

Awareness and Utilization of Social Security and Other Government Schemes by Elderly Population of Budge-Budge II Block of West Bengal

Aparajita Mondal¹, Kuntala Ray², Soma Chakrabarti³, Mausumi Basu⁴, Abhipsa Dey⁵

¹Junior Resident, ²Associate Professor, ³Assistant Professor, ⁴Professor and Head, ⁵Senior Resident, Department of Community Medicine, Institute of Post Graduate Medical Education and Research, Kolkata, West Bengal, India

Correspondence: Dr. Mausumi Basu, Email: basu.mausumi544@gmail.com

Abstract:

Introduction: Geriatric population are most vulnerable population, they suffer from various physical illness, mental issues, financial crisis etc. WHO report showed that the world's population of people aged 60 years and older will be doubled by 2050 (2.1 billion). According to census 2011 report, India has 10.1% elderly population and West Bengal has 11.3%. The purpose of the study is to assess the level of awareness on social security & other government schemes, its utilization and to explore the barrier of utilization. **Method:** An explanatory sequential mixed methods observational study, cross-sectional in design was conducted in Budge-Budge II block of West Bengal among 150 elderly population (≥ 60 years) selected by 30 cluster random sampling from March-May 2023 using a pre-designed, pre-tested, structured schedule by face-to-face interview. Quantitative data was analysed by SPSS v25.0, and binary logistic regression was performed. Qualitative data was analyzed thematically with IDI guide. **Results:** Out of 150 elderly, mean age group of the study population was 67.5±4.24 years, 53% were male, and 87% of the study population had awareness on old age pension scheme. However, 83% showed bad utilization. Socioeconomic status [AOR 5.27 (1.98-13.97)], current employment status [AOR 6.48 (1.12-37.30)] economic dependency [AOR 7.59 (1.71-33.79)] had statistically significant higher odds of adequate awareness in the multivariable model. Current employment status, economic dependency showed significant association with good utilization and socio demographic characteristics. **Conclusion:** Majority of the study population were between 65 to 70 years and were aware of old age pension scheme. Old age pension scheme was maximally utilized schemes.


Keywords: Awareness, Geriatric, Pension, Social security

Introduction:

Now a days due to invention of modern medicine worldwide people are living for longer duration. At present most people can expect to live into their sixties and beyond and as a result every country in the world is experiencing growth in both the size and the proportion of older persons in the population.^[1]

The population aged 60 years and over will increase from 1 billion in 2020 to 1.4 billion and the world's population of people aged 60 years and older

will be doubled by 2050 (2.1 billion).^[1] Persons aged 80 years or older is expected to triple between 2020 and 2050 to reach 426 million. Approximately 1 per 6 persons in the world will be aged 60 years or over by 2030. India has 138 million (10.1%) elderly population latest report (as no Census conducted after 2011),^[2] where it was around 104 million older people (60+ years) and constituting 8.6% of total population.^[3] As per recent report elderly population of West Bengal was 11.3% as compared to 2011 when it was around 8.5%. As geriatric population are most

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vulnerable population, they suffer from various physical illness, mental issues, financial crisis etc., so they need some physical support, mental support as well as some financial support.^[4] After retirement or not working elderly become dependent on their family, children, relatives and sometimes got neglected.

There are some studies which discussed about the different social security schemes for elderly and its awareness among them. A study conducted in Haryana by Goswami et al^[5] showed that 85% of the elderly population were both aware and utilized at least one social security scheme. National social assistance programme (NSAP) was a welfare programme in rural as well as urban areas; and it cover vulnerable population like elderly, sickness as well as disablement. National old age pension scheme was a part of NSAP. There were schemes like Indira Gandhi National Widow Pension Scheme (IGNWPS), Indira Gandhi National Disability Pension Scheme (IGNDPS), Annapurna Scheme, Antadaya Anna Yojana.^[6] This study pointed out about the awareness of different social security schemes like Indira Gandhi National Old Age Pension Scheme (IGNOAPS),^[6] post-retirement benefits, tax benefits, travel concessions (bus, train, air travel) as well as NPHCE (National Programme for Health Care Elderly). IGNOAPS is a pension scheme for those who are more than 60 years; IGWPS provide cash benefits to widow, IGNDPS provide cash benefit to disable elderly, and the amount is 1000/month for each of the above scheme. NPHCE provides dedicated facility for elderly both in indoor and outdoor of Government facility. Anta daya anna yojona provide food grain through ration card to BPL family and Annapurna scheme provide free food grains to elderly who are more than 65 years.^[6]

With this background and rationale, the objective of this current study was to assess the level of awareness on social security and other government schemes by elderly population in Budge-Budge II block of West Bengal and to find out the utilization of social security and other government schemes; and to explore the barriers for availing the social security and other government schemes by the study population.

Method:

Study type and design: An observational study, cross-sectional in design with explanatory sequential mixed-methods approach was conducted.

Study area and duration: The study was conducted in Budge-Budge II block of South 24 Parganas, West Bengal over a period of 3 months (March-May 2023) which is the rural field practice area of IPGME & R and SSKM Hospital.

Study population and selection criteria:

For quantitative strand, elderly population (≥ 60 years),^[7] permanent residents^[8] (residing with family for at least last 7 year) of Budge-Budge II block of West Bengal were selected. Only one elderly individual was taken from each selected house and those who were seriously ill and refused to give informed written consent were excluded from this study.

For qualitative strand, elderly population (residing with family for at least last 1 year) of Budge-Budge II block of West Bengal were selected. Only one elderly individual was taken from each selected house and those who were seriously ill and refused to give informed written consent were excluded from this study.

Elderly people who were not getting any schemes were selected for qualitative strand to identify the barriers of utilization of the schemes.

Sample size and Sampling technique:

For quantitative strand, a proportion of awareness and utilization of social security scheme was taken from a study conducted by Goswami S et al^[5] in Faridabad district of Haryana in 2019, $p = 85\%$ or 0.85. So, $1-p = 1-0.85 = 0.15$, Confidence Interval (C.I) = 95%, Standard normal deviate ($z_{\alpha/2}$) at 95% CI = 1.96, Relative error (d) = 10% of p (8.5%), design effect = 2, applying Cochran's formula: $n = z_{1-\alpha/2}^2 pq / (d)^2$

$$= 3.84 \times 0.85 \times 0.15 / (0.085)^2 = 67.7 \approx 68$$

$$= 68 \times \text{Design effect (2 is for cluster sampling)}$$

$$= 136$$

Thirty Cluster Sampling technique was followed. Total number of villages in the block was 61.^[9] Each village was considered as a cluster. Therefore, from each cluster (village) $136/30 = 4.53 \approx 5$ elderly were be selected. So, final sample was $30 \times 5 = 150$.

For selection of household, central location of the village was selected and, then the direction from the centre using a random number was selected. Walking in a selected direction of the village and visited the households till 5 elderly had given informed written consent to participate in the study.

In case of qualitative strand, elderly population from different households were selected by purposive sampling technique who had not availed any services till data saturation. Thus total 5 In-Depth Interviews (IDIs) were conducted after which the data saturation was observed.

Study tools:

For quantitative strand, a pre-designed, pre-tested, structured schedule was used comprising of following details.

- a. Socio-demographic characteristics (Age, gender, religion, caste, marital status, type of family, level of education, occupation, BPL status etc.)
- b. Awareness and Utilization of social security schemes containing IGNOAPS/old age pension scheme, widow scheme, disability scheme, Annapurna scheme, and different support measures (like bus travel concession, train travel concession, air travel concession,^[9]income tax benefit, increase interest in bank/post office, NPHCE etc.). For awareness there were 13 questions, total score was (those who answered yes scored 1, 0=No/dont know) For each individual total score was calculated and then median taken from all the total scores. For calculating all yes response for awareness was taken as 1, median was found 4.5. Those who scored more than median (≤ 4.5) were considered of having adequate awareness. Similarly for utilization, those who utilized any schemes was taken as 1; So total score was 13 but

after calculating all the yes response for utilization median was found to be 1, and median utilization score was considered as good utilization.

For qualitative strand, in depth interview (IDI) guide was prepared, which were validated by experts.

Study technique:

Quantitative data were collected by face-to-face-interview with the elderly using door-to-door visit of the selected households. One village was covered in a particular each day of data collection. Whether the person was aware about the schemes was ensured by document verification. In-depth interviews were conducted with the elderly who were selected from different villages of the cluster who had not utilized any schemes.

Study variables:

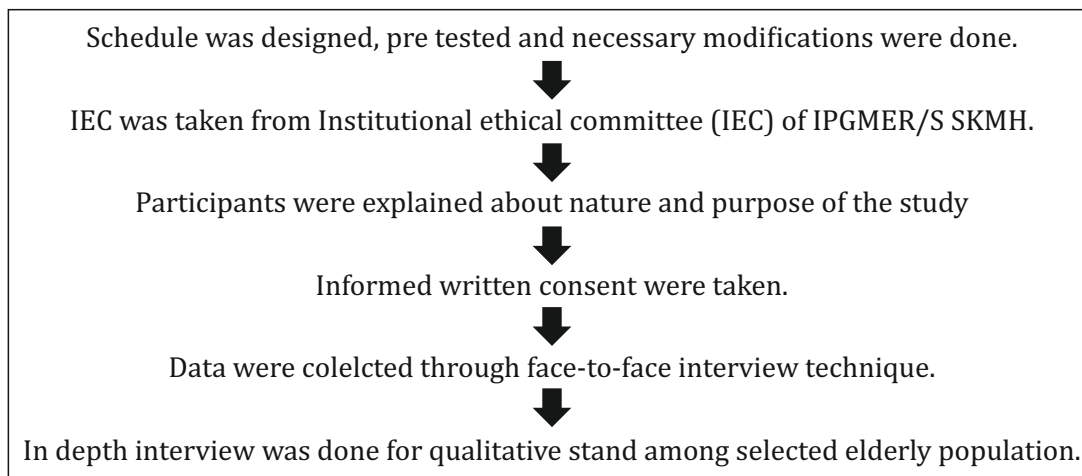
Study variables were classified into two broad groups dependent variables and independent variables.

Dependent variables:

- I. Awareness regarding social security schemes (like IGNOAPS^[6], / pension scheme, widow scheme, post-retirement schemes, Annapurna scheme etc.) and other government services for elderly (like travel concession,^[10]bus concession, flight concession, NPHCE, bank interest rate etc.).
- ii. Utilization of social security schemes and other government services.

Independent variable:

Socio-demographic profile- age in completed years, gender, level of education, marital status, occupation, socio-economic status, BPL/APL (verification by available BPL Cards), type of family, present living arrangements, current employment status, economic dependency, whether still head of family or not etc.

Methods of data Collection:**Data analysis:**

Quantitative data were tabulated into Microsoft Excel 2019 (Microsoft Corp, Redmond, WA, USA) and then imported to Statistical Package for the Social Sciences 25 (SPSS for Windows, version 25.0, SPSS Inc., Chicago, USA) for analysis. Data were analyzed using descriptive statistics- categorical data were represented as proportions, continuous data were represented in the form of mean or median and SD. For inferential statistics chi-square test was used to observe any statistical significance of difference between proportions. The results were considered statistically significant if p-value was less than 0.05. All independent variables having $P < 0.20$ in univariate regression analysis were considered biologically plausible to be included in the multivariable logistic regression model. Data were checked for multi-collinearity (Variance Inflation Factor < 10) and variables with $P < 0.05$ were considered statistically significant predictors in the final model.

Qualitative data were analyzed thematically using Codes and themes generated represented in tabular form and with help of a mind map.

Operational Definition:

Elderly : Elderly or senior citizens have been defined as people with age more than or equal to 60 years.^[7]

Permanent resident: A person who is living in an area for at least 7 years.^[8]

Retired: A person who has Currently taken Retirement from job or work.

Non-Working: A person, who is not employed by himself/ herself or any organization, also housewife was included here.

Family: A group of individual living under same roof, related by blood, marriage, adoption and sharing same kitchen.

Ethical considerations: Institutional Ethics Committee permission was obtained prior to start of the study. Informed written consent was obtained before each interview and all ethical principles were strictly adhered to throughout the course of the study.

Results:

Out of 150, it had been found that mean age group of the study population was 67.5 ± 4.24 years. And around 53 % of the participants were male, majority of them (89%) were married. About 96% of the study participants owned a house and about 84% of them was currently living with spouse, children & grandchildren. Almost 92% of them belonged to joint family, around 49% engaged themselves in working. About 64% were from Lower Middle class as per Modified B G Prasad Scale May 2022^[11] and 73% possessed BPL card. It had been found that 35% of them were still head of the family, and around 89% had Swasthya Sathi Card. (Table 1)

Table 1: Distribution of study population as per their Socio-demographic Profile (N=150)

| Socio-demographic characteristics | | n (%) |
|---------------------------------------|---|------------|
| Age (Years) | 60-65 | 61 (40.7) |
| | 65-70 | 52 (34.7) |
| | 70-75 | 32 (21.3) |
| | 75 and above | 5 (3.3) |
| Gender | Male | 80 (53.3) |
| | Female | 70 (46.7) |
| Marital Status | Married | 134 (89.3) |
| | Unmarried | 3 (2) |
| | Divorced | 1 (0.7) |
| | Separated | 1 (0.7) |
| | Widow/Widower | 11 (7.3) |
| Religion | Hindu | 102 (68) |
| | Islam | 39 (26) |
| | Others | 9 (6) |
| Caste | General | 83 (55.3) |
| | OBC | 27 (18) |
| | SC | 28 (18.7) |
| | ST | 12 (8) |
| Place of stay | Own house | 130 (96.6) |
| | Rented house | 4 (2.7) |
| | Old age home | 1 (0.7) |
| Present living arrangement | Alone | 3 (2) |
| | With spouse | 8 (5.3) |
| | With spouse, children and grandchildren | 126 (84) |
| | With children and grand children | 12 (8) |
| | Others (specify) | 1 (0.7) |
| Level of education | Illiterate | 16 (10.7) |
| | Non formal education | 14 (9.3) |
| | Primary school | 66 (44) |
| | Middle school | 41 (27.3) |
| | Secondary | 9 (6) |
| | Higher secondary | 3 (2) |
| Type of family | Nuclear | 13 (8) |
| | Joint | 137 (92) |
| Current Employment status | Retired | 14 (9.3) |
| | Working | 74 (49.3) |
| | Non-working* | 62 (41.4) |
| Economic dependent | Dependent | 21 (14) |
| | Partially dependent | 41 (27.3) |
| | Independent | 88 (58.7) |
| If dependent, financially depend on** | Family | 43 (69.3) |
| | Children | 57 (91.9) |
| | Relatives | 13 (20.9) |
| SES | Upper | 3 (2) |
| | Upper Middle | 9 (2) |
| | Middle | 40 (26.7) |
| | Lower Middle | 96 (64) |
| | Lower | 2 (1.3) |
| BPL | Yes | 109 (72.7) |
| | No | 41 (27.3) |
| Are you still head of the family | Yes | 51 (34.8) |
| | No | 99 (66.2) |

*As housewife were not employed by any organizations and not getting any wages, they were included in non-working category in current employment status. Non-working, retired and working were the categories depending on current employment status.

**multiple response

Everyone was eligible for IGNOAPS, travel concession, bus travel concession, train travel concession, air travel concession, high interest rates by banks/post office, and NPHCE. Only 7.3% were eligible for IGNOAPS, 59.3% were eligible for Annapurna scheme, and 72.2% were eligible for Antadaya Anna yojana, 27.3% were eligible for income tax benefits. Around 86.7% were aware of old age pension scheme, 49.4% utilized this scheme and majority of them belonged to BPL category, followed by Widow pension scheme (100% knew about it and out of the eligible candidates 72.7% utilized), Antyodaya ration card (53% aware and 52% availed) and Annapurna scheme which was known to 56% and used by 12% participants. (Table 2)

Binary logistic regression showed that Socioeconomic status [AOR 5.27 (1.98-13.97)], current employment status [AOR 6.48 (1.12-37.30)] economic dependency [AOR 7.59 (1.71-33.79)] had statistically significant higher odds of adequate awareness in the multi variable model. (Table 3)

Amongst 150 participants 54.7% availed any kind of social security schemes and other services, 45.8% of them felt economically empowered and self-esteem increased for 29.2% individuals which was followed by confidence and improvement in economic status. (Figure 1)

Qualitative data was obtained from those who did not avail the service gave insight into the barriers of utilization of social schemes and other government schemes to them, were analyzed thematically. It revealed that administrative problems (document related issues, bank account related problems, etc), political issues, economic status, awareness related utilization were the factors related to non-utilization of these schemes. (Table 4)

Discussion:

Geriatric populations are growing in both the size as well as proportion and going to affect economy as well as demography of the world in future. The present study findings simulate that the

study population were mainly composed of 60-75 years with mean age of 67.5±4.24 years, 53% were male, majority were married, predominantly Hindu, half were from general caste, 96% owned a house, 92% belonged to joint family, and majority were BPL. Such profile was like the elderly profile reported by Jothiet al^[12] at Puducherry and Kohliet al^[13] in his study carried among elderly in a rural area in Delhi.

Awareness about IGNOAPS was higher than other social security schemes like travel concession or income tax benefits, as more than four fifth of the study population were aware of IGNOAPS as compared to about half who were aware of Annapurna scheme, & widow pension scheme and only one fifth knew about disability scheme & other post- retirement benefits. These findings were like many other previous studies.^{[5],[12-17]}

Below poverty line (BPL) study participants were more aware about IGNOAPS and Annapurna scheme as compared to above poverty line (APL) participants in our study, urban area of Haryana study^[5] and Delhi study^[13] in contrast to rural area of Haryana study^[5] and Dehradun study where

disaggregation of data by BPL and APL revealed that the awareness level of APL elderly is higher than the BPL elderly.^[14]

A significant proportion of elderly of the present study were aware (86.7%) about and utilized (49.4%) IGNOAPS whereas lesser-known scheme than IGNOAPS was Annapurna scheme, which was known to 52.7% and availed by 12% of the study population. These findings were consistent with many other previous studies.^[11-16] Corresponding figures of awareness about IGNOAPS and Annapurna scheme were 79.4% and 53.6% respectively in Delhi study.^[13]

In a cross-sectional study by Goswamiet al.^[5] in Faridabad district of Haryana, which was conducted in both rural and urban area showed that about 85.5% were aware of Indira Gandhi National Old Age Pension Scheme (IGNOAPS) and 41% utilized the scheme. In rural field practice area of HIMS, Dehradun a cross-sectional study was conducted by Shrivastava al^[14] which revealed that 74.6% of the study population were aware of IGNOAPS and 45.4% utilized the scheme successfully. Study by Goswamietal^[15] at an urban resettlement colony of

Table 2: Awareness and utilization of social security and other government schemes in the study population (N=150)

| Attributes | Eligible candidates n (%) | Awareness n (%) | Utilization n (%) |
|--|------------------------------|--------------------|----------------------|
| IGNOAPS | 150 (100) | 130 (86.7) | 74 (49.4) |
| Widow pension scheme | 11 (7.3) | 11 (100) | 8 (72.7) |
| Disability scheme | 0 | 0 | 0 |
| Annapurna scheme | 89 (59.3) | 79 (52.7) | 18 (20.2) |
| Antyodaya ration card | 109 (72.7) | 79 (52.7) | 78 (71.5) |
| Post retirement benefits | 14 (9.3) | 36 (24) | 14 (100) |
| NGO associated schemes | 0 | 0 | 0 |
| Bus travel concession | 150 (100) | 20 (13.3) | 10 (6.7) |
| Train travel concession | 150 (100) | 55 (36.7) | 19 (12.7) |
| Air travel concession | 150 (100) | 10 (6.7) | 0 |
| High interest rates by banks/post office | 150 (100) | 8 (5.3) | 1 (0.7) |
| Income tax benefits | 41 (27.3) | 11 (7.3) | 1 (2.4) |
| NPHCE | 150 (100) | 0 | 0 |

Table 3: Binary Logistic Regression of socio-demographic factors associated with adequate awareness (N=150)

| Socio-demographic variables | | Adequate awareness (n%) | Total (n%) | OR (95% C.I) | AOR (95% C.I) | p-value |
|-----------------------------|---|-------------------------|------------|---------------------|-------------------|---------|
| Socioeconomic status | Upper, Upper middle, middle | 30 (57.7) | 52 (45.2) | 5.27 (1.98-13.97) | 6.20 (2.01-19.19) | 0.002 |
| | Lower middle, lower | 45 (45.9) | 98 (65.3) | 1 | 1 | 1 |
| Type of family | Nuclear | 11 (91.7) | 12 (8) | 12.71 (1.59-101.22) | 5.53 (0.59-51.04) | 0.131 |
| | Joint | 64 (46.4) | 138 (92) | 1 | 1 | 1 |
| Current employment status | Working | 39 (52.7) | 74 (49.3) | 1.76 (0.889-3.50) | 2.14 (0.94-4.86) | 0.689 |
| | Retired/pensioner | 12 (85.7) | 14 (9.3) | 9.50 (1.95-46.20) | 6.48 (1.12-37.30) | 0.036 |
| | Non-working | 24 (38.7) | 62 (41.3) | 1 | 1 | 1 |
| Economic dependency | Dependent | 14 (66.7) | 21 (14) | 4.62 (1.36-15.70) | 7.59 (1.71-33.79) | 0.008 |
| | Independent | 26 (63.4) | 41 (27.3) | 3.25 (1.11-9.48) | 2.26 (0.65-7.82) | 0.195 |
| | Partially dependent | 35 (39.8) | 88 (58.6) | 1 | 1 | 1 |
| Present Living Status | With children and grandchildren | 59 (46.8) | 126 (84) | 12.49 (1.56-99.66) | 2.14 (0.94-4.86) | 0.069 |
| | With spouse, alone | 5 (41.7) | 12(8) | 0.81 (0.24-2.693) | 0.83 (0.23-2.91) | 0.771 |
| | With spouse, children and grandchildren | 11 (91.7) | 12 (8) | 1 | 1 | 1 |

Delhi demonstrated that awareness about Indira Gandhi National Old Age Pension Scheme (IGNOAPS) was 97.9% whereas (40.6%) were utilizing it. Study by Begamet *al* at Telangana^[16] described that 79.6% knew about IGNOAPS and 79.62% utilized it. Bartwalet *al* did another study at rural areas of Haldwani, Nainital district of Uttarakhand^[16] which showed that the awareness for old age pension

scheme was seen in 97.3% while only 19.7% was utilizing it. Kushwaha *et al*^[18] at Bhopal found that 42.3% participants were aware of Indira Gandhi National Old Age Pension Scheme, but of those aware, 38.9% were utilizing the scheme.

When analysis has done among BPL participants who were eligible for social security schemes it was seen that 70% were aware of IGNOAPS while only

Figure 1: Attitude of the study participants after availing social security schemes (N=82)

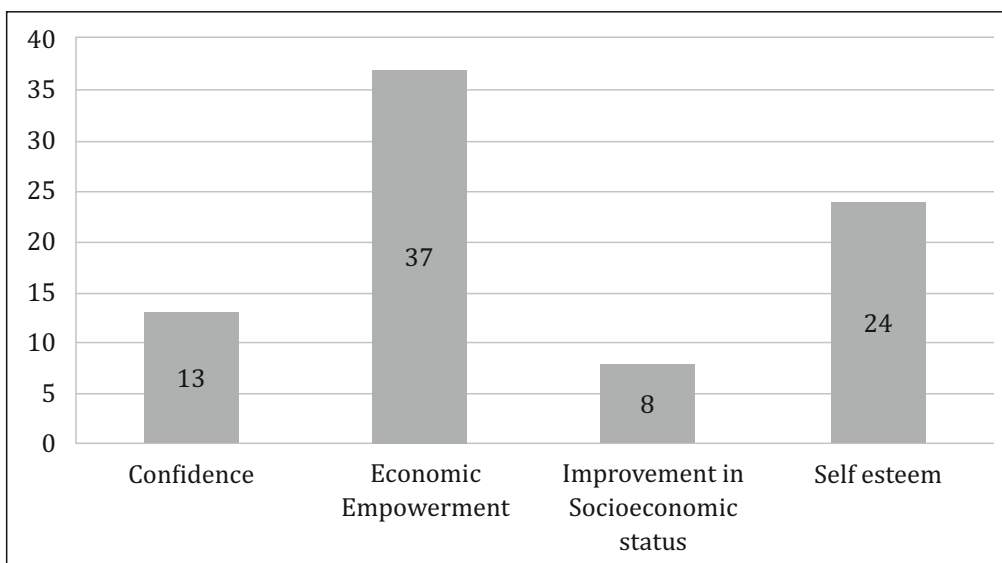


Table 4: Thematic analysis from In-depth interviews with the residents (N=5)

| Themes | Codes | Verbatims |
|-------------------------------|-------------------------------|--|
| Administrative problems | Bank account related problems | <i>‘.we don’t have bank accounts’ ‘.Our document sometimes mismatch’ ‘.Submitted documents multiple times’</i> |
| | Document related issues | <i>‘we have spelling mistake in our names in Aadhar card’ ‘.Our document sometimes mismatch’</i> |
| | Verification related issues | <i>‘.our documents are not verified properly..’</i> |
| Political issues | Favourism | <i>local leaders always give these information to them who are close to them’</i> |
| | Information | <i>‘.They never provide proper information proper information.’.</i> |
| Economic status | Working status | <i>‘I still work as a vendor..’</i> |
| | Financial Condition | <i>..‘our son works so they are not providing us”</i> |
| Awareness related utilization | Awareness | <i>....Where to ask, whom to ask”.</i> |
| | Illiteracy | <i>“...We are illiterate and we don't know where to submit ..”</i> |

49.4% of them were utilizing the scheme, which was in line with findings by Kohli et al where it was 80.3% and 50.2% respectively^[12] and 45.4 % of the elderly belonging to BPL households were the beneficiaries of IGNOAPS in Dehradun.^[14] Annapurna scheme was known to 69.6% subjects but only 12% were utilizing the same in our study comparable to Delhi study (62.8% and 10.3%, respectively).^[13]

About 56% population were aware about Indira Gandhi National Widow Pension Scheme (IGNWPS) in this study which was much lower than Haryana (68.4%),^[5] Delhi (81.7%),^[12] resettlement area of Delhi (66.5%)^[13] and Telangana (81.64%).^[16] whereas only 4.3% elderly female availing IGWPS in Nainital study.^[17]

When the study subjects were inquired whether they were aware about and utilized other measures of support provided to them by government, it was revealed that the proportion of geriatrics who were aware of concession in bus travel, railway ticket, air ticket and higher interest rates on deposits in Bank/Post office respectively was 13.3%,36.7%, 6.7% and 5.3% which was comparable to Delhi study^[12] where it was 45%, 16.1%, 2.2% and 10.2% respectively; in Dehradun awareness of concession in railway ticket and higher interest rates on deposits in Bank/Post office respectively was 34.9% and 32.9%,^[14] in Nainital^[17] it was 15.2% & 11.8%; and in Bhopal^[18] 17% & 44.5% respectively. Awareness about railway concession scheme was 21% in Delhi^[13], and 92.85% in Telangana^[16]. In this study 7.3% were aware of income tax benefits, higher than (2.3%) Dehradun^[14], but lower than Nainital (8.6%).^[17]

However, the utilization rate of train ticket concession was as low as 12.7% in recent study, 27.8% in Dehradun^[14], 2.9% at Uttarakhand^[17] and 7.4% in Bhopal^[18] whereas 0.7% (10.1% in Dehradun^[14], 0.4% in Nainital^[17], 12.9% in Bhopal^[18]) deposited money to get higher interest in Bank/Post office. Only 27.3% were eligible for income tax benefits and less than 1% elderly utilized income tax benefits both in present study, in contrast to 9.7% in Delhi study.^[13]

In Delhi study,^[13] it was found that those who were male, married and belonged to BPL family more aware about the social security and other schemes; but in recent study it had been found that type of family (nuclear), present living arrangements (living with spouse, children and grandchildren), current employment status (retired/pensioner) and economic status (dependent) showed higher odds of association with adequate awareness.

In present study, it had been found out that administrative problems, problem in documents, political issues and awareness regarding utilization were the barrier to those who were unable to utilize of the schemes and in Kolhiet al^[13] it was awareness

regarding utilization (where to approach), administrative problems took the upper hand.

The hardships faced by the elderly population should be taken care of in coming future, otherwise there will be a huge burden.

Limitations of the study:

It was conducted in small duration of time. There is possibility of social desirability bias as some of the respondents may have given socially favourable answers.

Conclusions and Recommendations:

Majority of the study population were between 65 to 70 years, were aware of old age pension scheme and old age pension scheme was maximally utilized schemes. Administrative problems (bank account related problems, document related problems), political issues, awareness related utilization were barriers for utilization of these schemes. More than half of the beneficiaries utilized the scheme beneficiaries felt economic empowerment after availing the scheme and majority of them felt economically empowered and self-esteem improved. Participants should visit near by administrative body for correction of documents to avail the schemes. Resubmission of documents for those who were not availing the services were recommended. Regular update of bank account every month is required to identify whether they have already gotten the schemes not. Participants was made aware about the social security schemes, and they were recommended to visit local governing body to look for availability of schemes for them and to avail the services is a dire need for them.

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Conflicts of interest: Nil

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