

Differences in Awareness About Various Government Welfare Schemes as per Gender of Elderly Subjects Residing in Prayagraj City

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ABSTRACT

Introduction: The percentage of elderly population is increasing in total population worldwide. At national level the percentages of elderly were 8.6% in total, 8.8% in rural and 8.1% in urban census year 2011. In the year 2011, Central and state government have already implemented various schemes.

Objectives: The aim of this study is to find out the genderwise awareness about Government welfare schemes among elderly.

Methodology: 110 elderly persons (males= 68 and females= 42) residing in urban Prayagraj was randomly selected for this study. The participants were interviewed individually by using a structured interview schedule that contained the names of all the welfare schemes for the elderly.

Result: On the whole, these respondents did not have a complete awareness of these schemes. The awareness of IGNOAPS, Annapurna, Income tax benefit, train ticket concession, Higher interest on deposits in bank, The maintenance and welfare of senior citizen 2007, in male subjects were 77.9%, 47.1%, 66.2%, 86.8%, 73.5% and 57.4 where as these percentages in female were 69.0%, 42.9%, 2.4%, 54.8%, 50.0% and 7.1% respectively. Income tax rebate, railway concession, and interest on deposit and acts 2007 were highly associated with gender.

Conclusion and Recommendation: The awareness of various welfare schemes among females was found low in comparison to their male counterparts. It is suggested that

Government and NGOs working in the field, should organise awareness programmes about the various welfare schemes among elderly residing in urban areas for their proper implementation.

Key Words: Elderly, Urban, Government welfare Schemes, Awareness.

INTRODUCTION

The growth in percentage of elderly population is observed due to the longevity of life. This may be the effect of economic uplift well-being, utilized medical facilities and reduction in mortality rate. The share of elderly population is increasing overtime. Form 5.6% in 1961 the proportion has increased to 8.6% in 2011 census in total, for males it was marginally lower at 8.2%, while for female it was 9.0% (Elderly in India, 2016). In the total population is the elderly expected to be 12.4% by 2026 (Lok Sabha, 2013).

The overall sex ratio found to be adverse to female in the Indian population since as it was 1028 in 1951, subsequently dropped and again reached up to 1033 in 2011. The old-age dependency ratio has raised from 10.9% in 1961 to 14.2% in 2011 for country as a whole, for females and males, the value of the ratio was 14.9% and 13.6% in census 2011. The percent use of literate ray among elderly person increased from 27% in 1991 to 44% in 2011. The literacy rate among

elderly female was 28% which was less than half of the literacy rate among elderly males 59%. (Elderly in India, 2016)

Elderly person is defined as a person who has completed 60 years or more (United Nations Population Fund 2017). The government of India adopted the policy of "National policy on older person in January 1999". The policy defines "senior citizen" or "elderly" as a person who is of age 60 years or above (Government of India, 1999). Article 41 of the constitution of India, directs the state to provide public assistance to its citizens in terms of unemployment, old age, sickness and disablement and in other cases of underserved want within the limits of its economic capacity and development. Having acknowledged the growth of elderly, the central and state government design various schemes based on the changing trends and needs of elderly (Constitution-of-India, 1950).

Government welfare schemes for elderly

- a) Indira Gandhi national old age pension scheme (IGNOAPS).
- b) Annapurna scheme
- c) Train ticket concession
- d) Income tax rebate
- e) Higher interest rate deposited on banks and post offices
- f) Maintenance and welfare of Parents and senior citizens act 2007.

The benefits provided by each of them is briefly described below-

Indira Gandhi National Old Age Pension Scheme (IGNOAPS)

Under this scheme, of Rs.200/-per month is provided to persons in the age group of (60-79) years and Rs.500/-per month to persons of age 80 years and above and belonging to PH household as per criteria by Government of India. This scheme is implemented by ministry of rural development. State/UTs have been requested to contribute at least the same amount under the same. This scheme is component of National Social assistance Programme (NSAP). (<https://nsap.nic.in/circular>)

Annapurna Scheme

This scheme aim is to provide food security to meet the requirement of those senior citizens. Under the scheme, 10 kg of food grains "free of cost" per month are to be provided to the each beneficiary. The eligibility criteria age of the applicant (male or female) should be 65 year or above and must be destitute in the sense of having little or no regular means of subsistence from his/her own source of income or through financial support from family member or other source and should not be in receipt of Indira Gandhi national old age pension scheme (<https://nsap.nic.in/circular>).

Train ticket concession

40% and 50% concession in rail ticket fare for male aged 60 years and above and female aged 58 years and above respectively is being given (indianrailways.gov.in).

Income tax rebate

A senior citizen/very senior citizen is granted a higher exemption limit compared to non-senior citizens. Criteria for senior citizen: Must be of the age of 60 years or above but less than 80 year at any time during the respective year and must be resident. Very Senior Citizen: Must be of the age of 80 years or above at any time during the respective year and must be resident (<https://incometaxindia.gov.in>).

Higher interest rate on deposits in banks and post offices

A male individual of the Age 60 years and above and female age of 55 years or more but less than 60 years, who has retired on superannuation or under VRS can also open saving account with higher attractive interest rates (<https://sbi.co.in> & indiapost.gov.in).

Maintenance and welfare of Parents and senior citizens act 2007

This act provides the maintenance of parents/senior citizen by children/relatives which is obligatory and justifiable through tribunals. Revocation of transfer of property

by senior citizens in case of negligence by relatives. The penal provision for abandonment of senior citizens. Establishment of old age homes for indigent senior citizens. The adequate medical facilities and security for senior citizen.(<https://legislative.gov.in>). Studies conducted in different states, different socio-demographic diversities have reported very low awareness of these schemes compared to males and females. Such as Mohd. Maroof et al. (2016) in their study of the elderly rural population of Aligarh, Uttar Pradesh found that awareness was significantly higher among male (41.9%) than among female (19.7%). In the present study area, raising awareness among the elderly through the social welfare programs of various governments was carried out but what are the benefits of respondents. Hence awareness of these schemes, which are determined by the influence of gender. This paper seeks to make older people in the urban area of Prayagraj aware of the Government's welfare schemes/programmer. I searched for previous literature in the context of the present study area, but not available previous literature on Government welfare schemes/programmers.

Objectives

To assess the awareness about government welfare schemes among urban elderly.

To compare the gender wise difference in awareness about these schemes among study subjects.

To find out the reasons for not availing these schemes in the study subjects.

MATERIALS AND METHODS

Study area

This study is conducted in urban Prayagraj a district of Uttar Pradesh.

Study Population

Elderly residing since last one years in the study area.

Study Subjects

Fulfilling the inclusive, exclusive criteria and given the written consent to participate in the study and also selected in the sample from the study population.

Inclusion criteria

Subject having age 60 year or older, residing in the study area at least one years

Exclusion criteria

Subject were excluded if they critically ill, deaf or unable to speak.

Written Consent

Who provided written informed consent?

Study Design

A community based cross-sectional study.

Sample size

Since the awareness among elderly population no study was done in this study area, the sample size for the study was calculated by assuming the awareness of 50% among the urban elderly. 10% relative precision was taking. Using formula $n = 4pq/d^2$; sample size came out to be 100 and taking 10% non-response rate final sample was fixed at 110.

Sampling Design

Single stage cluster sampling design was used. The Municipal Corporation is divided into 80 wards and wards are selected randomly. The complete enumeration method was applied. Of 110 elderly responses were obtained from two wards.

Ethical Clearance

The study is conducted after clearance from Institutional Ethics Committee, IMS, BHU, Varanasi, and Uttar Pradesh.

Study tool

The pretested, structured schedule was used to collect data regarding the socio-demographic variables. The awareness of various government welfare schemes namely Indira Gandhi National old Age Pension Schemes (IGNOAPS), Annapurna, Income tax rebate, train ticket concession,

higher interest on deposit in bank/post office and the maintenance and welfare of senior citizen acts 2007 are included in this.

Data collection Process

After a random selection, two wards were selected, and then going to the first ward east direction of the main lane, the first house at the entry point of the selected lane was the starting point. Subsequent houses adjacent to the previous house and having an elderly were included. If there were more than one elderly person living in the same

household, only the senior-most of the elderly were interviewed, so only one elderly person in a household was included in the study.

STATISTICAL ANALYSIS

The collected data is entered in MS excel and transform to SPSS (Statistical Package for Social Sciences) trial version 16.0. For analysis were applied to chi-square test. P-value less than 0.05 at two tailed was considered as significant.

RESULTS

Table 1 Distribution of Socio-demographic profile of respondents (N=110)

Socio-demographic variables		Number	Percentage
Age group (In years)	60-69	76	69.1
	70-79	28	25.5
	80 & above	06	5.4
Gender	Male	68	61.8
	Female	42	38.2
Literacy status	Illiterate	51	46.4
	Primary pass	13	11.8
	Middle pass	06	5.5
	High school pass	09	8.2
	Intermediate or diploma	15	13.5
	Graduate	10	9.1
	Post-graduate & above	06	5.5
Occupation status	Working	70	63.6
	Non-working	40	36.4

Table no.1 shows the distribution of respondents according to their background characteristics. The profile of the elderly revealed that majority of them belong to age group 60-69 years (69.1%) followed by 70-79 years (25.5%) and 80 and above (5.4%).

The elderly populations were mostly male (61.8%) as compared to males (38.2%). Majority of them were illiterates (46.4%) as compared to primary and above. The occupation status was seen of working (63.6%) and non-working (36.4%).

Table 2 Age groups and Gender wise distribution of Respondents

Age Group (in years)	Gender					
	Male		Female		Total	
	No	%	No	%	No	%
60 - 69	47	69.1	29	69.0	76	69.1
70 - 79	17	25.0	11	26.2	28	25.5
80 & Above	04	5.9	02	4.8	06	5.4

Table no. 2 depicted the age group and gender wise distribution of the respondents. The study revealed that there were 69.1% of the elderly who were 60-69 age groups.

25.5% of the elderly who were 70-79 age group. While only 5.4% of elderly who were 80 and above age groups.

Table 3 Gender wise percentage distribution of respondent as per their Awareness of various Government welfare schemes (N=110)

Government Welfare schemes	Male		Female		Total		χ^2 value	P value
	No	%	No	%	No	%		
Indira Gandhi National old Age Pension schemes (IGNOAPS)	53	77.9	29	69.0	82	74.5	1.08	0.30
Annapurna scheme	32	47.1	18	42.9	50	45.5	0.19	0.67
Income tax rebate	45	66.2	01	2.4	46	41.8	43.43	<0.001
Train ticket concession	59	86.8	23	54.8	82	74.5	14.01	<0.001
Higher interest on deposited in banks/ post office	50	73.5	21	50.0	71	64.5	6.28	=0.015
The maintenance and welfare of senior citizen acts 2007	39	57.4	03	7.1	42	38.2	27.73	<0.001

Table no.3 shows the gender wise distribution of respondents as per their awareness about various Government welfare schemes. Total 74.5% respondents were aware about IGNOAPS, out of them, 77.9% were aware in male and 69.0% were aware in female respondents. There were no significant differences in gender wise awareness. Whereas total 45.5% respondents were aware about Annapurna schemes, out of them, 47.1% were aware in male and 42.9% were aware in female. There were not significant differences. While, 41.8% respondents were aware about income tax rebate, out of them, most of 66.2% were aware male, only 2.4% were aware in female respondents. There were

highly significant ($p < 0.001$) in male and female. Total 74.5% respondents were aware about train ticket concession, 86.8% respondents were aware in male as compared female 54.8%. There were highly significant difference awareness and gender ($p < 0.001$). Total 64.5% respondents were aware about higher interest on deposited in banks and post office, 73.5% respondents were aware in male as compared female 50.0%. Total 38.2% respondents were aware about the maintenance and welfare of senior citizen acts, 2007, out of them 57.4% were aware male as compared 7.1% female. There were highly significant differences ($p < 0.001$) among awareness and gender.

Table 4 Main source of awareness regarding IGNOAPS and Annapurna according to education and gender (n= 82)

Main sources of Information	Gender					
	Level of education					
	Illiterate		Primary to High School		Intermediate and above	
	Male No. (%)	Female No. (%)	Male No. (%)	Female No. (%)	Male No. (%)	Female No. (%)
Print Media	00 (0.0)	00 (0.0)	08 (40.0)	00 (0.0)	15 (68.2)	00 (0.0)
E-Media	04 (33.3)	02 (8.7)	05 (25.0)	02 (40.0)	05 (22.7)	00 (0.0)
Community leader	08 (66.7)	21 (91.3)	07 (35.0)	03 (60.0)	02 (9.1)	00 (0.0)
Total	12 (34.3)	23 (65.7)	20 (80.0)	05 (20.0)	22 (100.0)	00 (0.0)
	p value= 0.066		p value= 0.229			

Table no. 4 shows the main sources of awareness regarding IGNOAPS/Annapurna schemes according to education and gender. The illiterate females elderly were aware (91.3%) higher than the males (66.7) through community leaders. While who is primary to high school female elderly were

getting information (60.0%) as a compared male (35.0%) through community leader. Whereas intermediate and above male elderly were getting information through (68.2%) by print media, (22.7%) by E-media and (9.1%) by the community leader.

Table 5 Reasons for not availing schemes (IGNOAPS and Annapurna) (N=110)

Reasons	Gender						χ^2 value	P value
	Male		Female		Total			
	No	%	No	%	No	%		
Unawareness	11	16.2	17	40.5	28	25.5	31.86	<0.001
No one available to help filling the form and others requirements	11	16.2	09	21.4	20	18.2		
Not eligible	46	67.6	08	19.0	54	49.1		
Received benefits not any problems	00	0.0	08	19.0	08	7.2		

Table no. 5 is shows that the reasons for not available the IGNOAPS and Annapurna schemes. The study shows that 25.5% of the elderly were not aware about needs to documents, 18.2% of elderly were problems faced about no one available to help filing the form and other requirement process. Almost half of elderly were not eligible about the IGNOAPs and Annapurna

schemes. There were statistically significant of gender wise and reasons of not avail schemes (< 0.001).

DISCUSSION

In the present study showed 69.1% of the respondents of the 60-69 years age group was more compared with other respondent age groups. An almost similar profile of

study respondents was reported by the study of Srivastava AK et al. 2014, carried out in a study area of district Dehradun and same finding also from Maroof et al. 2016, study done in Aligarh, Uttar Pradesh.

In our study awareness about IGNOAPS and railway ticket concession was three-fourth proportion (74.5%) but for other schemes Annapurna, Income tax rebate, higher interest on deposits in bank and post office, act 2007 was low i. e. 45.5%, 41.8%, 64.5%, 38.2% respectively. The statistically significant differences was found among males and females for awareness about income tax rebate, train ticket concession, higher interest on deposits in bank and post office, act 2007, but not IGNOAPS and Annapurna. A similar study done by Bartwal et al. 2016, in Nainital district of Uttarakhand reported there was a statistically significant difference among male and female elderly regarding awareness for railway ticket concession ($p=0.001$), higher interest on deposits in bank and post office ($p=0.001$) and about rebate in income tax ($p=0.001$). Similar to the present other study low awareness was also reported by various other studies such as the study done in urban Gujarat by Chandwani et al. 2008, which showed that 32.3% of the elderly were aware of government welfare schemes.

The study by United Nation Population Fund (UNFPA, 2012), 8 in select states having elderly population above the national average, mentioned that 70% were aware of IGNOAPS and 40% Annapurna scheme, 20% higher interest on bank and post office deposit while 13% about income tax benefits. The report also highlighted low awareness of government welfare schemes among elderly population and also pointed out that female had low awareness as compared to males.

Srivastava AK et al. 2014, in his study of Dehradun observed that awareness for IGNOAPS as 74.6%, concession in railway ticket and higher interest rates on deposits in bank/post office respectively was 34.9% and 32.9%, while 2.3% were aware of income tax benefits.

Joseph et al. 2015, found in Mangalore city that maximum 70.4% elderly was aware of an income tax rebate, followed by higher interest on fixed deposits in banks and post office as 67.5% & 60.2% respectively. IGNOAPS (47.6%), Annapurna scheme (18.4%), concessions as (55.8%) respectively, right to claim maintenance from children (32.0%). They also observed that awareness was significantly associated with male gender.

Maroof, et al. 2016, observed in their study in rural Aligarh Uttar Pradesh that the awareness for social security schemes IGNOAPS and Annapurna scheme among the elderly was 28.9%. The awareness of special govt. facilities like train ticket reservation, higher interest on deposits in banks/post offices, income tax benefits was found to be 84%. The statistically significant difference in the awareness between male and female elderly for all these services was found.

Dhanasekaran 2015, in his study in rural Tamil Nadu found that awareness for IGNOAPS and Annapurna scheme was 76% and 40% respectively. Only about 25% of the elderly were aware of concessions in train tickets, higher interest rates for savings in banks and post office and income tax benefit. No gender difference among elderly for various schemes was observed.

The source of information about IGNOAPS and Annapurna schemes was communicated mainly by community leader, followed by print media and E-media. These findings are statistically not significant among sources of information and gender and education. However another similar studies reported by Umashanker et al. 2018, in their study conducted in Bangalore, findings shows there were no significant association between gender and source of information.

In our study shows the reason for not availing IGNOAPS & Annapurna schemes were unawareness (25.5%) and no one available to help filling the form and other requirement (18.2%). These findings were statistically significant among not availing scheme and gender. However, other study

reported the barriers for utilization of schemes unawareness (13.1%), physical dependent (11.1%) in Bangalore study done by Umashanker et al. 2018.

CONCLUSION AND RECOMMENDATION

The study highlighted that the maximum awareness was IGNOAPS and rail ticket concession and the minimum was the maintenance and welfare of senior citizen acts, 2007. The elderly female had significant lower awareness as compared to elderly male. The main source of information about illiterate female elderly though community leaders. The needs are regular awareness campaign for the community leader and elderly subjects. A system should be created easy and clearly mention separately guideline of schemes. A monitoring system at different level should be established to ensure that eligible elderly have access to the schemes and benefitted out it. The state and center Government with NGO should create awareness on various policy and programs implemented for the welfare and protection of elderly.

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