

# Awareness and Utilization of Social Security Schemes by the Elderly Population of District Faridabad, Haryana, India

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## Abstract:

**Introduction:** The currently young and productive country will be growing old in near future. The burden of elderly dependents is increasing and on the other side the informal care givers number is projected to decrease. Hence the responsibility of providing the social security to our elderly dependents lies on the government. **Objectives:** To assess the level of awareness and utilization of social security schemes among elderly of rural and urban Haryana. **Methods:** A descriptive observational cross sectional study was undertaken in the urban and rural field practice area of medical college in Haryana, India. A sample of 234 elderly ( $\geq 60$  years) was interviewed regarding awareness and utilization of country and state specific social security schemes. The data is presented in descriptive format. **Results:** The awareness in the study population ranged from 6.8% to 85.5%. The majority of population had awareness about old age pension schemes (85.5%) and this was higher among rural as compared to urban but utilization was 41%. 32.1% of elderly utilized travel concession provided to the geriatrics in public transport and this was higher among urban area. Majority (94.7%) of economically independent elderly was aware of and utilizing any of the scheme. **Conclusion:** The awareness and utilization gives a picture of demand side evaluation of any services. Even if the awareness is good the utilization decreases for any security scheme due to delayed administrative procedures and decreased mobility of geriatrics.

**Key words:** Social assistance, social insurance, geriatrics

## Introduction:

As per Census 2011 there were 8.6% elderly in India and this proportion is estimated to reach 20% by 2050.<sup>1,2</sup> Hence the country is aging and the dependents are increasing in number. Also India is home to world's one third of poor.<sup>3</sup> The changing demography, socio-economy and culture in our transitional societies have put the old age security in a more vulnerable situation. The problem is heightened among the poor elderly who, with their deteriorating health conditions, are unable to work for earning and hardly have any savings.<sup>2</sup> Social security is defined by the International Labour Organization (ILO) as 'the protection which society provides for its members, through a series of public measures to prevent the social and economic distress that would otherwise be caused by the stoppage or substantial

reduction in earnings resulting from sickness, maternity, employment injury, unemployment, invalidity, old age and death; the provision of medical care and the provision of subsidies for families with children.<sup>4</sup> In India, the elderly who were working in the organized sector could avail the benefits under various acts. For unorganized sectors, Government of India has launched subsidized insurance schemes. The Ministry of Rural Development introduced three major schemes that were targeted specifically at the Below Poverty Line (BPL) elderly, viz., Indira Gandhi National Old Age Pension Scheme (IGNOAPS), Indira Gandhi National Widow pension Scheme (IGNWPS) and Annapurna scheme. In addition states have implemented their own schemes.<sup>2</sup>

The objective of social security schemes is to reach to the targeted population when they need them. Building

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Knowledge Base on Ageing in India study (BKPAI) by United Nations Population fund (UNFPA) was conducted in seven states of India to find the awareness and utilization of the available schemes, assistance and benefits.<sup>2</sup> Haryana was not included in this survey. Hence we planned this survey to assess the level of awareness and utilization of social security schemes by the elderly residing in rural and urban Faridabad, Haryana.

#### Objectives

1. To assess the level of awareness and utilization of social welfare schemes among elderly of rural and urban Haryana.
2. To identify factors influencing utilization of social welfare schemes by elderly

#### Methodology:

**Study design and type:** A descriptive observational cross sectional study was undertaken from April through June 2019.

**Study area:** The rural practice area of our institute Village Pali and urban slums in Sector seven, Faridabad (urban practice area), Haryana, India were the study areas. Haryana is a north Indian state sharing its borders with capital Delhi. Faridabad district is an industrial hub of the state.

**Study population:** Elderly (age  $\geq 60$  years) residing in urban and rural area were recruited for the study.

**Sample size:** The required sample size was calculated based on the utilization rate of social welfare schemes of 10.3% in the study by Kohli et al.<sup>5</sup> Assuming an absolute precision of 5% and accounting for a non-response rate of 10%, the required sample size was 234.

**Sampling strategy :** The sampling frame was chosen conveniently at Village Pali and Sector seven as they are the rural and urban field practice area of Department of Community Medicine. The sample was distributed in a ratio of 60:40 for rural and urban respectively using population proportion to size. Systematic random sampling was used to reach the minimum sample size.

**Study tool :** A predesigned self administered structured questionnaire was used for data collection. Questionnaire was in English language. The undergraduate medical students were trained to conduct the survey using interview method. The study population was interviewed in their local language (Hindi) and subsequently the questionnaires were filled. The social security schemes were taken as dependent variables. Socio demographic factors of the study population were taken as independent variable.

#### Operational definition of Schemes:

**Old age pension schemes:** Indira Gandhi National Old Age Pension Scheme (IGNOAPS): Scheme by Govt. of India where 50% of the BPL population above age 60 are given pension of 200 rupees per month.<sup>2</sup>

**Old Age Samman Allowance Scheme:** This is a Haryana State scheme under which senior citizens of Haryana domicile in the age group of 60 years and above are given Old Age Samman Allowance (2000/- per month) and his/her income from all sources together with that of his/her spouse does not exceed 2,00,000 per annum.<sup>6</sup>

A person can avail at a time any one of the above schemes or pension from any government or local body. Hence old age pension is taken as one variable. Pension to Widows and Destitute Women: This is a Haryana State scheme under which destitute or deserted women and widow of 18 years of age or above are given 2000 rupees per month pension provided her own income from all sources is below 2,00,000 rupees per annum and not receiving any other social security benefits.<sup>7</sup>

**Disability pension scheme Indira Gandhi National Disability Pension scheme (IGNDPS):** Scheme by Govt. of India provides for pension of 300 rupees per month to destitute with severe or multiple disabilities and who do not receive other pension. The eligible age group is 18-79 years.<sup>8</sup>

**Haryana Divyang Pension Schemes:** This is a Haryana State scheme under which disabled person of Haryana domicile with a minimum 60% disability and is 18 years of age and above, is given pension of 2000 rupees per month.<sup>8</sup>

A person can avail at a time any one of the above schemes or pension from any government or local body. Hence disability pension is taken as one variable.

**Rashtriya Swasthya Bima Yojana (RSBY):** provides insurance cover to five members (including the elderly) in BPL families.<sup>9</sup>

**Antyodaya Ann Yojana (ration scheme):** supply of food and other important commodities for their daily needs on subsidized rates for BPL ration card holders.<sup>6</sup>

**Travel concession:** Indian Railways offer 40% concession in railway ticket rates for 60+ males and 50% concession for 58+ females respectively. Domestic airlines offer 50% concession in the airfare for persons who are 63 years and older. The first two rows in State Transport buses are reserved for senior citizens. Also a 50% travel concession in State Transport Buses of Haryana Roadways plying within State.<sup>10</sup> The information was sought for the last travel under taken by the study population.

Tax concession given by the Finance Ministry, Government of India as per income slab provided by the government.

**Old age homes scheme:** social assistance in form of old age homes for those elderly who are homeless or no living care takers or cannot be taken care of by their children.<sup>2</sup>

**Post retirement benefit:** for employees of center and state government in form of insurance schemes, provident funds and health services.<sup>2</sup>

**Non government organization (NGO) associate schemes:** any organization working for elderly in the region of Haryana.

Below poverty line (BPL): According to the report of Rangarajan committee, the poverty line is Rs 32 per day per capita expenditure in rural areas and Rs 47 per day per capita expenditure in urban areas.<sup>11</sup>

**Ethical issues:** The ethical clearance was sought from the institutional ethical committee for biomedical research prior to start of study. After explaining the objectives of the study, written informed consent of all participants were obtained before gathering any information.

**Data collection:** Data was collected by the undergraduate students of third professional posted in the department of Community Medicine. After development of the questionnaire the students were trained in data collection through interview technique. The students under supervision of faculty and paramedical workers would visit the households as per the sampling strategy. The eligible elderly was requested to participate in the study. If there were more than one geriatric in a house the elder one or the one available at the time of interview was chosen. After completing the interview the student imparted knowledge regarding prevailing schemes and the procedure to avail them.

**Data and Statistical analysis :** The quantitative data was entered in Microsoft excel sheet and analyzed using Epi info version 7. The categorical variables are presented using proportion. While continuous are presented as mean.

### Results:

The awareness in the study population ranged from 6.8% to 85.5%. The majority of geriatric population of the study area had awareness about old age pension schemes (85.5%) and this was higher among rural as compared to urban. Awareness about widow pension scheme was observed among 68.4% that to higher among urban area. Awareness about Antyodaya ration scheme was also higher among rural elderly (87.4%) as compared to urban (81.3%). Health insurance scheme RSBY awareness was higher among urban population. Also awareness was more among BPL population (44.1%) as compared to APL (38.6%) in urban areas and this was vice versa for rural areas. Awareness and utilization of tax concession and NGO schemes was observed more among urban area elderly. Overall utilization of schemes was low. Old age pension scheme was utilized by 41%. Utilization by BPL population (44.1%) was more in urban area compared to APL (22.8%) and this was opposite in rural area (52% in BPL and 40% in APL). Around one third of the population (32.1%) utilized travel concession provided to the geriatrics in public transport. Utilization of old age and widow pension scheme was higher in rural areas, whereas travel concession and Antyodaya ration scheme utilization was higher in urban areas. None of the study population was utilizing old age homes although 2.1% were living alone. (Table 1 and 2).

**Table 1: Awareness and utilization of social security schemes by elderly of rural Haryana, India (n=143)**

Attributes	Below poverty line		Above poverty line		Total	
	Awareness N (%)	Utilization N (%)	Awareness N (%)	Utilization N (%)	Awareness N (%)	Utilization N (%)
Old age pension	36 (80.0)	18 (40.0)	88 (89.8)	51 (52.0)	124 (86.7)	69 (48.3)
Widow pension	32 (71.1)	13 (28.9)	59 (60.2)	20 (20.4)	91 (63.6)	33 (23.1)
Disability pension	18 (40.0)	0	34 (34.7)	0	52 (36.4)	0
Travel concession	26 (57.8)	10 (22.2)	56 (57.1)	24 (24.5)	82 (57.3)	34 (23.8)
Tax concession	2 (4.4)	0	8 (8.2)	0	10 (7.0)	0
Old age homes	3 (6.7)	0	23 (23.5)	0	26 (18.2)	0
Post retirement benefits	5 (11.1)	0	14 (14.3)	7 (7.1)	19 (13.3)	7 (4.9)
RSBY	13 (28.9)	5 (11.1)	41 (41.8)	0	54 (37.8)	5 (3.3)
Antyodaya ration scheme	40 (88.9)	27 (60.0)	85 (86.7)	13 (13.3)	125 (87.4)	40 (28.0)
NGO associate schemes	3 (6.7)	0	1 (1.0)	0	4 (2.8)	0

**Table 2: Awareness and Utilization of social security schemes by elderly of urban Haryana, India (n=91)**

Attributes	Below poverty line		Above poverty line		Total	
	Awareness N (%)	Utilization N (%)	Awareness N (%)	Utilization N (%)	Awareness N (%)	Utilization N (%)
Old age pension	30 (88.2)	15 (44.1)	46 (80.7)	13 (22.8)	76 (83.5)	28 (30.8)
Widow pension scheme	22 (64.7)	5 (14.7)	47 (82.5)	9 (15.8)	69 (75.8)	14 (15.4)
Disability pension	22 (64.7)	4 (11.8)	27 (47.4)	1 (1.8)	49 (53.8)	5 (5.5)
Travel concession	27 (79.4)	19 (55.9)	40 (70.2)	23 (40.4)	67 (73.6)	42 (46.2)
Tax concession	5 (14.7)	2 (5.9)	7 (12.3)	0	12 (13.2)	2 (2.2)
Old age homes	7 (20.6)	0	15 (26.3)	0	22 (24.2)	0
Post retirement benefits	7 (20.6)	2 (5.9)	12 (21.1)	4 (7.0)	19 (20.9)	6 (6.6)
RSBY	15 (44.1)	5 (14.7)	22 (38.6)	2 (3.5)	37 (40.7)	7 (7.7)
Antyodaya ration scheme	30 (88.2)	28 (82.4)	44 (77.2)	18 (31.6)	74 (81.3)	46 (50.5)
NGO associate schemes	6 (17.6)	2 (5.9)	6 (10.5)	2 (3.5)	12 (13.2)	4 (4.4)

The 85% of study population were both aware and utilized at least one social security scheme. Table 3 shows the socio demographic distribution of the population who are both aware and are utilizing any of the schemes. This was observed to be higher among males (88.2%), rural area (86.7%) as compared to that among females (81.7%) and urban (82.4%). Majority of geriatrics (94.7%) who were economically independent were aware and utilizing any one of the scheme. Majority of BPL elderly among the study population (93.7%) were aware and utilized at least one of the schemes. (Table 3).

#### Discussion:

Majority of elderly of district Faridabad was aware and utilized old age pension scheme and ration scheme. The awareness was higher among rural elderly. Similar higher awareness of old age pension scheme was reported by elderly of rural Nainital, Dehradun, rural and urban Delhi (more than 80% of study population).<sup>5,12,13,8</sup> In comparison to utilization of old age scheme by current rural study population (48.3%); rural Delhi (50%)<sup>7</sup> and rural Bangalore (49.5%)<sup>9</sup> reported higher percentage. Both the above mentioned cities are metropolitans. Rural area in these cities is a misnomer and is developed at par with urban facilities and accessibility. Hence it is obvious to observe higher rate of use of any scheme in these cities. Utilization was higher

among rural APL as compared to BPL and vice versa in urban area in the current study. Lower utilization was observed among participants from rural Nainital (20%) and rural Odisha (11.9%).<sup>12,14</sup> Urban Mangalore population (47.6%) reported a higher utilization of old age scheme in comparison to urban population of current study.<sup>11</sup> In contrast to current study Srivastava et al., reported higher utilization of IGNOAP scheme among BPL from rural Dehradun. However, they also reported APL geriatrics availing schemes not meant for them.<sup>13</sup> Similar leakage of schemes to better off has also been demonstrated by BKPAI seven states survey.<sup>2</sup> Our study included both IGNOAP and state specific old age scheme. The income criteria for both the schemes are different with an overall increase slab for income cut off. BKPAI survey of seven states also gave a similar encouraging picture of higher awareness but low utilization. They reported higher awareness of old age pension scheme among north Indian states as compared to south Indian states. South Indian states have been running their state specific schemes before the introduction of national schemes.<sup>2</sup>

#### Widow pension scheme:

BKPAI reported higher awareness of widow pension scheme among South Indian states.<sup>2</sup> West Bengal poorly performed in awareness and utilization both.<sup>2</sup> High awareness of widow pension among Southern states as compared to Northern

**Table 3: Socio demographic factors of total population surveyed and those having awareness and utilization of any scheme**

Socio demographic factors	Total population (n= 234)	Awareness and utilization of any scheme (n= 199)
Mean age (SD)in yrs	66.47 (7.03)	66.76 (7.06)
	Number (%)	Number (%)
<b>Sex</b>		
Male	119 (50.9)	105 (52.7)
Female	115 (49.1)	94 (47.3)
<b>Type of residence</b>		
Rural	143 (61.1)	124 (62.3)
Urban	91 (38.9)	75 (37.7)
<b>Education</b>		
Illiterate	138 (59.0)	115 (57.8)
Primary school complete	37 (15.8)	30 (15.1)
Middle school complete	35 (15.0)	31 (15.6)
High school complete	19 (8.1)	18 (9.1)
Graduate and above	5 (2.1)	5 (2.5)
<b>Occupation</b>		
Retired	51 (35.7)	40 (20.1)
Working	92 (64.3)	76 (79.9)
<b>Marital status</b>		
Currently married	141 (60.3)	118 (59.4)
Divorce/separated	3 (1.3)	3 (1.5)
Widow/er	90 (38.5)	78 (40)
<b>Below Poverty Line</b>		
Yes	79 (33.8)	74 (37.2)
No	155 (66.2)	125 (62.8)
<b>Economic dependence</b>		
Dependent	52 (22.2)	40 (20.1)
Partially dependent	125 (53.4)	105 (52.8)
Independent	57 (24.4)	54 (27.1)
<b>Living with</b>		
Spouse	17 (7.3)	11 (5.5)
Spouse and children	199 (85.0)	173 (86.9)
Children or relatives	13 (5.6)	10 (5.1)
Alone	5 (2.1)	5 (2.5)

states correlate with high female literacy in south India. Utilization of widow pension scheme was lower in current study and similar result was reported by BKPAI survey for seven state survey except for one i.e., Odisha (60%).<sup>2</sup> The scheme was availed more by rural BPL elderly but awareness was higher among urban APL. Those widows who are economically stable and educated have good awareness about their rights but the utilization of these rights in form of pension is seen by the economically weaker section residing in rural areas. Another probable reason for disparity could be due to widow pension schemes in Haryana state being meant for its domicile citizens only. Urban area catered by current

study involved more of migratory population hence amounting to lower utilization.

#### **Ration scheme:**

Awareness and utilization of antyodaya ration yojana was highest among these three schemes both in urban as well as rural area. It was higher among BPL as compared to APL and this was also reported by a study by Kohli et al., from rural Delhi.<sup>5</sup> Food is a basic necessity of human being. There are poorer sections in our country that do not have access to food hence it becomes their first priority.

#### **Travel concession:**

Travel concession being provided to elderly was known to

more than half of urban elderly as compared to rural ones in our study. Similar awareness was reported by a study conducted in urban Mangalore (55.8%).<sup>11</sup> Other studies conducted in rural areas of Nainital, Dehradun, rural and urban Delhi reported a lower awareness regarding travel concession in public transport as compared to current study.<sup>5,12,13,15</sup> Utilisation of travel concession in public transport in our rural elderly was lower as compared to that from rural Delhi that to in buses.<sup>5</sup> Utilisation of travel concession was reported to be lower among rural Nainital and Bangalore.<sup>12,16</sup> Urban utilization of travel concession was higher in current study. Urban elderly travel more due to frequent availability and accessibility of public transport hence exposing them to the knowledge about schemes they can avail. This study included an area which is an industrial belt catering to migrants from different states and in vicinity of a metropolitan city. Srivastava et al., from rural Dehradun reported that awareness and utilization of concession availed on public transport was reported to be higher among those who belonged to above poverty line.<sup>13</sup> This was similar to current study. The scenario in urban area was opposite; the BPL population tends to use more of public transport (a cheaper option).

#### **Rashtriya Swasthya Bima Yojana:**

Awareness about health insurance scheme (RSBY) was low among BPL as compared to APL. Similar finding was reported by BKPAI seven states survey. Utilization was low as compared to awareness.<sup>2</sup> It was also observed that APL geriatrics were utilizing the benefits of the scheme as also mentioned in other study.<sup>2</sup> This is contradictory finding as the scheme is only for BPL population but awareness and utilization by APL tends to increase the inequity.

#### **Socio demographic factors influencing awareness and utilization of any scheme:**

Utilisation and awareness of any scheme was higher among males and those residing in rural area in current study. This was also evident in other studies.<sup>5,13,16-18</sup> A contrasting observation by Goswami et al., from urban Delhi and Batwal et al., from rural Nainital was that utilization of any scheme by female elderly was in higher proportion as compared to males.<sup>12,15</sup> Women more so elderly women are economically most vulnerable in this country. Majority of these women comprise the percentage of those elderly with no income, do not own any asset and are fully financially dependent on others.<sup>2</sup> The reasons for un awareness and under utilization of social security by women is deeply rooted in the norms of the patriarchal society.

#### **Education and occupation:**

Awareness and utilization increased with education level and among those who were currently in a job. There was no significant difference between awareness of literate and

illiterate elderly of rural and urban Delhi.<sup>5,15</sup> A similar increase in awareness with education status was observed in a study from urban Mangalore.<sup>17</sup> In rural areas; education and occupation are interlinked. This also affects ones awareness regarding schemes by the government and motivation to utilize them. There are exceptions to this hypothesis; metropolitan cities where majority of people regardless of their education are employed. Exposure and awareness to their rights increases once a person starts working. Higher awareness among currently working was also reported by Joseph et al.<sup>17</sup>

#### **Marital status and people with whom elderly are living:**

Divorced or widowed elderly were more aware and utilized any scheme in the current study. Goswami et al., also reported a similar trend with marital status from urban Delhi, however, Joseph et al., in their study from urban Mangalore reported higher awareness among married elderly.<sup>15,17</sup> All those living alone were utilizing any one or more social security schemes in current study, however that proportion was the least in the study. Least proportion utilizing it was those living with their spouse only. This was also reported by Goswami et al., among urban Delhi elderly.<sup>14</sup> Both elderly who are alone and living with spouse only are the ones who are in need of social security the most. Their proportion is projected to increase due to declining fertility and increasing nuclear families.<sup>2</sup>

#### **Poverty line and economic dependency:**

In the current study higher proportion of BPL elderly utilized any scheme. As the economic dependency decreased the awareness and utilization increased among the geriatric population of our study. The financial independence could be a result of better utilization of social security schemes or vice versa. In another scenario where elderly who were partially economically dependent from urban Delhi were aware and utilizing any scheme in higher proportion as compared to dependent or independent ones.<sup>15</sup>

#### **Conclusion:**

Although there is a good level of awareness about many schemes the utilization remains low. Our government is still struggling to provide the basic need of food and employment to the population. There is a myopic vision regarding the needs of those who in near future will form a major part of population due to rapid ageing. More of contributory schemes are needed for whole population so that the unseen problems of future can be dealt with.

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