



ISSN (E): 2277- 7695
ISSN (P): 2349-8242
NAAS Rating: 5.23
TPI 2021; SP-10(8): 228-232
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www.thepharmajournal.com
Received: 16-06-2021
Accepted: 18-07-2021

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Awareness and utilization of schemes for welfare and wellbeing of elderly among rural elderly women in Haryana

Preeti and Dr. Beena Yadav

Abstract

The aim of the research was to evaluate the awareness and utilization of different schemes for elderly released by the government among old people and the main reasons for not utilizing the scheme. Information for the present study was collected from 200 elderly women of age 62 years and above from Bhiwani and Hisar districts. Interview schedule was collected personally by the researcher with the help of interview schedule. Therefore this study was conducted to see the awareness and utilization of different welfare schemes of elderly among elderly in Bhiwani and Hisar district of Haryana.

Keywords: awareness, utilization, welfare schemes, elderly women and Haryana

Introduction

According to Orimo *et al.* (2006)^[2] elderly has been defined as a chronological age of 65 years old, while from 65 to 74 years old are as early elderly and above 75 years old as late elderly. Old age is the late part of lifecycle, the age of life after adolescence and middle age, typically with reference to decline that brings changes in the person's different parts of life, from self-sufficiency to dependence. According to World Health Organization by 2050, the world's population aged 60 years and older is expected to total 2 billion, up from 900 million in 2015. At present 125 million people are of 80 years and above. The major populated countries are India and China. India is the extremely populated country after china. The elderly population in India has been continuously growing from the start of the twentieth era. To make these elderly people self-sufficient government of India announced many schemes for benefit related to finance, health and other for older people. The utilization of these schemes differs based on the awareness level and contact of the elderly which are based on different aspects *viz*: literacy, physical health, attentiveness and need etc. Hereafter, this paper examines socio demographic profile of the rural women and awareness and utilization of different schemes runned by government of Haryana for elderly.

Material and Method

The study was conducted in Bhiwani and Hisar District of Haryana state. Two blocks one from each district was selected randomly. Out of two blocks two village from each block thus total four village were selected randomly. Fifty women beneficiary of age 62 years and above from one village were selected thus total 200 women beneficiaries were selected from all four villages. Data was collected personally by the researcher through interview schedule.

Results and Discussion

Personal profile of the respondents

Age, caste, self-education, marital status were included under personal profile of the respondents in the present study and included in Table 1. More than half (53.5%) of the respondents were from 62-71 year age category followed by 72-81 years (36.5%) and 82-91 years (10.0%) age group in total sample. Same trend in age was observed district wise.

With respect to caste, it was observed that just more than half (51.0%) of the respondents were from the general caste followed by backward caste (31.0%) and scheduled caste (18.0%) in total sample, However, district wise variation was observed in caste structure. Maximum respondents (44.0%) In Bhiwani district were from backward caste followed by general caste (40.0%) and scheduled caste (16.0%) while maximum respondents (62.0%) from Hisar district were from general caste followed by backward caste (18.0%) and scheduled caste (20.0%).

In terms of educational attainment it was observed that majority (81.5%) of the respondents were illiterate followed by those who could read only (10.0%) and those who could read and write both (6.0%). Very few respondents were either

primary (1.5%) or middle class pass (1.0%). Majority of the respondents were married (62.5%) and rest were widowed (37.5%).

Table 1: Personal profile of the respondents

Sr. No.	Personal Variable	Category	Bhiwani (n ¹ =100) F (%)	Hisar (n ² =100) F (%)	Total N=200 F (%)
1.	Age (62-91 Years)	62-71 years	56 (56.0)	51 (51.0)	107 (53.5)
		72-81 years	33 (33.0)	40 (40.0)	73 (36.5)
		82-91 years	11(11.0)	9 (9.0)	20 (10.0)
2.	Caste	General	40 (40.0)	62 (62.0)	102 (51.0)
		Backward /Other Backward Class	44 (44.0)	18 (18.0)	62 (31.0)
		Scheduled Caste/ Scheduled Tribe	16 (16.0)	20 (20.0)	36 (18.0)
3.	Education	Illiterate	86 (86.0)	77 (77.0)	163 (81.5)
		Can read only	9 (9.0)	11 (11.0)	20 (10.0)
		Read and write	4 (4.0)	8 (8.0)	12 (6.0)
		Primary	1 (1.0)	2 (2.0)	3 (1.5)
		Middle	0 (0.0)	2 (2.0)	2 (1.0)
4.	Marital status	Married	56 (56.0)	69 (69.0)	125 (62.5)
		Widowed	44 (44.0)	31 (31.0)	75 (37.5)

Awareness of welfare schemes for elderly by the respondents

Awareness of total thirteen schemes meant for welfare and wellbeing of elderly persons as mentioned in Table 2 as explored. It was found that majority of the respondents irrespective of the district were aware of old age samman allowance (100.0%), concession in travel ticket for elderly (95.0%), reservation of seats in bus/train (81.5%) and national programme for health care of elderly (70.0%). Just more than half of the respondents were aware of old age home facilities (52.5%). Around one fourth of them were observed to be aware of Annapurna scheme (26.0%) and higher interest on deposit in bank (23.5%).

Comparatively less percentage of the selected respondents had awareness regarding LIC varisth pension bema Yojana

(15.0%) and higher interest on post office savings (14.5%). Awareness regarding pradhan mantra atal pension yojana, pradhan mantra vaya vandana yojana, reverse mortgage scheme, and rashtriya vayoshri yojana was among very small number of the respondents (5.0%, 2.5%, 1.5% and 1.0% respectively). It is evident from the data in Table.... that none of the respondents from Bhiwani district had awareness regarding last three scheme mentioned in the table i.e. pradhan mantra vaya vandana yojana, reverse mortgage scheme, and rashtriya vayoshri yojana.

The respondents under study utilized the provisions or facilities provided under five out of eleven schemes only which meant that the benefits / provisions of less than half of the schemes meant for elderly were availed by the respondents.

Table 2: Awareness of welfare schemes for elderly by the respondents

Sr. No.	Schemes	Awareness		Total
		Bhiwani (n ¹ =100) F (%)	Hisar (n ² =100) F (%)	N=200 F (%)
1.	Old age samman allowance	100 (100.0)	100 (100.0)	200 (100.0)
2.	Travel ticket concession	92 (92.0)	98 (98.0)	190 (95.0)
3.	Bus/ train seat reservation	77 (77.0)	86 (86.0)	163 (81.5)
4.	National Programme for Health Care of Elderly	63 (63.0)	77 (77.0)	140 (70.0)
5.	Old age homes	32 (32.0)	47 (47.0)	105 (52.5)
6.	Annapurna scheme	33 (33.0)	19 (11.0)	52 (26.0)
7.	Higher interest on deposit in bank	15 (15.0)	27 (27.0)	47 (23.5)
8.	LIC Vristha Pension Beema Yojana	11 (11.0)	19 (19.0)	30 (15.0)
9.	Higher interest on post office savings	5 (5.5)	11 (11.0)	29 (14.5)
10.	Pradhan Mantri Atal Pension Yojana	3 (3.0)	7 (7.0)	10 (5.0)
11.	Pradhan Mantri Vaya Vandana Yojana	-	5 (5.0)	5 (2.5)
12.	Reverse mortgage scheme	-	3 (3.0)	3 (1.5)
13.	Rasthriya Vayoshri Yojana	-	2 (2.0)	2 (1.0)

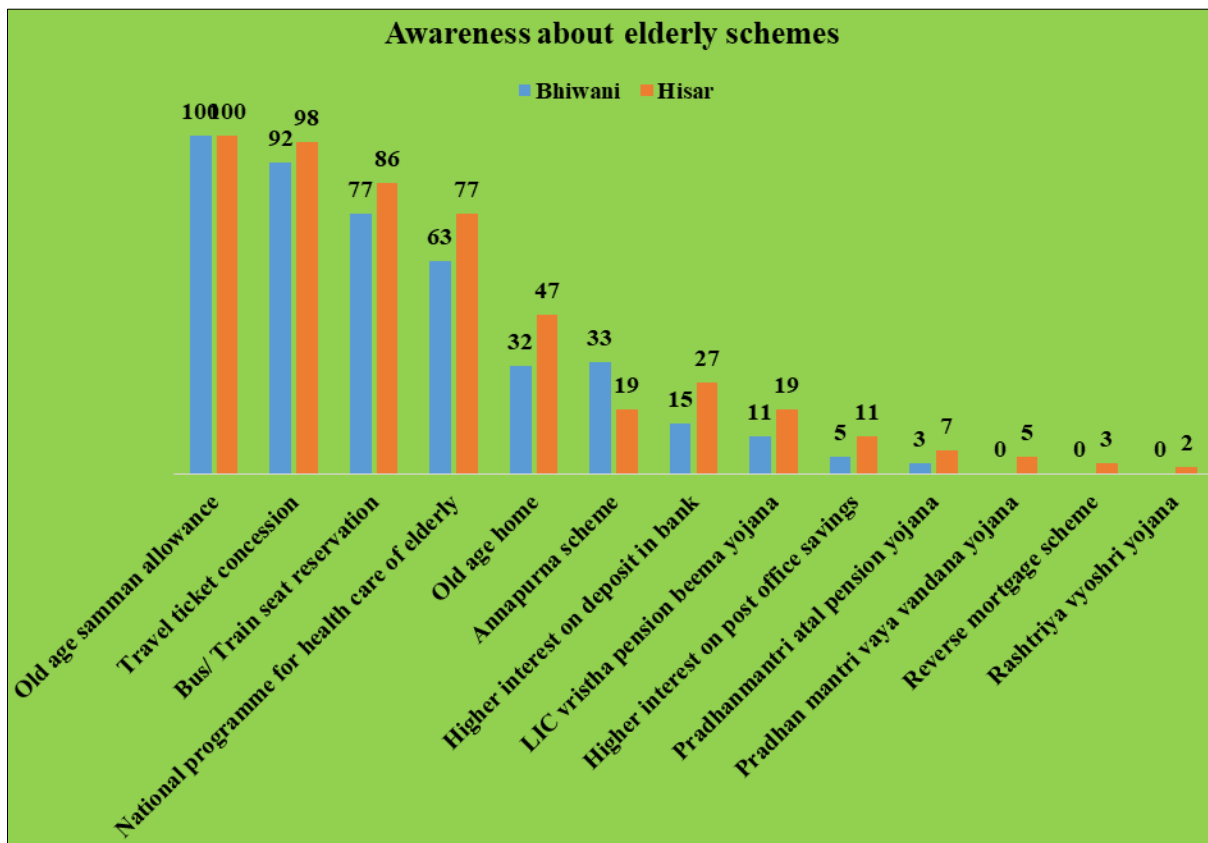


Fig 1: Awareness of elderly schemes for elderly by the respondents

Utilization of schemes for elderly by the respondents

Utilization of total thirteen schemes meant for elderly persons is mentioned in Table 3. In terms of utilization of schemes it was observed that the number of respondents who actually utilized the scheme was less than the number of those having awareness of these schemes. Quite high majority of the respondents happened to utilize only two scheme out of thirteen i.e. old age samman allowance (100.0%) and travel ticket concession (91.0%). Percentage of the respondents in terms of utilization of other schemes in

descending order was those utilizing bus/ train seat reservation (41.5%), national programme for health care of elderly (19.0%), higher interest on deposit in bank (9.5%) and LIC varistha pension beema yojana (4.5%). None of the respondent utilized the scheme related to old age homes, Annapurna, higher interest on post office savings, pradhan mantra atal pension yojana, pradhan mantra vaya vandana yojana, reverse mortgage scheme, and rashtriya vayoshri yojana.

Table 3: Utilization of schemes for elderly by the respondents

Sr. No.	Schemes	Utilization		Total N=200 F (%)
		Bhiwani (n ¹ =100) F (%)	Hisar (n ² =100) F (%)	
1.	Old age samman allowance	100 (100.0)	100 (100.0)	200 (100.0)
2.	Travel ticket concession	85 (85.0)	97 (97.0)	182 (91.0)
3.	Bus/ train seat reservation	37 (37.0)	46 (46.0)	83 (41.5)
4.	National Programme for Health Care of Elderly	21 (21.0)	17 (17.0)	38 (19.0)
5.	Old age homes	-	-	-
6.	Annapurna scheme	-	-	-
7.	Higher interest on deposit in bank	7 (7.0)	11 (11.0)	19 (9.5)
8.	LIC Vrishtha Pension Beema Yojana	2 (2.0)	7 (7.0)	9 (4.5)
9.	Higher interest on post office savings	-	-	-
10.	Pradhan Mantri Atal Pension Yojana	-	-	-
11.	Pradhan Mantri Vaya Vandana Yojana	-	-	-
12.	Reverse mortgage scheme	-	-	-
13.	Rashtriya Vayoshri Yojana	-	-	-

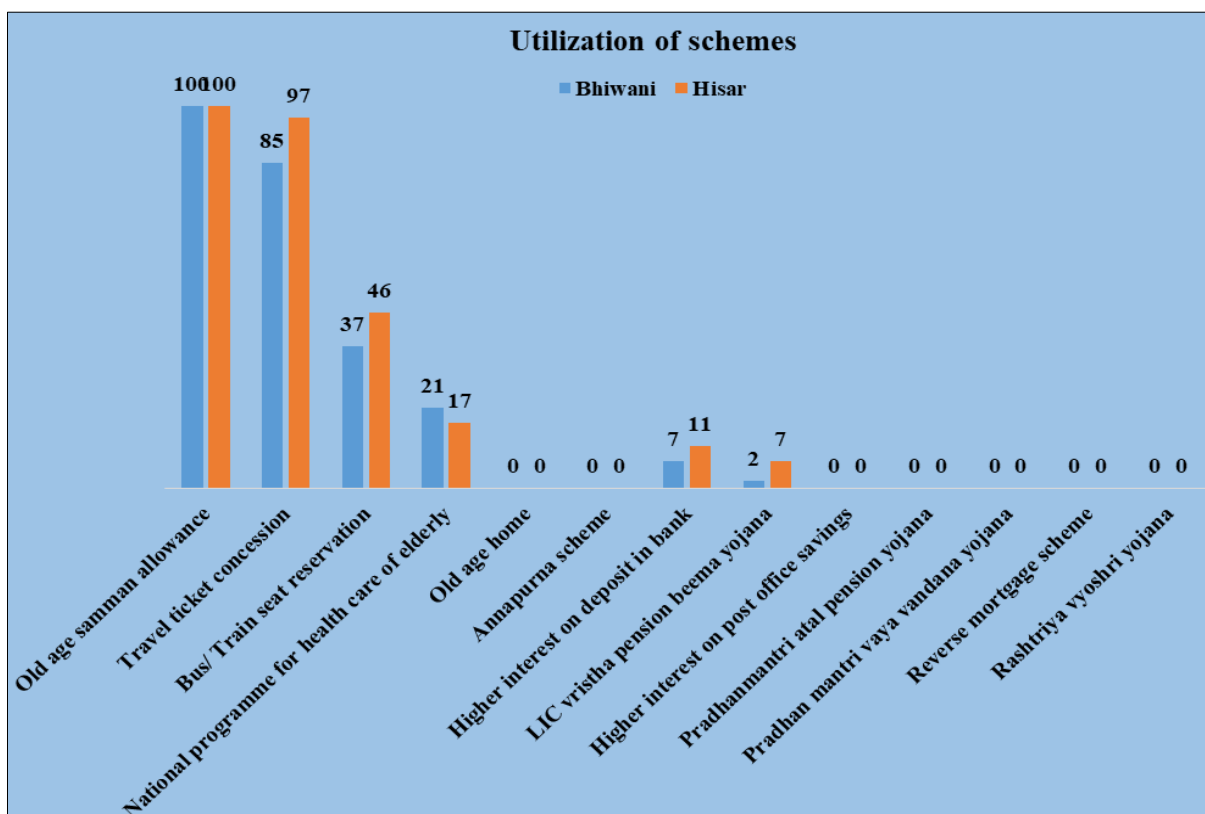


Fig 2: Utilization of schemes for elderly by the respondents

Distribution of the respondents by the source of information about the schemes

As shown in the Table 4, total four source of information was there among which least used source was poster advertisement and major source of information was sarpanch

of village were cited by the respondents. Majority of the respondents reported the main source of information was sarpanch (59.5%) followed by the health or ashwa worker (19.0%), television (13.5%) and poster advertisement (8.0%).

Table 4: Distribution of the respondents by the source of information about the schemes

Sr. No.	Source	Bhiwani (n ¹ =100) F (%)	Hisar (n ² =100) F (%)	Total N=200 F (%)
1.	Television	15 (15.0)	12 (12.0)	27 (13.5)
2.	Sarpanch	62 (62.0)	57 (57.0)	119 (59.5)
3.	Health/ Asha worker	16 (16.0)	22 (22.0)	38 (19.0)
4.	Poster advertisement	7 (7.0)	9 (9.0)	16 (8.0)

Distribution of the respondents according to reason for not availing the scheme

As shown in the Table 5, total three reasons for not availing the benefits of various schemes meant for elderly were cited

by the respondents. These were dependency on others (91.0%), followed by unawareness (35.5%) and lack of need (19.0%) to avail the benefits of schemes for elderly.

Table 5: Distribution of the respondents by the reason of not availing the scheme

Sr. No.	Reason not to avail	Bhiwani (n ¹ =100) F (%)	Hisar (n ² =100) F (%)	Total N=200 F (%)
1.	Dependency on others	95 (95.0)	87 (87.0)	182 (91.0)
2.	Unawareness	45 (45.0)	26 (26.0)	71 (35.5)
3.	Lack of need	22 (22.0)	16 (16.0)	38 (19.0)

Conclusion

In the present study more than half of the respondents were from age category of 62- 71 years (53.5%), general caste (51.0%) and majority of the respondents were illiterate (81.5%) and married (62.5%). Majority of the respondents had awareness about OASA (100.0%), travel ticket concession (95.0%), bus/ train seat reservation (81.5%) and national programme for health care of elderly (70.0%) but for other schemes like pradhan Mantri Atal Pension Yojana (5.0%), pradhan Mantri Vaya Vandana Yojana (2.5%), reverse mortgage scheme (1.5%) and rashtriya Vayoshri

Yojana (1.0%) was low. Cent percent respondents utilized the old age pension samman allowance while 91.0 percent respondents utilize the travel ticket concession schemes and no utilization of higher interest on post office savings, pradhan mantri atal pension yojana, pradhan mantri vaya vandana yojana, reverse mortgage scheme and rashtriya vayoshri yojana. Main source of information was sarpanch (59.5%) followed by the health/asha worker (19.0%). Reason of not availing the schemes was high in dependency on other due to physical and literacy problem (91.0%) and unawareness (35.5%).

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