A Study about Distribution of Various Social Security Schemes among the Elderly Utilizing them

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Abstract

Background: World population of elderly has increased in a last two decades at a pace faster than any-other times before. Thus it is in global interest to provide them social security. Indian society is witnessing a gradual withering of joint family system leading to a large number of neglected parents and their exploitation. A number of social security measures have been taken by Indian government. This study was conducted to know the distribution for various social security schemes among elderly utilizing them at Ahmedabad. **Material and Method:** It is community based cross sectional study conducted from June 2019 – December 2020 with the total 1078 sample using purposive sampling method. A self- developed semi-structured proforma was prepared in English and vernacular languages to collect information regarding distribution about social security schemes among the elderly. **Result:** Distribution of social security schemes was found to be varied with major inclination towards LIC. Friends are major source of information & helping hands to avail them. **Conclusions:** The data obtained suggest that more marketing strategy is needed for all the government social security schemes similar to LIC as found in our study.
Keywords: - Distribution, Elderly, Social Security Schemes.

Introduction

India is home to one eighth of the world's elderly population.[1] Thus, its strategy for providing social security to the elderly is of global interest. The objective of social security is to provide sustenance to those who can't work and earn their living due to temporary or chronic reasons. The possibility of rapid increase in their numbers in the near future and their sheer numbers (in millions) in countries like India pose a huge challenge to such countries in terms of social security needs.[2] Estimates say that nearly 45% of India's disease burden is projected to be borne by older adults in 2030, when the population age groups with high levels of chronic conditions will represent a much greater share of the total population.[2] A number of social security measures are important and at times the only means of support for elderly.

Material and Method

With the objective to know the distribution of various social security schemes among elderly utilizing them, a community based cross sectional study was conducted from June 2019 to December 2020 (19 months) in the urban areas covered under Ahmedabad Municipal Corporation.

Inclusion criteria: 1) Who were aged 60 years or above, 2) The elderly one who gave verbal consent, 3) Who was present on day of data collection. Exclusion criteria: 1) Eligible participants who could not communicate and/or comprehend the questions were excluded.

With the use of purposive sampling method, from the six zones in Ahmedabad Municipal Corporation, 180 subjects having enrollment in at least one social security schemes per zone were selected. A self-developed semi-structured proforma was prepared in English and vernacular languages to collect information regarding distribution about social security schemes among the elderly. The proforma included 19 questions. The data was analyzed using Microsoft Office Excel 2007.

Results

Table 1. Socio-Demographic Details of Study Subjects

Details	Frequency	Percentage (%)
Gender		
Male	814	75.5
Female	264	24.5
Age (Years)		
60-69	516	47.8
70-79	390	36.1
80-89	172	15.9
Religion		
Hindu	871	80.7
Muslim	130	12.05
Jain	56	5.1
Sikh	21	1.9
Literacy status		
Illiterate	190	17.6
Primary	254	23.5
Secondary	316	29.3
Graduate	128	11.8
Post-graduate	190	17.8
Type of family		
Joint	606	57.8
Nuclear	472	42.2
Occupation		
Employed	200	18.5
Unemployed	878	81.4
Marital status		
Married	794	73.6
Widow	178	16.5
Widower	106	9.8
House owner		
Yes	920	85.3
No	158	14.7

Table 1. Socio-Demographic Details of Study Subjects (Cont.)

Source of income		
Self	200	18.5
From children	878	81.4
Social class		
I	398	36.9
II	356	33
III	188	17.4
IV	56	5.1

Table 2. Distribution of Subjects According To Enrollment in Various Schemes

| SCHEMES	LIC	PPF	ESI	IGNOAPS	PMWY	MA	RSBY	VPBY	RVY	NPHCE
PEOPLE	828	68	64	134	68	136	67	134	67	134
%	76.8	6.3	5.9	12.43	6.3	12.4	6.2	12.43	6.3	12.34
TOTAL	1078									

Table 3. Distribution of Subjects According To Enrollment of Schemes By Gender

Gender	LIC	PPF	ESI	IGNOAPS	PMWY	MA	RSBY	VPBY	RVY	NPHCE	Total
Male	622 (76.4%)	68 (8.3%)	49 (6%)	77 (7.1%)	50 (4.6%)	102 (12.5%)	43 (5.2%)	92 (11.3%)	43 (5.2%)	92 (11.3%)	814
Female	206 (78%)	0	15 (5.6%)	57 (21.5%)	18 (6.8%)	34 (12.8%)	24 (9%)	42 (16%)	24 (9%)	42 (16%)	264

Table 4. Distribution of Subjects According To Enrollment Of Schemes By Occupation

Occupation	LIC n (%)	PPF n (%)	ESI n (%)	IGNOAPS n (%)	PMWY n (%)	MA n (%)	RSBY n (%)	VPBY n (%)	RVY n (%)	NPHCE n (%)	Total
Employed	132 (66%)	68 (34%)	14 (5%)	0	0	2 (1%)	0	2 (1%)	2 (1%)	2 (1%)	200
Unemployed	696 (79.2%)	0	50 (25%)	134 (15.4%)	68 (34%)	65 (32.5%)	136 (68%)	132 (66%)	65 (32.5%)	132 (66%)	878

Figure 1. Source of Information
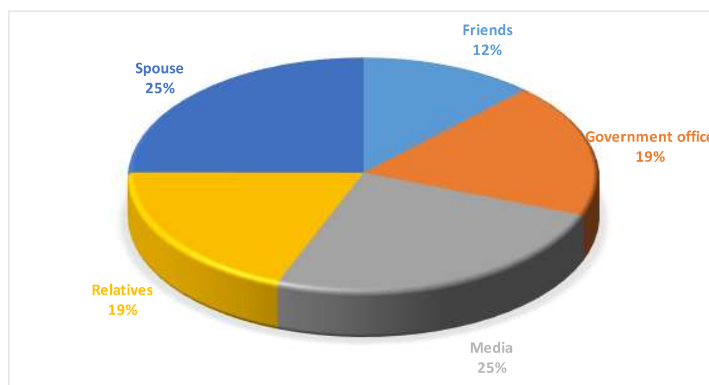
Figure 2. People who helped them to Avail Benefits of Schemes
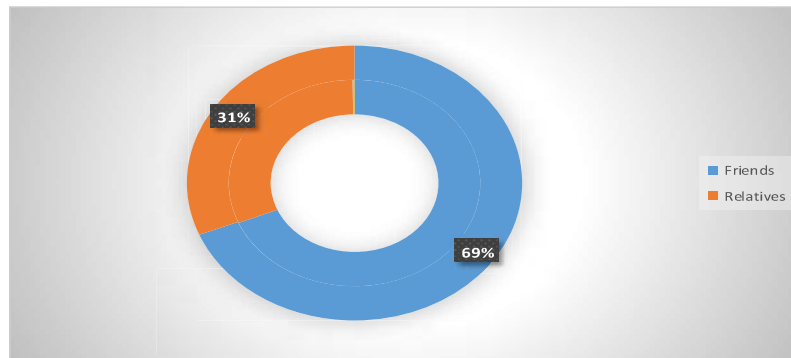
Discussion

Majority of participants in the study were males (75.5%) and in age group of 60-69 years (47.8%). A study done by Janki Bartwal et al. have similar age group distribution with subjects belonging to 60-90 years of age group (59.6%)[3]. They follow Hindu religion (80.7%). This reflects national level population structure based on religion[4]. Male to female ratio = 3:1 according to the census 2011 of our city is similar to our study[4]. Kshama et al. showed (64%) of subjects were male participants[5]. Males were having more enrollment in various schemes as compared to females and this difference was found statistically significant. (Chi= 24.7, P = 0.001) Joint family was predominantly seen (57.8%) study sample, yet this doesn't reflect usual occurrence in urban studies. Elderly with 132 (66%) private job preferred PPF and those unemployed 696 (79.2%) preferred LIC. NPHCE & VPBY is preferred among 132 (66%) of unemployed elderly. The association of employments and their preference for schemes was found statistically significant with chi square 561 at (p < 0.000001). But Charu et al. found 72.2% of his geriatric participants were living in joint family and only 18.5% of study population were employed[6]. Literacy status varies from primary to secondary education among most of these geriatric subjects 17.6% were illiterate and those were post graduate also.

Majority of elderly (73.6%) were married and own their house (83%). Nivedita et al. showed 53.3% married participants[7], while Ashok et al. had 3/5th of its participants having house ownership (32%)[8]. As per above only 18.5% have source of income & 36.9% belongs to class I. This show 81.4% were getting monetary help from their children which was similar to study by Maroof et al. where 74.5% subjects were getting income from their children[9]. 1/3rd participants from Kshama et al. were from class I[5]. Media (25.1%) was the major source of information about various social security schemes. Friends (68.8%) were the perfect person to help our participants to avail the benefits of schemes. The study conducted by Nivedita et al. shows that 28% get information through media and more than >50% get the information through friends and relatives[7]. Among the various social security schemes of elderly, life insurance corporation of India was the most favorite among them (76%), which is in linear relation relationship with the total population (280 millions) opted for all over country[10]. This was followed by Indira Gandhi National Old Age Pension Scheme (12.43%) and National program for healthcare of elderly (12.34%), Varishtha Pension Bima Yojana was also similar in their enrolment.

Conclusion

Being the first of its kind, this study in Ahmedabad will help the policy makers and health professionals to plan the strategies to increase the awareness among the elderly about various national, state and private social security schemes. This study provides the baseline data about

distribution of various security schemes availed by elderly residing in Ahmedabad, According to that, marketing and other campaigns based on the utilization patterns are recommended.

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