

# Utilization of Social Security Schemes among Elderly in Kannamangala, Bengaluru

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## Abstract

**Introduction:** In India, 8% of total population constitute elderly people among which 69% reside in rural area & half of them were Below Poverty Line (BPL), for whom Govt projected Social security schemes. But utilization of these schemes is questionable, so the present study is conducted to know the level of utilization of these schemes.

**Objectives:** a) To understand the awareness regarding existing social security schemes among elderly and other family members. b) To know the pattern of utilization of these schemes. c) To list the challenges faced by elderly in utilizing these schemes.

**Methodology:** Descriptive study carried out in the Field practice area of Vydehi Institute of Medical Sciences and Research Centre, Bangalore. A total of 244 elderly patients (60 years old and above) were interviewed using a pre-tested semi-structure questionnaire including socio-demographic profile of elderly. Findings were described in terms of proportions and percentages to study awareness, utilization and challenges faced in utilizing the social security schemes.

**RESULTS:** Around 48.5% were in the age group 60-69 years, more than half (82%) were illiterate and nearly 92% were below poverty line. 49.5% of elderly and 32% of their family members are aware of security schemes. Maximum (66.6%) utilization was for social assistance schemes and were mainly (56.6%) used for basic needs. 79.5% people complains of insufficiency of fund to meet their basic needs.

**Conclusion:** Study results showed that there is need for increase in funds to meet basic needs of an elderly and also for Information, Education and Communication (IEC) to increase awareness and utilization of schemes.

**Key words:** Elderly, Social security, Utilization

## INTRODUCTION

As the life expectancy is rising, the population of the aged people is also increasing steadily. This demographic change resulted in change in structure of the population. In 2010, 8% of the world's population constituted population. This is expected to increase to 19% by 2050.<sup>1</sup> In India, 8% of total population constitute elderly people among whom 69% reside in the rural area and half of them are below poverty line (BPL).

Ageing is a development issue and healthy older persons are a resource for all who make major contributions to the society. The Government of India realized this and projected a social and income security in the year 1999 which plays an important role in poverty alleviation and healthy life of the elderly.<sup>2</sup>

The gradual collapse of the traditional old age support mechanism and rise in elderly population highlighted the need for appropriate formal channels.<sup>3</sup> The reducing family support increases the responsibility of the state to ensure the welfare of older persons.

Social security is a safeguard mechanism, which a society extends to its fellow members to warrant income security and attainability of the welfare services, especially for the vulnerable sections of the society.<sup>4</sup>

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International Labor Organization (2006) defines social security as “the set of institutions, measures, rights and obligations whose primary goal is to provide income security and medical care to individual members of the society.”<sup>5</sup> It is a social wellbeing and system that ensure this. In simple terms, the signatories agree that society in which a person lives should help them to develop and to make the most of all advantages (culture, work, social welfare) which are offered to them in the country.

Unlike other countries in the United States, India does not have a Universal Pension System. There are no comprehensive social security schemes as a whole (Rajan and Liebig, 2003).<sup>6</sup> Adopted pension policy is restricted to workers in organized sectors leaving out 90% of workers in unorganized sectors.<sup>7</sup>

Though the policy holders raised the problem of state’s affordability in providing social security benefits to growing elderly population, how far these schemes are efficient in providing support and how far it has been used properly by elderly is a matter of concern. The present study was taken up based on the following objectives:

- a. To understand the awareness regarding existing social security schemes among elderly and other family members
- b. To know the pattern of utilization of these schemes
- c. To list the challenges faced by elderly in utilizing these schemes.

## METHODOLOGY

A community based cross-sectional study was carried out for 1 month from July to August 2014. The study subjects included were elderly men and women aged 60 years and above who belonged to rural field practice area of Vydehi Institute of Medical Sciences and Research Centre, Bengaluru, Karnataka, India.

The field practice area consists of four villages - Kannamangala, Dhinnur, Bevinamara Colony and Jyothi Bapule Nagar with a population of 4764, there were 244 (5.2%) elderly people in these villages.

A pretested semi-structured questionnaire was distributed to 210 elderly peoples willing to participate in the study. The purpose of the study was explained to them and oral informed consent was obtained. Care was taken to ensure privacy and confidentiality. Sometimes they were called separately and interviewed where he/she could feel comfortable to avoid interference and influence of other family members and neighbors.

**Table 1: Demographic distribution of the respondents**

Demographic details	Males n=92 (%)	Females n=118 (%)	Total n=210 (%)
Age			
60-69	45 (48.9)	57 (48.3)	102 (48.5)
70-79	32 (34.7)	53 (44.9)	85 (40.4)
80-89	13 (14.1)	17 (14.4)	30 (14.2)
90 and above	02 (2.1)	01 (0.84)	03 (1.42)
Marital status			
Married	67 (72.8)	45 (38.1)	112 (53.3)
Single	3 (3.2)	1 (0.84)	4 (1.9)
Separated	00	4 (3.38)	4 (1.9)
Widow/widower	22 (23.9)	68 (57.6)	90 (42.8)
Education			
Illiterate	76 (82.6)	104 (88.13)	172 (81.9)
Primary	11 (11.9)	12 (10.16)	29 (13.8)
secondary	5 (5.4)	2 (1.6)	9 (4.2)
Socioeconomic status			
BPL	84 (91.3)	109 (92.3)	193 (91.9)
APL	8 (8.6)	9 (7.6)	19 (9.04)
Source of income			
Pension	53 (57.6)	48 (40.6)	101 (48.0)
From children	13 (14.1)	26 (22.00)	39 (18.57)
Borrowing from relatives/friends	10 (10.8)	21 (17.7)	31 (14.7)
Self-employment	52(56.5)	24(20.3)	76(36.1)
Occupation			
Agriculture	64 (63.3)	37 (36.6)	101(48)
Labor	42 (62.6)	25 (37.3)	67 (32)
Non-workers	29 (69.0)	13 (30.9)	42 (20)

BPL: Below poverty line, APL: Above poverty line

**Table 2: Awareness regarding social security schemes**

Awareness of Schemes	Male (%)	Female (%)	Total (%)
Respondents			
Yes	62 (67.3)	42 (36.4)	104 (49.5)
No	30 (32.6)	56 (47.4)	106 (50.5)
Family members			
Spouse	23 (25.0)	44 (37.2)	67 (31.9)
In-laws	68 (73.9)	72 (61.0)	140 (66.6)
Children	81 (88.0)	87 (73.7)	168 (80.0)
Others	26 (28.2)	21 (17.7)	98 (46.6)
Source of awareness			
Local leaders/panchayat	10 (10.8)	14 (11.8)	24 (11.4)
Voluntary agencies	46 (50.0)	52 (44.06)	108 (51.4)
Children	34 (36.9)	28 (23.7)	64 (30.4)
Relatives/friends	62 (67.2)	46 (38.9)	108 (51.4)
Media	2 (2.17)	4 (3.38)	6 (2.85)

The data collected was entered into an Excel sheet and analyzed using statistical package SPSS version 21. The findings were described using proportions and percentages.

## RESULTS

The socio-demographic characteristics are depicted in Table 1.

**Table 3: Utilization pattern of social security schemes**

Utilization of schemes	Males (%)	Females (%)	Total (%)
Social security schemes			
Social assistance schemes	72 (78.2)	68 (57.6)	140 (66.6)
Pension schemes	53 (57.6)	48 (40.6)	101 (48.0)
Social security benefits	54 (58.6)	46 (38.9)	100 (47.6)
Free medical services	22 (23.9)	34 (28.8)	56 (26.6)
Tax rebate	30 (32.6)	19 (16.1)	49 (23.3)
Travel concession	21 (22.8)	26 (22.03)	47 (22.3)
Insurance	18 (19.5)	11 (9.3)	29 (13.8)
Other benefits	12 (13.04)	09 (7.6)	21 (10.00)
Purpose of utilization			
Basic needs	58 (63.00)	61 (51.6)	119 (56.6)
Health care and medicines	16 (17.39)	14 (11.8)	30 (14.2)
Give to children/spouse	7 (7.6)	31 (26.2)	38 (18.09)
Loan payments	3 (3.2)	00	3 (1.4)
Own needs	8 (8.6)	10 (8.4)	18 (8.5)
Others (habits)	2 (2.17)	00	2 (0.95)
People helped in availing schemes			
Children	43 (46.7)	86 (72.8)	129 (61.4)
Relatives	26 (28.2)	16 (13.5)	42 (20.00)
Friends	3 (3.2)	14 (11.8)	17 (8.09)
Others (NGO's, neighbors)	00	2 (1.6)	2 (0.95)
Sufficiency of amount			
Enough to meet basic needs	12 (13.01)	6 (5.08)	18 (8.5)
Sometimes found difficult to meet basic needs	11 (11.9)	14 (11.8)	25 (11.9)
Not sufficient to meet basic needs	69 (75.0)	98 (83.0)	167 (79.5)

The study revealed that there were 102 (48.5%) persons who were young old, 85 (40.4%) old and 33 (15.6%) oldest old in the area. 53.3% of them were married. It was seen that 172 (81.9%) were illiterate and only 9 (4.2%) had received secondary school education. Nearly 193 (92%) were BPL. Majority of them, 168 (80%) continues to work, among which 67 (32%) as laborers and 101 (48%) works in agriculture. National pension forms the major source of income for 101 (48%) of elderly.

The awareness of the various social security schemes is depicted in Table 2. The study showed that 104 (49.5%) of the elderly, 67 (31.9%) of the family members were aware of schemes. Voluntary agencies and relatives or friends were the main source of information.

It can be seen from Table 3 that maximum utilization 140 (66.6%) was for social assistance schemes and least 29 (13.8%) was for insurance. The funds were mainly used for basic needs by 56.6% of the elderly. However, it was noted that 14.2% of elderly utilized the money for medicine and 18.1% even gave it to their children and spouse. In majority 129 (61.4%) the children of elderly helped in availing the schemes.

The fund amount was not sufficient to meet the basic needs of food, clothing and shelter in 167 (79.5%) of them.

Challenges faced in utilization of schemes is mainly due to lack of awareness that is 86 (40.9%) elderly people were unaware of schemes, followed by physical constraints about 67 (31.9%), used by their children 62 (29.5%), lack of knowledge 54 (25.7%), transport 31 (14.7%), not accessible 25 (11.9%) and not fit in eligibility criteria 19 (9%).

## DISCUSSION

Major fraction 102 (48.5%) of elderly population was in the age group of 60-69 years, while small fraction of 33 (15%) were 80 years above. Lena *et al.*<sup>8</sup> showed in their study conducted at Udipi Taluk as 72% of population were ranging from 60 to 69 years old and 3% were above 80 years old.

Padda *et al.*<sup>9</sup> reported 36.6% illiteracy at Amritsar, while it was 78% in Tamil Nadu by Elango<sup>10</sup> and Singh *et al.*<sup>11</sup> reported 80.2% as compared to this study where illiteracy is about 172 (81.9%). The proportion of elderly married, widowed, or unmarried were found to be similar to the study conducted by Singh *et al.* and Shah<sup>12</sup> reports that 64.3% of elderly women were widows when compared to this study is 90 (42.8%).

This study, showed that 168 (80%) were still working as unskilled workers (agriculture and laborers). Similar results were seen in a study done by Elango while Singh *et al.* reported that 55.8% were occupied in productive work, 28% in agriculture, 15.1% in labor, and 44.2% were dependent on others.

Goel *et al.*<sup>13</sup> showed 46.3% elderly were not aware of any geriatric welfare services and 96% of them had never utilized any services as compared to this study it is 140 (66.6%). Sanyal<sup>14</sup> showed in his paperwork that, overall utilization of beneficiary schemes by elderly is about 42.4% whereas in this study is 100 (47.6%).

Gaya<sup>15</sup> written that inadequacy of benefits, delays in payments, lack of up to date information about the schemes and the amount of individual contributions made and estimated benefits were the challenges faced for utilization of schemes in Tanzania and Tostensen<sup>16</sup> mentioned that the governance and management of public social security institutions including the deficiencies in record keeping and the processing of benefit claims are the challenges mainly faced in Africa whereas in this study, lack of awareness of social security schemes followed by physical constraints are main challenges.

## CONCLUSION

77% of males and 50% of females are utilizing some form of social security schemes. 53% of elderly find it difficulty

in utilizing the social security schemes and 79% found it's not sufficient to meet their basic needs.

Majority of elderly are illiterate (82%), BPL (92%), and are partially or totally dependent on others for their economic needs. So, there is a growing need for interventions to ensure income security for this vulnerable group and to create a policy to meet their needs which can be achieved by strengthening the social and political support at different levels.

Social security is the major source of income in 48% of elderly. However its adequacy, affordability and sustainability are still questionable and in draw attention to raise the social security benefits to the elderly in the rural.

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