAPS) [3] was launched in 1995. National Policy on Older Person (NPOP) [4] was started in 1999, when less than 7% of the population were aged 60 and above. National Old Age Pension Scheme (1995) itself was later renamed as Indira Gandhi National Old Age Pension Scheme (IGNOAPS) [5] in 2007 wherein the age of the elderly was lowered to 60 years and monthly pension varied state to state from Rs.100 – Rs.1000. National Programme for Health Care of the Elderly (NPHCE) [6] was launched by Ministry of Health and Family Welfare in 2011 which is also an example of how ageing can be incorporated in sectoral programmes. Prime Minister flagged off revised National Policy on Senior Citizen [7] in the year 2011 that recommends eight levels of intervention. Other government facilities and benefits include concession in railway tickets, reservation in bus, special deposit rates in the bank and rebate on income tax. Although there are number of government policies and schemes for their benefits, the awareness and utilization of such schemes and programmes are limited. Concerns continue to exist regarding their accessibility, implementation and effectiveness [8]. Further studies also point out that despite the welfare programmes, economic, health and social security has not improved commensurately [9, 10] and large number of elderly has to still depend upon their families for support [11].

Aims & Objectives

To find out the background characteristic of the rural elderly and the extent of awareness and utilization of:

1. Social security scheme- Indira Gandhi National Old Age Pension Scheme (IGNOAPS)

2. Special government facilities/schemes such as income tax benefits and higher interest rates on deposits.

Material and Methods

The cross – sectional study was conducted for a period of six months from April 2012 to September 2012 in the rural field practice area of the department of Community Medicine, HIMS, Dehradun. All persons aged 60 years or above, and who gave consent to participate were selected to participate in the study. The subjects having medical co-morbidities were also included in the study provided it was not-severe enough to prevent him/her from participating in the study. Exclusion criteria included those persons who were less than 60 years of age and those who were terminally ill. All the households were asked whether they possessed BPL cards, which is issued by Government to households that fall below poverty line. Predesigned and pre tested household schedule and individual elderly schedule were filled up by as many identified individual elderly of the selected households in 4 randomly selected villages from Markham Grant Nyaya panchayat of Block Doiwala after taking written informed consent and explaining the purpose of the study. Information was elicited about their socio demographic profile, marital status, literacy, living arrangements, social security and other benefits awareness and its utilization.

Data was compiled and analyzed using SPPS version 20.0. Percentages and proportions were calculated for all the variables. A total of 361 households and 526 elderly persons were thus identified and interviewed.

Results

Table 1 shows the distribution of elderly population to the total population. Elderly population comprised 6.3% of the total population. Maximum 6.9% was seen in village Kurkawala, while least 4.0 % was seen in village Rajeev Nagar. Out of a total 526 elderly, numbers of females were 302 (57.4%), while numbers of males were 224 (42.6%). Table 2 shows the distribution of households by type of household headship. It was seen in the present study that three fifth of the households was headed by an elderly. Headship rate was found to be more among the elderly men (42.7%) as compared to elderly women (17.7%). Around two-fifth of the households had non elderly head. Table 3 depicts the percent distribution of elderly households by household size.

Mean HH size (total family size / no. of households) was 5.9 and there was no significant difference between the villages. Highest of 6.6 as mean HH size was seen in village Kurkawala. Distribution of the surveyed households by number of household members shows that only 10 % of the household had have one or two members while over one fourth had 3 – 5 members. Around three fifth of the households consisted of six or more members. Table 4 shows the distribution of elderly according to their background characteristic and living arrangements. The profile of the elderly indicates a low level of educational attainment, particularly among women. Overall one third (35.4%) of the elderly did not have any formal education, with a higher proportion, almost half (44.7%) of them being among women. With regard to marital status, around two third (67.8%) of the elderly were currently married while one third (32.2%) were widowed. Widowhood was as high as 49.5% among elderly women.

It is a matter of great concern that even though there is a strong preference to live with children or relatives, not to mention of economic dependency, about 3% elderly lived alone. In fact the elderly reported their sons as a major source of economic support, even more than spouses (as sons were the earning member of the family). The present study findings indicate that 53.5% of the elderly resided with their spouses and children. While a majority of the elderly prefer to live with their sons, a small proportion (10.2%) preferred to live alone or with their spouse. The preferred place to live in old age is in fact the family home. Table 5 shows the awareness among the elderly about the social welfare schemes available for them. A significant number of elderly are aware of social security schemes like old age pension schemes than about other schemes like train ticket reservation or income tax benefits. Disaggregation of data by BPL and APL revealed that the awareness level of APL elderly is higher than the BPL elderly, although the elderly of the BPL households are the main target for pension schemes. Awareness of concessions and benefits is also found to be poor among the BPL families. The awareness level is higher among elderly males than among elderly females regarding welfare scheme and this gender difference is higher among non BPL category than among BPL elderly. Table 6 depicts the percent distribution of utilization of social welfare schemes among APL and BPL elderly. The utilization of the scheme is abysmally low among the target groups of those belonging to BPL households. It should be mentioned that substantial wrong targeting is apparent with upto 7.7% of non BPL cardholders also benefitting from IGNOAPS.

Utilization of the train ticket reservation is also very low among both APL and BPL elderly. Hardly there was any utilization of income tax benefits by the elderly (< 1%).

Discussion

Almost 60% of the elderly were head of their respective households. The headship rate was substantially higher among elderly men (42.7%) as compared to elderly women (17.7%). Mean house hold size in the present study was 5.9, this figure is slightly higher than the census 2011 (4.5) and this could be due to the fact that the present survey included those households which had one elderly member. Only 10 % of the households in the present survey had one or two members while another one fourth consisted of 3 – 5 members. Three fifth of the households consisted of six or more members which is because in rural areas it is common to have joint families.

According to NSS 52nd round [12], 63% of the elderly were illiterate in India. In the present study the profile of the elderly indicates a low level of educational attainment, particularly among women. Overall one third (35.4%) of the elderly did not have any formal education, with a higher proportion, almost half (44.7%) of them being among women. Singh *et al* [13] also reported higher illiteracy rate of 80.2%. However Padda *et al* [14] in Amritsar and Elango S [15] in Tamil Nadu reported high literacy level of 61.4% and 78% respectively in their study.

In the present study 67.8% of the elderly were currently married while 32.2% widowed. Widowhood was seen to be as high as 49.5% among elderly women which is probably due to higher life expectancy of females. NFHS 3 [16] also reports close to 50 % females living with their children and grandchildren (without spouse) while the corresponding figures for male was 30%. These finding of high widowhood among elderly women was also observed in a study conducted by UNFPA [17]. According to their report, around 60% of the elderly were currently married while 38% were widowed.

Family has traditionally been the primary source of support for the elderly in India. The elderly primarily depends on their families for economic and material

support. About 96% of the elderly co-resided with their spouses and children in the present study which justifies the fact that single member families are rare in rural India. A small proportion (1.7% males and 4.3% females) however preferred to live alone. According to NSS 60th round [18] about 2-3% of elderly men and 7.8 % elderly women lived alone.

A significant proportion of the elderly (74.6%) were aware of social security scheme such as IGNOAPS. The awareness level is 10 points higher among men than women. Although the elderly belonging to BPL households are the main target for social security schemes, slightly more elderly in APL families than BPL families were aware of pension scheme. The utilization of the scheme is however abysmally low among the target group. Only 45.4 % of the elderly belonging to BPL households were the beneficiaries of IGNOAPS. Similar result was also observed by UNFPA in their study on status of elderly in selected states of India [17]. Substantial wrong targeting of the scheme is also apparent with upto 7.7% of APL cardholders benefitting from IGNOAPS.

Awareness and utilization of other geriatric welfare schemes is also found to be poor. Around 35% of the elderly were aware of concession in train tickets and 32.9% about higher interest rates in deposits in bank/post office, while 2.3% were aware of income tax benefits. Utilization of these benefits was also seen to be poor, with about 27.8% of elderly availing concessions in train reservations and 10.1% depositing funds in bank/post office. Only 1% were utilizing the income tax benefits. Study conducted by Goel *et al* [19] in rural Meerut also observed that 46.3% of the participants were not aware of any geriatric welfare services/schemes and 96% had never utilized any geriatric welfare service/scheme. Thus, it could be inferred that that the benefits of various schemes and entitlements to the elderly are not publicized adequately and proper strategies to reach out to them have not been conceived.

Conclusion

Findings highlight that income security, illiteracy, physical and economic dependencies are factors that tend to make the Indian elderly, particularly elderly women vulnerable. Important policy and programmatic implication is necessary for improving the wellbeing and quality of life of elderly. The approach needs to be multidimensional and holistic at the individual, family, community, governmental and non-governmental levels. Opportunities need to be provided for improving socio-economic status and access to health care.

Relevance of the study

The present study may be useful to the policy and program managers for creating more awareness and utilization of various welfare schemes among the targeted beneficiaries.

Authors Contribution

Both the authors had made equal and substantial contributions in conception, collection, analysis of data with its interpretation and preparation of manuscript.

Acknowledgement

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Tables

TABLE 1 DISTRIBUTION OF ELDERLY POPULATION TO THE TOTAL POPULATION

Villages	Total households	Total elderly Household	Population	Elderly (60+ years)		Grand Total	% of the total population
				Males	Females		
Teliwala	593	155	3487	96	118	214	6.1
Dharmuchak	493	130	2817	78	115	193	6.8
Kurkawala	215	61	1348	39	54	93	6.9
Rajeev Nagar	129	15	645	11	15	26	4.0
Total	1430	361	8297	224	302	526	6.3

TABLE 2 PERCENT DISTRIBUTION OF ELDERLY HOUSEHOLDS BY TYPE OF HOUSEHOLD HEADSHIP

Headships	Teliwala	Dharmuchak	Kurkawala	Rajeev Nagar	Total
Elderly men headed HH (%)	43.3	43.0	43.2	41.3	42.7
Elderly women headed HH (%)	20.6	15.4	16.6	18.5	17.7
Non Elderly headed HH (%)	36.1	41.6	40.2	40.2	39.6
Total	100.0	100.0	100.0	100.0	100.0
No. of Elderly HH	155	130	61	15	361

TABLE 3 PERCENT DISTRIBUTION OF ELDERLY HOUSEHOLDS BY HOUSEHOLD SIZE

No. of usual members	Villages				Total	Census 2011
	Teliwala	Dharmuchak	Kurkawala	Rajeev Nagar		
1	3.0	3.8	1.5	1.7	2.5	4.1
2	6.1	12.8	14.1	8.3	10.3	10.8
3-5	23.5	38.5	25.0	28.4	28.9	43.7
6+	67.4	44.9	59.4	61.6	58.3	41.4
Total	100	100	100	100	100.0	100.0
Mean HH size	5.9	5.7	6.6	5.7	5.9	4.5

TABLE 4 PERCENT DISTRIBUTION OF ELDERLY ACCORDING TO THEIR BACKGROUND CHARACTERISTICS AND LIVING ARRANGEMENTS

Background Characteristics	Male % (N = 224)	Female % (N = 302)	Total % (N = 526)
Age (Years)			
60 – 69	61.7	72.2	66.7
70 – 79	31.6	19.4	25.8
80 +	6.7	8.4	7.5
Marital status			
Married	83.6	50.5	67.8
Widow	--	49.5	23.6
Widower	16.4		8.6
Education	22.8	44.7	35.4
Illiterate	47.1	35.7	40.5
Just Literate	16.0	10.1	12.7

Primary	14.1	9.5	11.4
High School and above			
Living Arrangements			
Alone	1.7	4.3	3.0
With spouse	8.3	6.1	7.2
With spouse, children and grand children	59.6	47.4	53.5
With children and grand children	30.4	42.2	36.3

TABLE 5 PERCENT DISTRIBUTION ABOUT AWARENESS OF SOCIAL WELFARE SCHEMES AMONG APL AND BPL ELDERLY

Schemes	APL (n=297)		BPL (n=229)	
	Males (123)	**Females (174)**	**Males (101)**	**Females (128)**
IGNOAPS	86.5	76.2	80.7	70.5
Train Ticket reservation	51.0	37.5	36.2	14.8
High interest rate in bank/post office	48.8	28.4	43.0	16.6
Income Tax benefits	4.1	3.0	2.2	1.0

TABLE 6 PERCENT DISTRIBUTION ABOUT UTILIZATION OF SOCIAL WELFARE SCHEMES AMONG APL AND BPL ELDERLY

Schemes	APL (n = 297)		BPL (n = 229)	
	Males (123)	**Females (174)**	**Males (101)**	**Females (128)**
IGNOAPS	7.9	7.5	51.8	40.8
Train Ticket reservation	41.8	28.5	21.5	8.7
High interest rate in bank/post office	18.9	8.6	10.9	3.2
Income Tax benefits	2.4	0.5	0.7	0.2