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Awareness and Utilisation of Govt Welfare Schemes by Elderly in Selected Rural Areas of Tamilnadu

P. Bala Murugan Research Scholar, Faculty of Rural Health and Sanitation, Gandhigram Rural Institute

Dr.G.Dhanasekaran Associate Professor Faculty of Rural Health and Sanitation Gandhigram Rural Institute-Deemed University

ABSTRACT

The elderly population in India has been continuously increasing from the beginning of the twentieth century. The central and state governments design various schemes for the welfare of the elderly. The utilisation of various schemes varies based on the awareness level and access which are determined by various factors such as literacy level, gender, economic status, geographical location etc. The purpose of the study is to assess the awareness and utilisation of major schemes and understand the reasons for not availing the scheme. Data for the present study was collected from 500 elderly persons (60 years and above) from Thoothukudi and Ramanathapuram districts. Interview schedule was developed and used as a tool for data collection. More males than females belong to Hindu. More females than males belong to backward class. Literacy rate is higher for males than females. Little less than three fourth of respondents (73 %) are aware of welfare programmes implemented by Government. Higher proportion of females than males availed old age pension, whereas higher proportion of males than females availed PDS and concession in train / bus fare. Among those who have not availed welfare schemes, the reasons for not availing welfare schemes are found as practical difficulties in accessing to schemes (81.3 %) and not needed (18.7%). These two reasons are not significantly differs between male and female respondent. It is suggested that the procedure for availing the scheme should be simplified. Considering the vulnerability of the elderly women in rural area, specific schemes for addressing the issues of elderly women should be designed.

KEYWORDS Elderly, rural, Welfare, utilisation

Introduction

The elderly population in India has been continuously increasing from the beginning of the twentieth century. Their magnitude, either in terms of number or share to total population is found to rise gradually, and making up about 8.2 percent of the total population in 2011 and are expected to be 171.6 million (around 12 percent) by 2026. The overall sex ratio is found to be adverse to women in the India population (940 per 1000 males, Census: 2011). But the sex ratio in elderly population is expected to rise at faster rate than the sex ratio in total population during this decade. The sex ratio in the population aged 60 years and above which is 1028 as compared to 940 in total population in the year 2011 is projected to become 1031 by the year 2016, as compared to 935 in the total population. The rising sex ratio is due to increase in life expectancy of the females. Having acknowledged the growth of elderly, the central and state governments design various schemes based on the changing trends and needs of the elderly. The utilisation of various schemes varies based on the awareness level and access which are determined by various factors such as literacy level, gender, economic status, geographical location etc. Hence, this paper analyses awareness and utilisation of Govt welfare schemes by elderly in rural areas of Tamilnadu.

Objectives

- To study the socio-economic aspects of the elderly in rural areas across gender background
- To assess the awareness and utilisation of major schemes in rural areas across gender background.
- To understand the reasons for not availing schemes in rural areas across gender background.

Review of Literature

In the study conducted by Ashok Kumar Srivastava and S D Kandpal on Awareness and utilization of social security scheme and other government benefits by the elderly – A study in rural area of district Dehradun, it was found that awareness of social security scheme (Indira Gandhi National Old Age Pension Scheme) was observed in 74.6% of the elderly but only 45.4% utilized it. The proportion of elderly who were aware of concession in railway ticket and higher interest rates on deposits in Bank/Post office respectively was 34.9% and 32.9%. The utilization rate was however abysmally low with 27.8% utilizing railway ticket concession and 10.1% depositing money to get higher interest in Bank/Post office. Less than 1% elderly utilized income tax benefits. The study suggested for an urgent need to review the existing policy guidelines and amend them to suit and benefit the elderly. The schemes and benefits meant for the elderly needs to be more relevant and effectively implemented at the community level.

R.Gurumurthy and Dr.D.Thirumaliraja 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 was observed that the elderly people are not well aware of Government welfare programmes due to ignorance and illiteracy.

Data and Methodology

Data for the present study was collected from 500 elderly persons (60 years and above) from Thoothukudi and Ramanathapuram districts as part of research study titled "Gender Perspectives of Socio- economic Wellbeing of Elderly in Selected Rural Areas of Tamil Nadu". Descriptive research design was used for the study. 40 panchayats from four blocks (two blocks in each district) were selected randomly. 500 samples (250 men and 250 women) were selected using simple random sampling method. Interview schedule was developed and used as a tool for data collection. A pilot study with 50 respondents and pre test was conducted with 20 respondents and.

Major Findings

Background Characteristics of the Elderly Person

Equal numbers of male and female respondents, 250 each, are the respondents. Three fourths belongs to Hindu and One fourth belongs to Christian. Muslims are in o.6 percent only. More males than females belong to Hindu. Majority of respondents belongs to backward class (90 percent) and the remaining 10 percent belongs to Scheduled caste / schedules tribes (SC/ST). More females than males belong to backward class. This pattern is reversed for SC/ST. A higher proportion of respondents (68.2 percent) are illiterates. 20.4 percent in 1-5 standard and 10 percent completed 6 and above standard of schooling indicating the low level of literacy rate of 31.8 percent. Literacy rate is higher for males (39.2 percent) than females (24.4 percent). Two fifth (40.2 percent) of respondents are living in nuclear family, 37 percent in joint family and 23 percent are living alone. Higher proportion of males is in nuclear family than females. Higher proportion of females is in joint family. More females than males (16 percent) are living alone indicate the disadvantage of old aged females in rural areas. A higher proportion of females (59.2 percent) are either housewife or unemployed that unemployed males (30.4 percent). Fishing (39.2 percent) is the major occupation of males who are employed. Self employment and business (27.2 percent) are the major economic activities of working old aged females.

Knowledge on Welfare schemes and utilization

To identify the awareness level and utilization on three national social security schemes, namely Indira Gandhi national old age pension scheme (IGNOAPS), Annapurna scheme and concession in bus and train were included in the interview. The findings are presented in Table:1 which shows the respondent's awareness of welfare schemes, utilization of schemes, problem faced in availing schemes and reasons for not availing the schemes.

Little less than three fourth of respondents (73 %) are aware of welfare programmes implemented by Government. It is at the same level for both male (73.6 %) and female respondents (72.8 %). Respondents availed the old age pension (73 %), rice from public distribution system (PDS) (25 %) and concession in travel fare in train and bus (1.8 %). Higher proportion of females than males availed old age pension, whereas higher proportion of males than females availed PDS and concession in train / bus fare.

Respondents faced the major problems of procedure delay (65 %) and unaware of formalities (23 %) in availing the welfare schemes. The other minor problems are bribe (6.2%), distance to office (3.5 %) and non-guidance / support of anybody (2.6%). The problem of unaware of formalities is higher among males than females. Among those who have not availed welfare schemes, the reasons for not availing welfare schemes are found as practical difficulties in accessing to schemes (81.3 %) and not needed (18.7%). These two reasons are not significantly differs between male and female respondent.

Table:1 Knowledge about welfare schemes, utilization and reason for non-utilization

Awareness	Male		Female		Total	
	%	No	%	No	%	No
Aware	73.6	184	72.8	182	73.2	366
Not Aware	26.4	66	27.2	68	26.8	134
Total	100	250	100	250	100	500
Utilisation of schemes						
Yes	64.7	119	59.3	108	62	227
No	35.3	65	40.7	74	38	139
Total	100.0	184	100.0	182	100	366
Schemes Received						
Old Age Pension	63.9	76	83.3	90	73.1	166
Rice from PDS	32.8	39	16.7	18	25.1	57
Concession in Train / bus	3.4	4	0.0	0	1.8	4
Total	100.0	119	100.0	108	100	227
Problems faced in availing schemes						
Unaware about formalities	28.6	34	16.7	18	22.9	52
Procedural delay	63.9	76	65.7	71	64.8	147
Bribe	4.2	5	8.3	9	6.2	14
Distance to office	2.5	3	4.6	5	3.5	8
Nobody to guide / support	0.8	1	4.6	5	2.6	6
Total	100.0	119	100.0	108	100	227
Reason for not availing schemes						
Practical difficulties in accessing scheme	80.0	52	82.4	61	81.3	113
Not needed	20.0	13	17.6	13	18.7	26
Total	100.0	65	100.0	74	100	139

Conclusion and Recommendations

The study clearly portrays that procedural delay is a major reason followed by unaware of formalities for not availing the scheme. It is suggested that the procedure for availing the scheme should be simplified. A system should be created at the panchayat level to ensure that all eligible elders are covered under various schemes at the earliest. Excluding OAP, other schemes are not accessed by respondents to a greater extend. A monitoring system at different level should be established to ensure that eligible elders have access to the schemes and benefitted out it. The state and central Govts along with Non Governmental Organization should create awareness on various policies and programs implemented for the welfare and protection of elderly. Considering the vulnerability of the elderly women in rural area, specific schemes for addressing the issues of elderly women should be designed. Moreover, the interventions and programs proposed in National Policy for Senior Citizens 2011 should be brought to force and implemented in true sense.

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