

Original Research Article

Awareness and utilization of various schemes launched by government of India for the welfare of senior citizens

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ABSTRACT

Background: Government of India has provided various welfare services to support the elderly population, but awareness and utilization of these services is questionable. Objectives of the study were to assess the awareness and the extent of utilization of various schemes by the senior citizens.

Methods: Using systematic random sampling technique, 420 senior citizens visiting out patient department of a tertiary care centre were enrolled in the study. Information was obtained regarding the sociodemographic profile and the awareness and utilization of various welfare services by the participants. Four adjoining states (Punjab, Haryana, Chandigarh and Himachal Pradesh) were purposely included in the study.

Results: The mean age of the participants was 67.84±5.91. Maximum awareness was observed for old age pension scheme in all the four states. A gap was observed in the awareness and utilization of various senior citizens schemes. There was significant difference in awareness and utilization of most of the schemes amongst all the four states.

Conclusions: There is a need to generate awareness regarding various schemes for the senior citizens among the general public of India in the Northern Region as a lot of gap was observed in the awareness and utilization of these services.

Keywords: Awareness, Senior citizens, Utilization, Welfare services

INTRODUCTION

India is in the phase of demographic transition. According to the 2011 census, India has 104 million elderly population constituting 8.6% of the total population. This number is expected to increase to 173 million by 2026 and in 2050 expectation is more than 300 million and will account for 20% of the total population.¹

Life expectancy in India is 69.73 years in 2020. As compare to 2019 it has increased by 0.33%.² Increase in life expectancy can lead to more functional impairment

and thereby increasing physical and financial dependence on others.³ The senior citizens are considered vulnerable group of the society. Thus there should be provision of welfare services which can improve their quality of life.^{4,5} Ageing population has influence on economic, social and political matters for a country.⁶

Government of India has launched various social security measures for senior citizens to provide financial security, welfare of senior citizens, nutrition and to promote healthcare services under national policy for older person in 1999.⁷ Health, social, and economic policies for older

persons vary substantially among different nations. Analysis of these differences through appropriate research may assist greatly in the planning of appropriate policies aimed at improving the health status, as well as the social and economic well-being of elderly populations.⁶ This study intends to find out the gap in awareness and utilization of various schemes for the senior citizens of India in the Northern region.

METHODS

Objective of the study was to assess the awareness and the extent of utilization of various schemes by the senior citizens.

Study design

A cross sectional study was conducted at a tertiary care centre of North India. The study period was Nov 2018 to June 2019.

Study setting

The study was carried at post graduate institute of medical education and research (PGIMER), Chandigarh. PGIMER is one of the premier medical institutes of India. It was established in 1962 and has been functioning as an autonomous body under the ministry of health and family welfare, government of India since 1967 through a parliament act of institute of national importance. PGIMER, Chandigarh is a referral centre for most of the Northern States of India to provide tertiary care and emergency medical, surgical and intensive care services. Four adjoining states to the institute i.e., Punjab, Haryana, Chandigarh and Himachal Pradesh were included in the study.

Sampling

Using systematic random sampling technique, 420 senior citizens aged 60 years and above were enrolled in the study. The senior citizens who were mentally challenged and not willing to participate were excluded from the study.

Sample size

Sample size was calculated using the formula, $N=4pq/L^2$ where 'p' is assumed or estimated proportion of elderly population above 60 age visiting in PGIMER Chandigarh as estimated 50% and L is the allowable percentage of error (5%). The calculated sample size was four hundred. To account for dropouts, refusals and non-cooperation, it was decided to enrol the four hundred and twenty participants.

Ethical considerations

The study was approved by the institutional ethics committee. Written informed consent was taken from the

study participants before data collection. They were ensured of the confidentiality of their data.

Data collection

The data was collected from the senior citizens visiting the OPD, post graduate institute of medical education and research, Chandigarh during the month of March 2019. Every 3rd senior citizen standing at the registration counter to get the registration done either for themselves or their relatives were enrolled in the study. Separate tools were prepared for each state. After taking informed written consent they were interviewed to assess their awareness and utilization of various welfare services available for the senior citizens.

Statistical analysis

Data were analysed by using SPSS version 21.0 (statistical package for social science). Data analysis was done by using descriptive statistics and Inferential statistics.

RESULTS

Demographic characteristics of the participants

Maximum (70.2%) participants were male. Mean age of the participants was 67.84 ± 5.91 . Most (94.3%) were married. 79.8% belonged to Hindu religion. Around one third (30.5%) were from Punjab, 32.9% from Haryana, 17.4% from Chandigarh and 19.3% were from Himachal Pradesh. More than half (63.1%) of the participants were the residents of rural area. 41.7% belonged to upper lower socioeconomic scale and 31.9% belonged to lower middle.

Awareness and utilization pattern among four states

Maximum (94.2%) awareness level was in the state of Haryana for old age pension scheme. Regarding travel discounts also maximum awareness was in Haryana (77.5%). The least (9.6%) awareness was observed in Chandigarh for concession on telephone bills. The maximum (96.7%) utilization for concession on telephone bills was in Himachal Pradesh followed by 93.3% utilization for others schemes in the state of Haryana. The least utilization was observed for protection and welfare of senior citizen act in Haryana with 1.5% utilization. There was significant difference among the states in the awareness and utilization for income tax benefits; concession on telephone bills; other benefits (separate queues at registration counters, preference given by court to the seniors for their cases, preference during issue of passport for senior citizens whose children are staying abroad); Protection and welfare of senior citizen act ($p < 0.05$). Awareness for old age pension scheme and travel discounts also had significant difference ($p < 0.05$) (Table 2).

Comparison of awareness and utilization pattern of various welfare services among the beneficiaries

Table 3 shows the comparison of the awareness and utilization pattern of various welfare services among the beneficiaries. The maximum (87.9%) participants were aware of old age pension scheme and among them 44.7% were utilizing the scheme. 62.6% awareness was observed in others benefits (separate queues at

registration counters, preference given by court to senior citizens for their cases, preference during issuing of passport for senior citizen whose children are staying abroad, higher interest rate on bank savings, insurance schemes). Maximum (85.1%) utilization was observed for other benefits followed by travel discounts with 81.9% utilization. There was lack of utilization of protection and welfare of senior citizen act.

Table 1: Socio-demographic profile of the participants (n=420).

Domains	N (%)
Gender	
Male	295 (70.2)
Female	125 (29.8)
Age (years) mean±SD	67.84±5.91
Marital status	
Married	396 (94.3)
Unmarried	3 (0.7)
Widow/widower	20 (4.8)
Divorced	1 (0.2)
Religion	
Hindu	335 (79.8)
Muslim	4 (1.0)
Christian	1 (0.2)
Sikh	80 (19)
State	
Punjab	128 (30.5)
Haryana	138 (32.9)
Chandigarh	73 (17.4)
Himachal Pradesh	81 (19.3)
Habitat	
Rural	265 (63.1)
Urban	155 (36.9)
Education	
Profession or honours	13 (3.0)
Graduate	67 (16.0)
Intermediate or diploma	57 (13.6)
High school certificate	69 (16.4)
Middle school certificate	92 (21.9)
Primary school certificate	60 (14.3)
Illiterate	62 (14.8)
Socioeconomic class	
Upper	9 (2.1)
Upper middle	96 (22.9)
Lower middle	134 (31.9)
Upper lower	175 (41.7)
Lower	6 (1.4)
Type of family	
Joint family	339 (80.7)
Nuclear family	79 (18.8)
Extended family	2 (0.5)

Table 2: Comparison of awareness and utilization pattern among four states (n=420).

Services		Punjab n=128 (%)	Haryana n=138 (%)	Chandigarh n=73 (%)	Himachal Pradesh n=81 (%)	χ^2 , df, p value
Old age pension scheme	Awareness	110 (85.9)	130 (94.2)	62 (84.9)	67 (82.7)	8.24, (3), p<0.041*
	Utilization	48 (43.6)	62 (47.7)	25 (40.3)	30 (44.8)	1.00, (3), p<0.800
	Gap	62 (56.4)	68 (52.3)	37 (59.7)	37 (55.2)	
Income tax rebate	Awareness	59 (46.1)	17 (12.3)	24 (32.9)	35 (43.2)	40.85, (3), p<0.000*
	Utilization	21 (35.6)	1 (5.9)	8 (33.3)	24 (68.6)	21.07, (3), p<0.000*
	Gap	38 (64.4)	16 (94.1)	16 (66.7)	11 (31.4)	
Travel discounts	Awareness	53 (41.4)	107 (77.5)	47 (64.4)	31 (38.3)	49.55, (3), p<0.000*
	Utilization	40 (75.5)	90 (84.1)	38 (80.9)	27 (87.1)	2.43, (3), p<0.487
	Gap	13 (24.5)	17 (15.9)	9 (19.1)	4 (12.9)	
Concession on telephone bill	Awareness	27 (21.1)	27 (19.6)	7 (9.6)	30 (37.0)	17.93, (3), p<0.000*
	Utilization	17 (63)	9 (33.3)	1(14.3)	29 (96.7)	31.34, (3), p<0.000*
	Gap	10 (37)	18 (66.7)	6 (85.7)	1 (3.3)	
Others benefits **	Awareness	70 (54.7)	105 (76.1)	45 (61.6)	43 (53.1)	17.31, (3), p<0.000*
	Utilization	53 (75.7)	98 (93.3)	38 (84.4)	35 (81.4)	11, (3), p<0.011*
	Gap	17 (24.3)	7 (6.7)	7 (15.6)	8 (18.6)	
Protection and welfare of senior citizen act	Awareness	36 (28.1)	67 (48.6)	32 (43.8)	23 (28.4)	16.08, (3), p<0.001*
	Utilization	6 (16.7)	1 (1.5)	2 (6.2)	3 (13.0)	8.83, (3), p=0.031*
	Gap	30 (83.3)	66 (98.5)	30 (93.8)	20 (87.0)	
Annapurna schemes	Awareness	82 (64.1)	N/A ***	N/A ***	62 (76.5)	3.61, (3), p<0.057
	Utilization	22 (26.8)	-	-	21 (33.9)	0.84, (3), p<0.360
	Gap	60 (73.2)	-	-	41 (66.1)	

*p<0.05, **(separate queues at registration counters, preference given by court to the seniors for their cases, preference during issue of passport for senior citizens whose children are staying abroad, higher interest in saving account, insurance scheme) *** Not applicable (not being implemented)

Table 3: Overall comparison of awareness and utilization pattern of various welfare services among the beneficiaries (n=420).

Services	No. of participants aware about scheme (%)	No. of participants utilizing scheme (%)	Gap N (%)
Old age pension scheme	369 (87.9)	165/369 (44.7)	204 (55.3)
Income tax rebate	135 (32.1)	54/135 (40)	81 (60)
Travel discounts	238 (56.7)	195/238 (81.9)	43 (18.1)
Concession on telephone bill	91 (21.7)	56/91 (61.5)	35 (38.5)
Protection and welfare of senior citizen act	158 (37.6)	12/158 (7.6)	146 (92.4)
Others benefit *	263 (62.6)	224/263 (85.1)	39 (14.9)

*(separate queues at registration counters, preference given by court to the seniors for their cases, preference during issue of passport for senior citizens whose children are staying abroad, higher interest in saving account, insurance scheme)

Awareness and utilization of various welfare services for senior citizens as per the socio-demographic profile

Table 4 shows the awareness and utilization of various welfare services for senior citizens in relation to gender, education, socio-economic status and habitat of the participants. For old age pension scheme there was significant difference in awareness and utilization between education level, socioeconomic status and habitat of the participants (p value of<0.05). Participants who belonged to upper lower socio-economic status were more aware as compared to lower and the upper socio-economic status (1.4%). For income tax benefits, travel discounts, others benefits and protection and welfare of senior citizen act, education and socioeconomic status showed significant difference (p value of<0.05) whereas gender and habitat showed no significant difference. For concession of telephone bills there was significant difference between habitat of the participants whereas gender, education and socio-economic status showed no significant difference. Participants from the rural area were more aware and were more utilizing the services as compared to the urban area.

Table 4: Awareness and utilization of various welfare services for senior citizens as per sociodemographic profile (n=420).

Domains	Old age pension scheme				Income tax benefits				Travel discounts				Concession on telephone bills				Others benefits				Protection and welfare of senior citizens			
	A, n, (%)	x ² , (df), p	U, n, (%)	x ² , (df), p	A, n, (%)	x ² , (df), p	U, n, (%)	x ² , (df), p	A, n, (%)	x ² , (df), p	U, n, (%)	x ² , (df), p	A, n, (%)	x ² , (df), p	U, n, (%)	x ² , (df), p	A, n, (%)	x ² , (df), p	U, n, (%)	x ² , (df), p	A, n, (%)	x ² , (df), p	U, n, (%)	x ² , (df), p
Gender																								
Male	262 (62.4)	0.85 (1)	112 (42.7)	1.00 (1)	119 (28.3)	3.13 (1)	44 (37.0)	0.32 (1)	168 (40)	0.032, (1)	140 (83.3)	0.13, (1)	64 (15.2)	0.00, (1)	39 (60.9)	0.011, (1)	184 (43.8)	0.03, (1)	155 (84.2)	0.25, (1)	107 (25.5)	0.77 (1)	8 (7.5)	0.075 (1)
Female	107 (25.5)	p<0.35	54 (50.5)	p<0.31	39 (9.3)	p<0.07	16 (41)	p<0.57	70 (16.7)	p<0.85	55 (78.6)	p<0.71	27 (6.4)	0.98	17 (63)	p<0.9	79 (18.8)	p<0.8	69 (87.3)	p<0.61	51 (12.1)	0.38	4 (7.8)	p<0.7
Education																								
Professor or Honours	12 (2.9)		1 (8.3)		4 (1)		2 (50)		9 (2.1)		7 (77.8)		1 (0.2)		1 (100)		11 (2.6)		11 (100)		10 (2.4)		Nil	
Graduate	60 (14.3)		19 (31.7)		44 (10.5)		22 (50)		44 (10.5)		39 (88.6)		15 (3.6)		7 (46.7)		45 (10.7)		35 (77.8)		39 (9.3)		3 (7.7)	
Intermediate or diploma	53 (12.6)		19 (35.8)		26 (6.2)		10 (38.5)		36 (8.6)		24 (66.7)		16 (3.8)		9 (56.2)		38 (9)		35 (92.1)		31 (7.4)		1 (3.2)	
High school certificate	62 (14.8)	8.64 (6) p<0.195	24 (38.7)	22.26, (6), p<0.001*	29 (6.9)	41.22, (6), p<0*	7(24.1)	26.84 (6), p<0.00*	40 (9.5)	15.41, (6) p<0.01*	31 (77.5)	9.18, (6) p<0.1	17 (4)	6.25 (6) p<0.3	10 (58.8)	1.79, (6) p<0	39 (9.3)	12.50, (6), p<0.05	33 (84.6)	13.53, (6), p<0.03*	25 (6.0)	46.56 (6) p<0.0*	1 (4)	5.96 (6) p<0.4
Middle school certificate	82 (19.5)		37 (45.1)		27 (6.4)		6(22.2)		42 (10.0)		36 (85.7)		15 (3.6)		11 (73.3)		52 (12.4)		46 (88.5)		26 (6.2)		1 (3.8)	
Primary school certificate	52 (12.4)		30 (57.7)		18 (4.3)		8 (44.4)		40 (9.5)		33 (82.5)		16 (3.8)		8 (50)		45 (10.7)		38 (84.4)		18 (4.3)		4 (22.2)	
Illiterate	48 (11.4)		36 (75)		10 (2.4)		5 (50)		27 (6.4)		25 (92.6)		11 (2.6)		10 (90.9)		33 (7.9)		26 (78.8)		9 (2.1)		2 (22.2)	
Socio economic status																								
Upper	6 (1.4)		Nil		9 (2.1)		6 (66.7)		7 (1.7)		7 (100)		1 (0.2)		1 (100)		7 (1.7)		7 (100)		5 (1.2)		Nil	
Upper middle	89 (21.2)		23 (25.8)		62 (14.8)		23 (37)		64 (15.2)		50 (78.1)		23 (5.5)		10 (43.5)		72 (17.1)		60 (83.3)		48 (11.4)		4 (8.3)	
Lower middle	125 (29.8)	14.81 (4) p<0.05*	47 (37.6)	31.56, (4), p<0.00*	47 (11.2)	63.69, (4), p<0.00*	17(36.1)	34.52, (4), p<0.0*	81 (19.3)	13.06 (4) p<0.01*	68 (84.0)	10.2, (4) p<0.03*	29 (6.9)	1.49 (4) p<0.8	17 (58.6)	3.22 (4) p<0.521	79 (18.8)	9.75 (4) p<0.04*	67 (84.8)	6.95 (4) p<0.1	71 (16.9)	48.36 (4) p<0*	4 (5.6)	1.25 (4) p<0.8
Upper lower	144 (34.3)		94 (35.3)		39 (9.3)		13 (33.3)		84 (20)		68 (81.0)		36 (8.6)		26 (72.2)		102 (24.3)		87 (85.3)		33 (7.9)		4 (12.1)	
Lower	5 (1.2)		2 (40)		1 (0.2)		1 (100)		2 (0.5)		2 (100)		2 (0.5)		2 (100)		3 (0.7)		3 (100)		1 (0.2)		Nil	
Habitat																								
Rural	239 (56.9)	3.66 (1)	115 (48.1)	4.51 (1)	93 (22.1)	1.95 (1)	33 (35.5)	1.90 (1)	146 (34.8)	0.72 (1)	119 (81.5)	0.67 (1)	66 (15.7)	4.43 (1)	46 (69.7)	10.07 (1)	160 (38.1)	1.54 (1)	139 (86.9)	0.22 (1)	101 (24)	0.75 (1)	7 (6.9)	0.12 (1)
Urban	130 (31)	p<0.05*	51 (39.2)	p<0.03*	65 (15.5)	p<0.163	27 (41.5)	p<0.16	92 (21.9)	p<0.3	76 (82.6)	p<0.4	26 (6.1)	p<0.03*	10 (38.5)	p<0.02*	103 (24.5)	p<0.2	85 (82.5)	p<0.6	57 (13.6)	p<0.7	5 (8.8)	p<0.7

A: Awareness, U: Utilization, *p<0.05), **(separate queues at registration counters, preference given by court to the seniors for their cases, preference during issue of passport for senior citizens whose children are staying abroad, higher interest in saving account, insurance scheme

DISCUSSION

Government of India has provided various welfare and social security services for the welfare of senior citizens to support them. This is the age where their productivity decreases and most of them stop working. There are many benefits provided to them by the government. Assessment of their knowledge and understanding about the services and the utilization level can help us to find out the obstacles in the delivery system of the welfare services. This study found some gaps in awareness and utilization of various schemes for the senior citizens of India in the Northern region.

In the current study majority of the participants (74.3%) were aged 60-70 years whereas only 9 (2.1%) were >80 years. In India life expectancy is increasing every year and it has reached 69.73 years in the year 2020.² Hence, majority of participants might be in age group 60-70 years. It could be because of decline in early as well as mid-age mortality as a result of improvement in housing, sanitation, education, awareness regarding healthy lifestyle etc.⁸ Nivedita et al have reported that 48% elderly were aged 60-69 years and 15% were above 80 years.⁹ Another study conducted by Sharma et al have reported that 62.3% of the participants were in the age group 60-69 years.⁵

In the present study, majority (79.8%) of the participants belonged to Hindu religion. In fact, in India Hindu religion followers are more than other religion as has been reported in religion census of India showing Hindu religion followers as 80.5%.¹⁰

Most (94.3%) of participants were married in the current study. Marriage is considered an important social institution.¹¹ In India, not getting married is a stigma. So, to establish their own family and to avoid unnecessary pressure from family and society people prefer to marry. Shrivastava et al have also reported that 67.8% of the participants were married while 32.2% were widowed.¹² It was also observed in the current study that most (80.7%) of participants were residing in a joint family. The joint family has been an important feature of Indian culture.¹³ Although the family feature has changed in the urban families but in rural areas the family institution is still strong. Similar findings have been reported by Umashanker et al that 84.3% elderly were residing in joint family.¹⁴

Government of India has launched various welfare schemes for the senior citizens in India.⁷ Indira Gandhi old age pension scheme (IGOAPS) was executed by ministry of rural development under which central assistance in the form of pension is given to senior citizens aged 60 years and above who belonged to below poverty line. Central assistance of INR 200/month is given to 60 years and above and INR 500 / month is given to 80 years and above. State government also add at least equal or more amount according to the state policy.⁷

In the current study, the maximum awareness was observed for old age pension scheme in all the four states. Haryana showed 94.2% awareness. Out of this, almost half of the subjects (47.7%) were utilizing the scheme. Similar finding was observed by Bartwal et al.¹⁵ In their study conducted in rural areas of Haldwani, Nainital district of Uttarakhand that 97.3% of the participants were aware about old age pension scheme. Srivastava et al.¹² in their study also supported that old age pension scheme was known to 74.6% of the participants while only 45.4% were utilizing the service. Ideally nobody wants to let go any benefit which are given by the government. Financial assistance also empowers the senior citizen and it also improve their social status.

It was also observed that awareness level regarding old age pension scheme was more in North India as compared to South India.^{9,12,14-18}

Ministry of railways and ministry of civil aviation has implemented concession on rail fares and air fares respectively for senior citizens. State transport corporation also provides concession for bus travel. The Ministry of Railways provides facilities for senior citizens like separate counters for elderly aged 60 years and above. Provision of lower berth in train to elderly is also given. 40% concession is given in basic rail fare for male aged 60 years and above and 50% concession for female aged 58 years and above. Air India under the ministry of civil aviation come up with air fare concession of 50 per cent of basic fare of economy class for senior citizens aged sixty-three years on the date of the journey. Age proof is required at the time of journey. Wheel chairs at various stations for senior citizens is also provided. Reserved seats are also provided in buses for senior citizens.⁷

In the current study, travel discounts which include concession in bus fare, air fare and railway fare were known to majority of participants from Haryana (77.5%) followed by Chandigarh (64.4%), Punjab (41.4%) and Himachal Pradesh (38.3%). Participants were well aware about the benefit of public transport and they were also utilizing the benefits. Most of the subjects belonged to upper lower socioeconomic class hence they were utilizing public transport more than personal vehicles. This may be the reason for high awareness regarding travel facility. Bijalwan et al have reported that 40% of the participants were aware of railway fare concession.¹⁷ The awareness level was quite less in the studies by Bartwal and Goswami et al in which 21 and 15.2% of the participants respectively were aware about concession in railway fare.^{15,16}

The ministry of finance provides facilities for senior citizens for the assessment year 2016-17 that there should be exemption in income tax up to INR 3,00,000/year for elderly aged 60 years and above and up to INR 5,00,000/year for senior citizen aged 80 years and above. Under Section 80D, deduction of INR 30,000 is accepted

to a person who pays his/her parent's medical insurance and who is a senior citizen. A person can deduct INR 60,000 if he spent for treatment of a dependent elderly (sixty years) who is suffering from specified diseases. For 80 years and above up to INR 80,000 of deduction is accepted.⁷ For income tax benefit, participants from Punjab showed 46.1% awareness level followed by Himachal Pradesh (43.2%). However (12.3%) participants from Haryana were observed less aware. Similar finding was observed by Bijalwan et al that only 13% had knowledge regarding income tax benefit.¹⁷ The study conducted by Srivastava et al showed that only 2.3 per cent elderly were aware about income tax benefit.¹² Less utilization of income tax benefit in the present study were observed as most of the elderly belonged to upper lower socioeconomic status as per Kuppuswamy socioeconomic scale. Hence, they were not tax payers.

The awareness regarding other benefits was also explored from the respondents like separate queues in hospital for registration and clinical examination, in the bank and ticket counters of railways, preference given by court to the senior citizen for early hearing of their cases and preference in issuing of passport for senior citizen whose children are staying abroad. The participants were well aware about these services. Participants from Haryana had maximum level of awareness and utilization regarding this benefit. Actually, the signage showing the queue for senior citizens are there at majority of the public places.

The ministry of home affairs has instructed the States/UTs to take action to make sure safety as well as security of senior citizen under protection and welfare of senior citizen act. Services are given to eliminate all kinds of abuse, abandonment and brutality towards old persons. Visit by the police personnel to senior citizens is done regularly. Setting up of toll-free number for help is also done. They also provide senior citizen security cell and verify domestic helps and drivers of the senior citizens.⁷ Protection and welfare of senior citizen act was known to 48.6% of the participants in Haryana followed by 43.8% in Chandigarh. But its utilization was very poor. Only 1.5% subjects from Haryana utilized it. Maximum utilization was observed in Punjab (16.7%). As compared to awareness, utilization was very poor. It may be due to the fact that they do not need these services as there were strong family bonding as seen in traditional Indian culture.

The telephone bills are subsidized for senior citizens by Bharat Sanchar Nigam limited (BSNL) and Mahanagar telephone Nigam limited (MTNL). BSNL waived registration charges for senior citizen aged 65 years and above.¹⁹ MTNL provides 25% concession on installation charges. Monthly service charges for landline connection are also given 25% concession for senior citizen aged 65 years and above by MTNL.²⁰ Concession on telephone bills were less known to the participants from Chandigarh (9.6%). Participants from Himachal had higher awareness

and utilization than other states (37% awareness; out of this 96.7% utilized it). Bijalwan et al have reported that 20% of the study participants were aware about the benefit given for phone connections.¹⁷ It can be observed from the current study that study participants from all the four states had low awareness level (maximum 37% in Himachal Pradesh and as low as 9.6% in Chandigarh). This may be due to wider use of mobile phones instead of landline connections.

Annapurna scheme gives food security to senior citizens who are not utilizing national old age pension scheme. It provides 10 kg of food grains/month is given to senior citizens aged sixty-five years or above.²¹ Majority (76.5%) of the participants from Himachal Pradesh were aware about Annapurna scheme. Out of this 33.9% of the participants were utilizing the scheme. Participants from Punjab showed 64.1% level of awareness and among them 26.8% were utilizing the scheme. Kohli et al conducted a study in a secondary care hospital situated in a rural area, Delhi showed that Annapurna scheme was known to 53.6% study participants.¹⁸ It was observed that if the eligibility of the benefit is there people were not let it go. Awareness level is high for this scheme and people were also utilizing the benefit.

CONCLUSION

The maximum awareness was observed for old age pension scheme in all the four states. There was no significant difference among gender regarding awareness and utilization of various welfare services. Concession on telephone bills showed lowest (21.7%) awareness and protection and welfare of senior citizen act showed lowest utilization (7.6%). Maximum (92.4%) gap between awareness and utilization was observed for protection and welfare of senior citizen act. Income tax benefit also showed 60% gap between awareness and utilization followed by old age pension scheme (55.3%).

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