Awareness about elderly schemes and benefits among senior citizen of Jhansi city

■ **Meenakshi Singh, Pooja Prajapati and Iti Nigam**

■**ABSTRACT :** In India's, old age parents are cared for by their children. They need assistance in daily activities with dignity. Elderly adults are not scared of their death but they fear of losing their independence. It is the responsibility of their children as well as society to provide them security in all aspects e.g. financial, health etc. Even though government has introduced several schemes for elderly people but awareness related to these schemes is very poor. This study assessed the awareness about elderly schemes and benefits (Economic security, Insurance (Health and Pension), Reverse Mortgage, Concessions in travel, Old age homes and Miscellaneous schemes) among senior citizens of Jhansi city. Fifty old age people of Jhansi City of Uttar Pradesh state were randomly selected from Kaimasan Nagar, Shivaji Nagar, Duriyapura, Narayan Bagh, and Rajpoot colony. The structured interview schedule was prepared in accordance with methodical procedure. Results showed that education and type of family had significant association with awareness about schemes and benefits of old age. Rest of the variables (age, sex, marital status, number of family members, occupation before retirement, means of income and monthly income) has no association with awareness of elderly schemes.

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In today's scenario, elderly people play an important role in overall population. This generation has sacrificed their lives for society as well as for upbringing of their children, making them to reach high in all prospects and even taking care of their grand children. According to United Nations 2005, one in every twelve persons is elderly. It is understood that this population will increase by 12 per cent in 2050. It is also reported that people in rural areas are less aware about the welfare schemes which results in poor utilization.

Few of the studies also results similar in urban areas (Agarwal *et al.*, 2019). Long life of elders is increasing which frays the families as it become expensive (Srivastava and Kandpal, 2014). It's an alarming situation due to rapid increase in extension of life expectancy. It is the responsibility of their children as well as society to provide them security in all aspects e.g. financial, health etc. Even though government has introduced several schemes for elderly people but awareness regarding these schemes in this generation is very rare. Some of

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the schemes provide social security in form of cash or other benefits which supports them economically. But due to less awareness, these schemes and benefits are utilized in minimal proportion. So, with these facts, the present study was planned to assess the awareness about elderly schemes and benefits among senior citizens of Jhansi city.

■ RESEARCH METHODS

For the study Jhansi City of Uttar Pradesh state was selected as a locale where 50 old age people were randomly selected from different areas *viz.,* Kaimasan Nagar, Shivaji Nagar, Duriyapura, Narayan Bagh, and Rajpoot colony. The structured interview schedule was prepared including elderly persons schemes and benefits related to Economic security, Insurance (Health and Pension), Reverse Mortgage, Concessions in travel, Old age homes and Miscellaneous schemes. The preliminary data regarding the respondents age, Sex, Marital status, Caste, Education, family size, Family type, Occupation before retirement, Means of income, Monthly income and occupation were collected personally by the investigator. The schedule was explained before handing over the questionnaire. After a gap of 2-3 days, the questionnaire was collected personally. The qualitative data were quantified, tabulated and statistical tools applied to draw inferences. Data on the awareness of respondents to different schemes and benefits was pooled and mean scores were used to calculate the association.

■ RESEARCH FINDINGS AND DISCUSSION

The results obtained from the present investigation as well as relevant discussion have been summarized under following heads :

Profile of the respondents:

Data in Table 1 unveiled that 42, 36 and 22 per cent respondents were in the age group of 50-60, 61-70 and above 70 years, respectively in which 60 per cent were female and 40 per cent were male. Majority of the respondents were educated upto matric, belongs to joint family of members above 5. Mostly respondents were self employed before retirement. At present, they were dependent with monthly income upto 5000/-.

Association between socio personal variables and

Table 1 : Profile of respondents		
Variables	Frequency	Percentage
Age		
50-60	21	42
61-70	18	36
Above 70	11	22
Sex		
Male	20	40
Female	30	60
Marital status		
Married	38	76
Widow	12	24
Education		
Matric	26	52
Intermediate	10	20
Graduation	08	16
Post graduation	06	12
Size of family		
Upto 5 members	15	30
Above 5 members	35	70
Type of family		
Nuclear	14	28
Joint	36	70
Occupation before retirement		
Service	09	18
Business	14	28
Self employment	27	54
Means of income		
Bank balance	13	26
Property	05	10
Business	06	12
Dependent	26	52
Monthly income of respondents		
Upto 5000	24	48
6000-10000	10	20
Above 10000	16	32

awareness to elderly schemes and benefits:

Table 2 depicts the association of age with awareness regarding schemes and benefits in old age. Results disclosed that respondents in the age group of 50-60 years were more aware about schemes and benefits followed by respondents between 61-70 years with the percentage of 42 and 36, respectively. No association was found between the awareness regarding schemes and benefits of old age and age of the respondent ($t^2 = .396$). Srivastava and Kandpal (2014) reported that 74.6 per cent of the elderly had awareness

of social security scheme (Indira Gandhi National Old Age Pension Scheme) whereas only 45.4 per cent utilized it. Bartwal *et al.* (2016) concluded in their study that 97.3 per cent old age people were aware about the pension scheme but it was utilized by only 19.7 per cent old persons. These workers correlated poor use of schemes with rural settings of the respondents.

To benefit the elderly the schemes and benefits meant for the elderly needs to be more relevant and effectively implemented at the community level. Goswami *et al.* (2019) in their study revealed that participants utilizing any of the social welfare schemes were 393 (42.2%). Participants aged 75 years and above had four times higher utilization of social welfare schemes compared to 60–64 years age group (AOR = 3.9, 95 CI: 2.4–6.4). A large number (86.9%) of participants were aware of at least one social welfare scheme. Maroof *et al.* (2016) also expressed that among the

geriatric welfare services 28.9 per cent were aware of the social security schemes, 84 per cent were aware of the special govt. facilities, 35.6 per cent were aware of the health insurance schemes. Vidhate and Kundap (2016) in a study recorded that 76 per cent were aware of any one of the recently launched social security schemes, of which 44 per cent registered for any one of these schemes. The awareness of the rural people regarding the newly launched social security schemes was high and is affected by the age, gender, literacy status and socio-economic class of the people. Cuhna *et al.* (2019) showed that 57 per cent of the respondents had moderate level of awareness regarding benefits and provisions for elderly and 39 per cent of the respondent's level of awareness was poor. The study showed that there is low awareness regarding the various health and welfare provisions that are provided for the elderly population. This may result in decrease in the health

Table 2 : Association between socio personal variables and awareness about schemes and benefits						
Socio-personal variables	Awareness regarding schemes and benefits					Total
	Not at all aware	Slightly aware	Somewhat aware	Moderately aware	Extremely aware	
Age						
50-60 Years	0(0)	5(10)	15(30)	0(0)	1(2)	21(42)
61-70 Years	0(0)	3(6)	13(26)	2(4)	0(0)	18(36)
Above 70	0(0)	1(2)	10(20)	0(0)	0(0)	11(22)
Total	0(0)	9(18)	38(76)	2(4)	1(2)	50(100)
^{2}=0.396 , df=6, p>.05						
Sex						
Male	0(0)	2(4)	17(34)	1(2)	0(0)	20(40)
Female	0(0)	7(14)	21(42)	1(2)	1(2)	30(60)
Total	0(0)	9(18)	38(76)	2(4)	1(2)	50(100)
^{2}=0.514, df=3, p>.05						
Marital Status						
Married	0(0)	5(10)	30(60)	2(4)	1(2)	38(76)
Widow/Widower	0(0)	4(8)	8(16)	1(2)	0(0)	12(24)
Total	0(0)	9(18)	38(76)	2(4)	1(2)	50(100)
^{2}=0.363, df=3, p>.05						
Size of family						
Up to 5 members	0(0)	2(4)	11(22)	1(2)	1(2)	15(30)
Above 5 members	0(0)	7(14)	27(54)	1(2)	0(0)	35(70)
Total	0(0)	9(18)	38(76)	2(4)	1(2)	50(100)
^{2}=0.393, df=3, p>.05						
Type of Family						
Nuclear	0(0)	2(4)	12(24)	0(0)	0(0)	14(28)
Joint	0(0)	7(14)	26(52)	2(4)	1(2)	36(72)
Total	0(0)	9(18)	38(76)	2(4)	1(2)	50(100)
^{2}=0.669*, df=3, p>.05						

status of the elderly people and also reduce their quality of life. Hence there is an urgent need to undertake actions in order to spread awareness regarding the availability of various healthcare provisions in favour of the elderly people and also to enhance awareness of Human Rights among elderly people.

Results in Table 2 also portrayed that more number of female respondents (60%) than male (40%) were aware about schemes and benefits. Females were 42 and males were 34 per cent somewhat aware about schemes and benefits in old age. No association was found between the awareness regarding schemes and benefits of old age and sex of the respondent ($t^2 = .514$). Goswami *et al.* (2019) in their study observed that females utilized the social welfare schemes almost twice as compared to males (AOR = 1.7, 95% CI: 1.1–2.6). Maroof *et al.* (2016) studied that males had significant higher awareness of geriatric welfare services than the

females. A study by Murugan and Dhanasekaran (2016) pin pointed that almost three fourth of old persons are aware of the schemes in which old age pension scheme is more utilized by females while PDS and concession in train and bus fare by males. The reasons behind not availing these schemes are the practical difficulty as well as in some cases it is not needed. Kohli *et al.* (2017) reported that awareness about Indira Gandhi National Old Age Pension Scheme (IGNOAPS) was present among 286 (79.4%) and Annapurna scheme in 193 (53.6%) respondents. Among 223 respondents who were below poverty line, 179 (80.3%) were aware of IGNOAPS; while, 112 (50.2%) were utilizing the scheme. Table further represents that 76 per cent married respondents and 24 per cent of widow/widower were aware about schemes and benefits. No association was found between the awareness regarding schemes and benefits of old age and marital status of the

Table 3 : Association between socio economic variables and awareness about schemes and benefits						
	Awareness regarding schemes and benefits					
Variables	Not at all aware	Slightly aware	Somewhat aware	Moderately aware	Extremely aware	Total
Education						
Matric	0(0)	7(14)	19(38)	0(0)	0(0)	26(52)
Intermediate	0(0)	2(4)	8(16)	0(0)	0(0)	10(20)
Graduate	0(0)	0(0)	8(16)	0(0)	0(0)	8(16)
Post graduate	0(0)	0(0)	3(6)	2(4)	1(2)	6(12)
Total	0(0)	9(18)	38(76)	2(4)	1(2)	50(100)
^{2}=0.001* , df=9, p<.05						
Occupation before retirement						
Service	0(0)	2(4)	0(0)	0(0)	1(2)	9(18)
Business	0(0)	2(4)	10(20)	2(4)	0(0)	14(28)
Self employment	0(0)	5(10)	22(44)	0(0)	0(0)	27(54)
Total	0(0)	9(18)	38(76)	2(4)	1(2)	50(100)
^{2}=0.119, df=6, p>.05						
Means of income						
Bank balance	0(0)	2(4)	10(20)	0(0)	1(2)	13(26)
Property	0(0)	0(0)	4(8)	1(2)	0(0)	5(10)
Business	0(0)	2(4)	3(6)	1(2)	0(0)	6(12)
Dependent	0(0)	5(10)	21(42)	0(0)	0(0)	26(52)
Total	0(0)	9(18)	2(4)	2(4)	1(2)	50(100)
^{2}=0.192, df=9, p>.05						
Monthly income						
Upto 5000	0(0)	3(6)	21(42)	0(0)	0(0)	24(48)
6000-10000	0(0)	3(6)	7(14)	0(0)	0(0)	10(20)
Above 10000	0(0)	3(6)	10(20)	2(4)	1(2)	16(32)
Total	0(0)	9(18)	38(76)	2(4)	1(2)	50(100)
^{2}=0.208, df=6, p>.05						

respondent (t^2 = .363). Similar results were seen in study of Kohli *et al.* (2017). Our results further exhibited that 70 per cent respondents who were aware belonged to the category that had more than 5 family members and 30 per cent were from the group who have upto 5 members in the family. No association was found between the awareness regarding schemes and benefits of old age and size of family of the respondent (t^2 = .393). Data in Table 2 also revealed that 52 per cent respondents were somewhat aware about schemes and benefits belong to joint family and 24 per cent were from nuclear family. Statistically significant association was found between the awareness about schemes and benefits of old age and type of the family (t^2 = .669*). Contrary results were visible in study conducted by Kohli *et al.* (2017) where no association of awareness with education status, occupation, religion, family type, marital status and caste (p>0.05) was recorded. Nivedita *et al.* (2015) in their study conducted in rural areas of Bengaluru observed that 49.5 per cent elder persons had awareness about social security scheme. They further reported that utilization of social assistance schemes was among 66.6 per cent, pension scheme (48.0%), social security benefits (47.6 %), while 23.3 per cent elders got income tax rebate, travel concession (22.3%) and utilizing insurance (13.8%). Similarly, Joseph *et al.* (2015) found that in Mangalore city most of the elderly (70.4%) were aware about income tax rebate, higher interest on fixed deposits in banks (67.5%) and post office (60.2%). These elder people were also aware about IGNOAPS (47.6%), Annapurna scheme (18.4%), concessions (55.8%) and reserved seats in public transport services (60.2%). Awareness was also seen in toll free helpline number (24.8%), right to claim maintenance from children (32.0%), right to claim back property from children/relatives (17.5%), and special court for elderly in every district (34%). Significant association was seen between awareness and male gender, higher literacy, upper middle class and those elderly who were currently working partly agree with our findings.

Results in Table 3 disclosed that 52 per cent matric pass and 20 per cent intermediate pass respondents were aware about schemes and benefits. Statistically significant association was found between the awareness about schemes and benefits of old age and education of the respondent (t^2 = .001*). Contrary results were seen study of Kohli *et al.* (2017) that there was no association

of awareness with education status, occupation, religion, family type, marital status and caste (p>0.05).

Results also pinpointed that 54 per cent respondents were self-employed and 28 per cent were business persons before retirement were more aware about the schemes and benefits. Forty four per cent self-employed respondents were somewhat aware about schemes and benefits of old age. Statistically no significant association was found between the awareness about schemes and benefits of old age and occupation before retirement. (t^2 = .119). Data in table avowed that 52 per cent respondents were dependent and 26 per cent were having bank balance as the mean of income were more aware. Dependent respondents (42%) were somewhat aware about schemes and benefits of old age. Statistically no significant association was found between the awareness about schemes and benefits of old age and means of income (t^2 = .192). Table 3 also indicated that 48 per cent respondents who had income upto 5000/- and 32 per cent having monthly income above 10000/- were more aware about schemes and benefits. Statistically no significant association was found between the awareness about schemes and benefits of old age and monthly income of respondents (t^2 = .208).

Conclusion:

Study concluded that most of the respondents were female, married and between 50-60 years age group. Majority of the respondents were educated up to matric, belongs to joint family of members above 5. Education and type of family had significant association with awareness about schemes and benefits of old age, while other variables have no association.

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