

# Awareness and Utilization of Old Age-Related Social Security Schemes and Other Government Benefits Among the Elderly in Old Age Homes

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## ABSTRACT

**Background:** There are various social security schemes for the elderly, but less is known about awareness and utilization by the beneficiaries. We conducted this study to find out the status of the knowledge gap in awareness and utilization of selected social security schemes among the elderly in old age homes.

**Patients and Methods:** This cross-sectional study was conducted in four old age homes in Bhopal, between January to October 2016. All the elderly residing in old age homes were invited to participate in study. Pre-tested and pre-validated researcher-administered schedules was used for data collection after obtaining written informed consent.

**Results:** Out of the total of 182 participants, 59% were above 80 years. 42.3% were aware of Indira Gandhi National Old Age Pension Scheme, but out of those aware 38.9% were utilizing the scheme. 16.4% were aware of the National Policy on Older Persons and out of those aware 16.6% were utilizing the same. Similarly, the awareness and utilization of other schemes and government benefits for elderly was found to be poor.

**Conclusion:** More than half of the elderly participants were not aware of social security schemes for the aged. Out of the those who were aware, a very small proportion were utilizing the benefits. There is a need for systematic efforts towards empowering the elderly residing in old age homes in India.

**Keywords:** Geriatric welfare schemes, Old people home, Senior citizens.

## INTRODUCTION

With the increase in aging population and the emerging prevalence of nuclear family setups in India in the recent years, elderly people are more likely to be exposed to emotional, physical, and financial insecurities. The Government of India has launched various policies for the welfare of old-age people such as the National Policy on Older Persons 1999, Maintenance and Welfare of Parents and Senior Citizens Act 2007, and National Policy for Senior Citizens 2011. Other schemes such as Indira Gandhi National Old Age Pension Scheme, Indira Gandhi National Widow Pension Scheme, and Annapurna Scheme provide the legal framework for supporting the needs of seniors for financial support or food ration.<sup>1</sup> Despite the implementation of most of these schemes for more than a decade, concerns continue regarding the accessibility, implementation, and effectiveness of these schemes.<sup>2</sup> It was found that 65% to 75% of the elderly were economically

dependent on their family for their day-to-day maintenance, either partially or fully.<sup>3</sup> The elderly living in old-aged homes need relatively more support as they do not have their immediate family members to support them. The present study aimed to find the status of the knowledge gap in awareness and utilization of certain selected social security schemes among the elderly in old age homes.

## PATIENTS AND METHODS

We conducted this cross-sectional descriptive study in four old age homes, viz, Aasra (Shahjanabad), Ananddham (Shivaji Nagar), Apna Ghar (Kolar Road) and Elder Women House (Bairagad) situated in Bhopal, the capital city of Madhya Pradesh. Prior approval from the Institutional Ethics Committee of Chirayu Medical College (Ref no.: 2016/859) and permission from the four old age homes was taken. All the 182 elderly people (60 years and above)

residing in the four old age homes who consented to participate, were selected for the study. The study duration was January 2016 to October 2016. Persons who were critically and/or terminally ill, or not willing to participate, or not available during informed visits were excluded. Pre-tested and pre-validated researcher-administered schedule was used for data collection. After taking written informed consent and explaining the purpose of the study, information was elicited about their socio-demographic profile, awareness and utilization of certain key social welfare schemes related to old age. Data collected was entered in Microsoft Excel, and analysed using Epi-info software. Awareness and utilization of old age-related social security schemes were presented as proportions.

## RESULTS

Out of a total of 182 participants, 86 (47.35%) were male and 96 (52.7%) were female, also 59% were above 80 years. The mean (SD) age of men and women participants were 75.94 (7.78) years and 74.82 (8.15) years respectively. The majority, 173 (95.1%) of participants belonged to Hindu religion. Most of the participants 55 (30.2%) were illiterate; illiteracy was more among women (39.6%) as compared to men (19.8%). Around one-fourth of participants had studied till secondary level and above. Half of the elderly population ( $n=91$ ) were not having partners; of these 72.9% ( $n=70$ ) were females and 24.4% ( $n=21$ ) were males. About 24.17% were married, 19.2% were single, and 6.54% were divorced. The majority of participants 47% (69/147) had either one or two children, whereas one-fourth reported as not having any child. 17.6% of participants had a below poverty line card.

Out of 182 participants, 77 (42.3%) were aware of Indira Gandhi National Old Age Pension Scheme, but of those aware, 38.9% (30 out of 77) were utilizing the scheme. 16.4% (30 out of 182) were aware of the National Policy on Older Persons and of those aware, 16.6% (5 out of 30) were utilizing the same. 18.7% (34/182) of the elderly were aware of other schemes such as Vidhwa Pension Yojna or PM

Beema Yojna etc. and of them, 97% (33/34) were utilizing the same. 17% (31/182) were aware of higher interest rates for elderly on deposits in banks but only 12.9% (4/31) were utilizing the same. 44.5% (81/182) of the elderly, were aware of travel concessions given to senior citizens and 74% (60/81) had ever utilized it (**Table I**).

The majority of participants 74.1%; i.e., 43 out of 58, who were receiving pension received information about the schemes from public advertisements such as bill boards or radio, while 34.5% (20 out of 58) had learnt about them through friends or relatives. Of those receiving old age pension most (81.0%, 47 out of 58) reported that their pension amount was mainly spent in buying medicines while for 19% (11 out of 58) it was mainly spent for buying food related items.

## DISCUSSION

The present cross-sectional study was carried out in four old aged homes of Bhopal to find out the awareness and utilization status of social security schemes and various government benefits meant for them. A majority of 72.9% of the females were widows. The high percentage of widowhood in females was probably due to the higher life expectancy in females. These findings of high widowhood among elderly women was also observed in a report published by United Nation Population fund<sup>4</sup>

The majority (57.7 %) were unaware of the Indira Gandhi Old Age Pension Scheme; of these a major proportion was that of females. The utilization of the scheme is very much low. Of those who are aware, only 39% of participants were availing the facility. Compared to the study by Srivastav *et al* where only 25.4% lacked awareness about social welfare schemes, our study group seemed to have a very poor awareness.<sup>5</sup> About 8.3% participants were benefitted by old age government pension and it is comparable to the Government of India, Planning Commission study report suggesting that in Northern India, only 10% elderly received this benefit.<sup>6</sup>

**Table I Awareness and utilization of Old Age-Related Social Security Schemes and Other Government Benefits by Inmates of the Old Age Homes ( $n=182$ )**

<i>Name of the scheme</i>	<i>Number of inmates aware of the scheme (n, %)</i>	<i>Number of inmates aware of and utilizing the benefit from the scheme (n, %)</i>
Indira Gandhi National Old Age Pension Scheme	77, 42.3%	30, 16.4%
National Policy on Older Persons	30, 16.4%	5, 02.7%
Other schemes such as Vidhwa Pension Yojna or PM Beema Yojna etc.	34, 18.7%	33, 18.1%
Higher interest rate on deposit in bank	31, 17.0%	4, 02.1%
Travel concession	81, 44.5%	60, 32.9%

Almost similar results were observed in study conducted by Goel *et al* in population of rural Meerut where more than half of the elderly (46.3%) were not aware of any geriatric welfare services, and 96.0% of them had never utilized any of the geriatric welfare services.<sup>7</sup>

Awareness and utilization of other schemes was also low. The majority (83.5%) were unaware of National Policy on Older Persons. Among them, only 16.7% were receiving benefits. Only 17% were aware of the higher interest rates for elderly on deposits in banks, and only 12.9% were availing of this facility, compared to 32.9% awareness and 10.1% utilization of higher deposits in banks or post-offices observed by Srivastav, *et al*.<sup>5</sup> We found that 44.5% of elderly were aware of travel concession benefits and among them, 74% were availing this facility, compared with 35% awareness and 27.8% utilization of travel concession benefits as per the study conducted by Srivastav *et al* in rural district of Dehradun.<sup>5</sup> The reasons for disparity can be attributed to higher availability of transport facility in urban sector compared to rural sector.

Our findings are supported by other studies which have shown that there is a small proportion of people who are aware, and even a smaller proportion of people utilising it.<sup>8</sup> The study conducted by Maroof, *et al* revealed that awareness of geriatric welfare services among the rural elderly population was very low, that needs to be addressed to improve the utilization of these services.<sup>9</sup> Srivastava *et al* also observed that benefits of the various schemes and entitlements to the elderly are not publicized adequately and proper strategies to reach out to them have not been conceived.<sup>10</sup>

We conclude that the overall awareness and utilization status of old age security schemes was poor among the elderly in old age homes in India. We suggest that there should be a systematic efforts towards empowering the elderly in old age homes.

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