



## Reflection of Rural Elderly Women on Welfare Schemes: Expectations and Reality

### KEYWORDS

Impediment, Programmes, Outlooks and Requirements.

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**ABSTRACT** *The state and central governments old age schemes are gender neutral but in reality the rural aged women are the victims due to lack of economic support, poor health condition and lack of moral support than men. Hence, this research has been intensely analyzed the welfare programmes which are implemented by central and state governments. Dindigul district, Nillakottai taluk, Silukkuvarpatti village has been selected as a study area, 50 samples were selected from universe by using simple random sampling. Based on the following board objectives structured interview schedule has been used for data collection;*

- To study the socio-economic background of the rural elderly women,
- To assess the level of awareness of welfare schemes for rural elderly,
- To evaluate the role of welfare schemes supporting to rural elderly and
- To analyse the reflection of rural elderly women on welfare schemes.

### Introduction

In traditional Indian society senior citizens have enjoyed unparalleled sense of honour respect and legitimate authority. They were the ones who were vested with the authority for decision making in economic affairs and social matters. The normal sanctions laid down by the community also reinforced the responsibility of the family.

Gerontologists have studied ageing from several directions. The developmental perspective focusing on biological and psychological changes, the institutional approach stressing the socio-economic states and the roles of older people and the cultural perspective concentrating on negative stereotypes and changing images of ageing without denying the unique problem of late life, it is important to interpret in a life course and historical context. A historical and life course perspective sheds light on long term development affecting "Middle" and "Old age" generation relations in the later years of life.

The state and central governments old age schemes are gender neutral but in reality the rural aged women are the victims due to lack of economic support, poor health condition and lack of moral support than men. Hence, this study will intensely analyse the welfare programmes which are implemented by central and state.

### Objectives

- To study the socio-economic background of the rural elderly women
- To assess the level of awareness of welfare schemes for rural elderly
- To evaluate the role of welfare schemes supporting to rural elderly
- To analyse the reflection of rural elderly women on welfare schemes.

### Review of Literature

Soodan (1975) in his study, "Ageing in India" which re-

lates to the aged in Lucknow city found that almost half of the aged were though wholly dependent upon others, about one third of them were still the chief bread earners of the families. Majority of them did not have any income of their own and still about one fourth of them were supposed to meet the responsibilities of educating and marrying off their children. On the basis of his study, he had identified four major area of hardships faced by the aged, i.e. Income maintenance, medical and health adjustment to changing roles and status and proper use of leisure time. He had suggested a number of programmes relating to financial assistance, medical and healthcare, institutional care, survivors and disability insurance, recreational programmes that could meet the needs of the aged counseling programmes were also suggested for solving the adjustment problems that may arise out of the changing roles and status of the old in the family and in the community.

Marulasiddaih (1966) studied 'The declining authority of old people' in a small village Makunti in Mysore. The description of the study contains the status of older people within their families among kinsmen and caste people. The sample consists of 154 persons (81 males, 73 females) above 54 years of age. He argues that, contrary to the popular belief, the older person in India is found to be faced with severe health problems, economic adjustment, and progressive relegation to an insignificant place in society. The results show that 21 percent males and 76.7 percent females were widows that traditional position of the old is declining in exercising authority, the kinship system is giving way to nuclear families and individualism, the elderly prefer to live alone as long as they have enough property to support. The respondents of 70 years and above in the age are ignored by the younger generation, although they still perform some functions regarding the grand-children, such as ceremonial driving away of evil spirit from children. The study also indicates that the younger generation is replacing the elderly in the village

administration.

### Methodology

Descriptive research design has been adopted for this study; Dindigul district, Nillakottai taluk, Silukkuvarpatti village has been selected as a study area, 50 samples were selected from universe by using simple random sampling. Structured interview schedule has been used for data collection, data were codified and analysed with help of SPSS and interpreted data accordingly.

### Major Findings of the Research

It is distinctly stated that human life is divided into different stages such as childhood, adults care, youth, adulthood old age etc., Old age is generally the chronological age which tells very little about a person. Even the yardstick of chronological age varies for geographical reasons in a country. It also varies from different points of view. Chronological age i.e. generally used as an instrument of power and control. In advanced societies like Japan, the majority of the people continue their work except when they stop work voluntarily or for health reasons. Whereas in the west, elderly persons are living a life that is independent of their children. In developing societies like India, where joint family system is still working, the old persons generally live in the family. India's joint family has a built-in system of social security for the weak and the age.

Elderly people generally able to compensate for the physical disability they face during the old age. This has something to do more with socio-psychological aspects. There are so many problems for the aged due to a variety of factors such as urban influence, industrialization, breaking of joint family system etc.,

It is thought that any meaningful study of the elderly population must take into account a number of factors such as demographic, economic and social which describe the physical as well as the socio – psychological, moral spiritual well being of the aged.

- Regarding age wise classification of respondents a good number (62 %) of them belonged to the age group between 60-70 years and only 2.6 per cent of them were above 80 years old.
- When the educational status of the elderly respondents was analysed, it was found that there were more of illiterate (91.2 per cent). Ø A vast majority (47.4 per cent) of the married respondents come under the age group of 60-64, 44 per cent belong to 65-69 age group. 56.7 per cent of the respondents from widow category were belonging to 70-74 age groups.
- As far as distribution of respondents it is based on two types of family. The majority (61.3 per cent) of the respondents are dwelling in joint family system. It shows that many of the elderly women were depending on their family (son or daughter) members.
- 57.7 per cent of the respondents were working as agricultural labours in farms 22.3 per cent of the respondents were unemployed. It is found from the study that majority of the respondents depend mainly on agriculture (42.7 per cent) and depend on agricultural coolie works for livelihood. They belong to the age group of 60-64.
- The income of the respondents highlighted that high number (39.7 per cent) of the respondents were earning Rs. 2000 to 3000 per month. □ It is observed that 64.3 per cent of the respondents were getting financial support from their family members (spouse, son/s

and daughter/s);

- The inference drawn from the analysis is that female children were taking care of their parents during illness in the lost stage of elderly . 46.4 per cent of the respondents stated that their daughter had taken care of their health and gave the moral support during the illness.

### Awareness about Government Schemes

The Government of India has been entrusted with special responsibility for the welfare of the elderly and the amount of interest it has been evincing is not insignificant.

- When assessed the level of awareness of supportive systems and welfare of the elderly women, the majority (58.2 per cent) of them responded that they did not know about the Government programmes and the rest of them (41.8 per cent) opined that they know about the policies to some extent. It is observed that the elderly people are not well aware of Government welfare programmes due to ignorance and illiteracy.

### Supportive Systems for Welfare of the Elderly

Both Central and State Governments have implemented new welfare programmes for old age people to improve their socio economic status and health conditions. Aged people are affected by economic support and meager health condition, because of inability to earn money, unaware of health conditions.

Central assistance to provide old age pension to the elderly is available to a destitute in the sense that he/she has no regular means of subsistence for his/her own source of income or through financial support from family members or other sources. The amount of old-age pension difference from State to State. The scheme is implemented in the state and union territories through panchayats and municipalities.

But, there is no specific welfare scheme for the rural women in particular In these circumstances the role of voluntary organization is the only means for the welfare of these people.

The old people are suffering from so many diseases which ultimately affect their health. But many of the health problems can be checked to a considerable extent, if proper preventive health care is taken well in time. The people should be made aware of preventive, curative and rehabilitative needs of the old. There is no separate health service for the aged in our country. They have to make use of the general health care facilities available at the Government hospitals and dispensaries. Private practitioners of various systems of medicine, medical services run by some voluntary agencies and in certain sectors insurance based schemes as employees State Insurance Schemes, Central Government Health Scheme, and Schemes for Railway employees, Defense personnel etc. also cater to the needs for the aged people. However, it is necessary to have adequate geriatric clinic services within the existing general medical institutions to cope with the health problems of the aged. Medical camps and mobile medical care facilities are also essential for the aged people. Old age is really not a disease. But the aged people are often vulnerable to long term diseases, then the aged become dependent on the assistance of other people.

There were welfare facilities received by the respondents

from Central and State Governments like, old age pension scheme, Annapoorna scheme etc...

- Awareness about old age welfare schemes like, National Old Age Pension Scheme (NOAPS), 93.6 per cent of the respondents have the awareness about it, only 6.4 per cent of the respondents' unaware about this scheme. 92 per cent of the respondents were unaware of The Indira Gandhi National Old Age Pension Scheme (IGNOAPS). 56.4 per cent of the respondents were unaware about destitute widow pension scheme. 83.6 per cent of the respondents were ignorant about Annapoorna Scheme. 72.3 per cent of the respondents were unaware of Integrated Programmes for Older Persons scheme.
- The inference drawn from the analysis is that 19.2 per cent of the respondents opined that they faced some problems to get old age pension.
- Factors responsible for not getting pension are 11.5 per cent of the respondents were having problems in getting the pension due to rigid rules or no supporters. 3.5 per cent of the respondents cannot get old age pension due to physical illness.
- Next to physical problems 2.1 per cent of the respondents faced problems due to non-cooperation of Government officials.

### Conclusion

There were several programmes offered for elderly people. However, Majority (58.2 per cent) of them are unaware of the Government programmes. It is observed that the elderly people are not well aware of Government welfare programmes due to ignorance and illiteracy.

Central assistance to provide old age pension to an elderly is available to a destitute in the sense that he/she has no regular means of subsistence for his/her own source of income or through financial support from family members or other sources. The amount of old-age pension is differs from state to state. The scheme is implemented in the state and union territories through panchayats and municipalities. But, there seems to be no separate welfare scheme for elderly women in particular.

Problems of the aged anywhere is unavoidable. It is nature's course of action; some problems can be solved with utilization of medical advancement and increasing economic support.

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