A QUALITATIVE ANALYSIS OF AWARENESS AND UTILIZATION OF SOCIAL SECURITY MEASURES AMONG THE ELDERLY IN KOCHI CORPORATION

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Abstracts

Background: As per Census 2011, nearly 104 million people in India are above the age of 60 years. While in Kerala, 12.6 % of the population is elderly. The government of India has launched various social security schemes and concessions for the elderly. Hence, objective of this research is to study the awareness & utilization of social security measures. It also aimed to understand the motivators & barriers for utilization of social security measures among the elderly.

Methodology: A qualitative study was carried out in 5 geriatric care centres in the 65th division of Kochi. 7 FGDs were conducted in each of the geriatric clubs and 7 In-depth interviews were conducted among the Anganwadi workers, medical officers, public health workers, and welfare officers. The data was translated, transcribed, Coded, thematically analysed and conclusions were drawn after data triangulation.

Results: The awareness & utilization of various social security measures were found to be poor among the elderly. This was attributed to the lack of awareness among the community level workers regarding same. Pensions, railway concessions, and vayomitram project were the most popular schemes. Financial security among the pensioners through the schemes was a major motivator. While, the lack of awareness regarding the schemes and delay in processing the applications were the barriers identified.

Conclusion: Proper channelization of knowledge is important for the awareness generation among elderly and community level workers. This can further lead to effective utilization of the benefits provided.

Introduction

Over the past two decades, the world's elderly population (aged 60 and above) has risen at a rate faster than ever before. According to the World Health Organization (WHO), it is estimated that in developing countries the number of people aged 65 and above will increase from 524 million in 2010 to approximately 1.5 billion in 2050.(1) Globally, an elderly people account for 8.5 % of the total population and in Indian one –eighth of the Indian population is above 60 years of age. While in Kerala, 12.6 % of the population is above 60 years of age. (2)

As age increases these elderlies are unable to earn a living for themselves and they are dependent on others for a living. This is where the government through its policies and numerous social security measures intervene to support the elderly. Government of India introduced the National Policy on Older Persons (NPOP) in 1999 and in 2010 a comprehensive National Program for Elderly Health Care (NPHCE) was launched to ensure accessible, affordable and high-quality care for the elderly.(3)The

Indira Gandhi National Old Age Pension Scheme (IGNOAPS) is a non-contributory old age pension scheme given to Indian elderly aged 60 years and above, belonging to BPL Category.(4) Over the years many schemes have been introduced to cater to the various needs for the elderly such as the Annapurna scheme for ensuring food security(5) , Rashtriya Vayoshri Yojana provides aids and assistance to physically disabled elderly (6), while travel concessions are provided by the Indian Railways (7) and Air India (8).

Another important milestone Act was introduced in 2007, the Maintenance and Welfare of Parents and Senior Citizen Act which makes it the legal duty of the children and heirs to support their elder parents (9). In addition to the Central government initiatives, the Kerala Social Security Mission too has initiated various social security benefits such as Vayomitram, Vayomadhuram, Mandahasam, Integrated Programme for Older Persons and Sayamprabha Homes. The Vayomithram project provides health care services through mobile clinics for the elderly above 65 years (10), while the "Vayomadhuram," scheme

distributes free glucometers to the elderly diabetics in the BPL category (11) and the Mandahasam project provides free dentures. (12) The Integrated Programme for Older Persons aims to improve the quality of life of the elderly by providing basic facilities (12) and the "Sayamprabha Home" project of the Social Justice Department provides facilities for day-care of the elderly.(11)

Therefore, numerous social security measures and initiatives are there for making the life of the elderly more comfortable. However, it is important to understand whether, the elderly are aware of these schemes and are utilizing them or not. Therefore, the aim of the study is to qualitatively understand the awareness and utilization of the of these social security measure. Also to identify the motivators and barriers faced by the elderly in utilizing the social security schemes.

Materials and Methods

After obtaining institutional ethical committee clearance, a qualitative study based on grounded theory approach was conducted in the 65th division of Kochi cooperation in Kerala. Elderly's above 60 years of age who were attending the 5 geriatric centres and the service providers in this division were included in the study. Purposive sampling was used to select participants for both the FGDs and in-depth interviews.

Out of the 5 geriatric care centres, two of them had about 40 plus participants and hence two FGDs were conducted at these centres and one each from the other three. Hence, 7 FGDs were conducted and each had a total of 12 members. It was observed that Anganwadi workers, Welfare officers, Medical officers, Peer group workers and the division councillor were closely associated with service provision for the elderly. In order to get a holistic perspective 7 Key informant Interviews (KIIs) were conducted among them. Data was audio recorded in Malayalam after obtaining informed consent using KII guides and FGD guides which was prepared after extensive formative research. Information regarding their socio-demographic profile, awareness & utilization of social security schemes and other governmental measures for the elderly were gathered. The motivators and the barriers faced by the elderly while accessing these services were also assessed. Data was collected till no new themes arose and saturation was obtained.

The audio-recorded data was then translated to English and transcribed. It was then manually coded. Themes and sub-themes were identified and conclusions were drawn after Data triangulation.

Result

A total of 44 elders participated in the 7 Focus group discussions and their age ranged from 62 to 85 years with a

mean and standard deviation of 70.2 ± 5.24 . Each of the FGD groups had a mix of retired and unemployed elderly. The age of retirement for them ranged from 55 to 65 years and most of them were retired for the past 10 to 20 years. Only 2 out of the 44 participants were currently employed. It was observed that other than these 2 elderly, the rest of them were dependent on their family members or the pensions they got from their previous jobs for their needs. Also these geriatric centres were the only places where the elderly's got an opportunity to interact and socialize with others of their age. The 7 KIIs were conducted among Anganwadi workers, welfare officers, medical officers and public health professionals who were working in close association with the elderly's. The results of this qualitative study are explained under the various themes identified.

Awareness about social security measures among elderly

Among the numerous schemes, the elderly were found to have a higher awareness about IGNOAPS when compared to other social security schemes. The most popular programs among the elderly included old-age pensions, Vayomitram, palliative care, and railway concessions.

"We know about old age pension. Majority of us are receiving it. We have heard of vayomitram but we haven't received any benefits yet. All of us are utilizing the railway concession and we need to pay only half of it."- 72 years old male retired officer.

Kudumbhasree was found to play an important role in raising awareness of the available pensions and making it accessible for the elderly. They were instrumental in making the forms available to elderly for application.

"Kudumbasree workers informed us about the pension schemes. They help us in the application process and we don't have to worry about it much."- 70-year-old unemployed female elderly.

Regarding the rest of the schemes, it was observed that the elderly had limited knowledge about it because the grass root level workers associating with them were not aware about it. They had not heard about many of the schemes and they claimed that it was because most of the schemes have not yet been implemented. Hence most elderlies were aware utilizing the services.

"We are not being notified regarding the new projects and initiatives for the elderly."- Kudumbasree worker

With regard to the senior Citizens Act and other Kerala State government initiatives like Mandahasam, Saayamprabha homes, Annapoorna scheme, hospital/ bus/air concessions, Income tax/ interest benefits etc., only few elderly members knew about it. It was observed that Local leaders, Anganwadi workers, Vayomitram employees, and co-operation office employees were the main source of their information. Places where these

officials were knowledgeable, the elderlies of that area were found to be aware and were utilizing the various schemes.

"We know about some of the programs but not all. Those that the health workers brief us about, we enrolled in it. It would have been better if all schemes were advertised in the newspapers" - 66 years old male retired teacher.

Utilisation of social security measures

Majority of them utilized pensions provided to the elderlies. It was observed that most of the elderly's had limited awareness of any of the schemes or programs. Even after knowing about these schemes, few of them were found to be hesitant to utilize them. The major reason was that they did not know whom to contact for receiving those benefits. While, some of them felt that they belonged to well off family and they had no need for it

"I never thought of utilizing it. I don't need it because my son is providing me everything. Another reason is that I don't know how to apply for these benefits." - 67-year-old unemployed female elderly.

The most used benefits of the elderly were the old-age pensions, widow pensions, family pensions, vayomitram, palliative care, and railway concessions. They utilized these pensions mainly for their personal needs such as healthcare, food, clothes, transportation, etc.

"I will give my pension to my daughter, she is not married. So, she usually uses it for my personal needs like medicine, clothing, food etc" - 65-year-old unemployed female elderly

It was observed that lack of awareness was the reason for non-utilisation of various schemes provided to the elderly. Therefore, in-order to increase the coverage of these services, the healthcare workers working in close association with the elderly need to be briefed regarding the services available for them and they should be motivated to utilise the same.

"We are not seeing about any schemes in newspaper or through any other source. Few of the schemes we are hearing for the first time now." - 65-year-old unemployed female elderly.

Motivators for utilisation of social security measures among elderly

Involvement of the Kudumbasree (Women self-help group) was found to be a major motivator for the elderly to utilize the social security measures. This was because, the members of the Kudumbasree distributed the forms and also assisted the elderly in filling and sending the application.

"I received the forms of pension from Kudumbasree. They will guide us to fill the form and attach documents needed. Only because they helped me, I am receiving my pensions now." - 66-year-old unemployed female.

Since, most the pension schemes were the main or the only sources of income it motivated the elderlies to enrol in the old age pension scheme given by the government. They received an amount of Rs1200 per month. It was either transferred directly to their bank accounts via Aadhar linked direct benefit transfer (DBT) or were handed directly to the elderly by cash. This ensures that the benefits reach the right person. This was another major motivating factor for the elderly to be a part of this program and this was agreed upon by all the health professionals.

"We don't like to trouble our children for everything. Now we are getting pension and our daily today expenses are met, which is a blessing" - 67 years old female elderly.

Availability of Palliative care services at home was also found to be a major motivator for enrolment in the scheme.

"Majority of them utilises palliative care services since services are given at their house of patients" - palliative care MO, Ernakulam.

Therefore, it was observed that availability of services & funds at home along with assistance for the enrolment of application by Kudumbasree members were identified to be the major motivators for enrolment in the social security measures by the elderly.

Barriers for utilisation of social security measures among elderly

The major barrier for the utilisation of the schemes was the delay in processing the applications. It was observed that there was a long-time lag between the application, processing and the actual receipt of the benefits. Few of the elderly's also stated that they were made to wait at the offices for a long time since there was no special fast-tracking system for them in place. Some even stated that they found it difficult to understand the process they needed to follow for the completion of the registration.

"I went to cooperation office more than 4 times to get my pension sanctioned; they made me walk here and there without giving clear instructions. Every time I visited, they asked me to bring a new document." - 72 year old unemployed male.

Another major barrier was the lack of awareness regarding the schemes by the elderly. Even if some of them had heard about these schemes, they did not know where to go and how to register. It was observed that, those elderly's who interacted with others at the geriatric centres were found to be utilizing the schemes more than those who were living in isolation. Therefore, these geriatric centres provided a common platform for the elderlies to interact with each other and exchange information among themselves.

"Elders who attend geriatric clubs and involve in socialisation activities are the ones who get to know about these schemes. The others don't get to know about it."- peer group support worker.

Since the state government employees retire at the age of 55 years and central government employees at the age of 65, the disparity in the retirement age in central government, state and private sectors were found to create confusion regarding the age of onset for enrolment in the schemes. This resulted in some elderly waiting too long before enrolling and thereby missing out on the benefits for years.

"Some people will retire at the age of 55 and some other at the age of 65 years. Majority of them don't know at what age they will get the benefits. In case of Vayomitram project, services were provided to elders of age of 65 and above. Whereas, other benefits are been provided to elders at the age of 60 years and thereby they miss out the benefits for years."- Vayomitram Coordinator, Ernakulam

Most government schemes faced delay in releasing funds, which was found to affect their service delivery and was identified to be a major barrier.

"Funds allotted will be withdrawn later on leading to the discontinuation of the programmes."- Division counsellor.

The pension amount provided seemed to be inadequate and often the elderly had to wait for four months to receive it. This led them to compromise on their food, drugs, etc. More over the distribution of the schemes seemed to lack uniformity. Vayomitram projects, was one of the most used services, but the major barrier was that it was provided only in municipalities of Ernakulam.

Few of the participants believed that those who were receiving old-age pensions were not eligible to receive any other government benefits. Lack of adequate awareness about the regulations of the schemes and what services they are eligible for were found to be barriers that prevented the elderly from utilizing them .

"I am receiving old age pension and my wife is not getting it. We won't get any other benefits from government if we are already receiving a benefit from the government."- 68-year-old male retired from a private firm.

Health care professionals claimed that the main barrier for service provision was the lack of sufficient funds, awareness and delays in government sanctions. The government recreational fund which was supposed to be provided for recreation / touring of the elderly was not provided. They also claimed that many schemes are available under different names causing duplication and while some are combined together resulting in a lot of uncertainty for both the staff and the applicants of these services.

"The lack of funds is one of the major barriers. Many good programmes were stopped due to lack of funds. Even the people started believing that, any government programme for elderly gradually dies off."- Division councillor.

The frontline worker, the ASHA who is the closest to elderly was found to be ignorant regarding most of the schemes available for the elderly. They are not properly briefed about any of the schemes and hence they were unable to motivate the elderly to register for these services. Therefore, it is crucial to involve the frontline workers in these projects for the elderly from the very beginning. The health professionals also agreed that the delay in planning, implementation and sanctioning government funds were found to be additional barriers for the effective function of the schemes.

"We were briefed only for certain schemes and we don't know about new schemes."- ASHA Worker.

Discussion

In our research, majority of elderly people were aware of old age pensions, widow pensions and railway concessions. However, the awareness about the programmes launched by the state government was poor. Majority of them did not know about vayomitram, vayomadhuram , sayamprabha and other programmes for the elderly offered by the state government. Similar results were observed in a study done by Bartwal et al in Utharakhand, where majority of the elderly were aware of Old Age Pension , widow pensions and railway concessions.(13). A studies done by Goswami et al in Delhi and Srivastava AK et al in Dehradun District had similar results where majority of them knew about old age pension schemes. (14), (15).

Only few of them, knew about Senior Citizens Act, Travel concession, Annapurna scheme, National Program for Healthcare of the elderly etc. Local leaders, Kudumbasree employees, Vayomitram staff followed by family and friends were the main sources of information. Similar findings were observed from a study conducted by Kohli C et al, in Delhi.(16) .

As per our study, even among those who were socially active, the utilization of social welfare programs was found to be poor. The awareness about various social security schemes and programs were limited among the participants, irrespective of their socioeconomic status and literacy. Similar results were found in a study done by Nivedita et al in Bengaluru, where utilization was found to be poor. The main reason for poor utilization of schemes might be due to the lack of awareness regarding the same. Whereas, in a study conducted by Anil Kumar Goswami et al, in Delhi, it was found that utilization of these schemes was more among the illiterate and economically dependent individuals. (17)

In our study, these pensions were mainly utilized for their personal needs such as healthcare, food, clothes, transportation, etc. Similar results were found in a study done by Jothi et al in Puducherry, where majority of them spent the entire pension amount for their own use such as health needs, travel, daily activities and social needs.(18) These results shows that people belonging to the BPL category were in need of such benefits and it helped in reducing the economic burden of their family.

It the current study it was found that pensions could be received either by cash or through bank transfer, and could be availed only to the person directly. This was found to be a motivating factor, because it helped the elders to lead an independent life with self-esteem. Similarly, in a study done in Puducherry, the benefits were transferred to the elders through banks and Anganwadis. (18)

Major barriers reported was the lack of awareness and they did not know where to go and how to register for these schemes. Similar results were found in a study done by Kohli et al, where the elderlies did not know where and how to register for these schemes, which was a major barrier for the utilisation of these schemes.(19) According to a study by B M Nivedita et al in Bangalore, the challenges faced in the use of schemes were mainly due to lack of awareness by the elderly followed by physical constraints. (20)

The other barriers for utilization identified were the procedural delay, lack of assistance and elderly friendly facilities for registration. Similar results were seen in a study done by P. Bala Murugan et al in Tamil Nadu.(21). Lack of elderly friendly services and fast tracking facilities prevented most of them from utilizing the government schemes.

Conclusion

The present study highlights the awareness, utilization as well as motivators and barriers in the utilization of social security measures for the elderly population in Kochi cooperation. Awareness among elders and community level workers were poor regarding the existing social security measures available to them. The proper channelization of knowledge is important for the effective utilization of the benefits given. Lack of awareness, difficulty & delay in processing registration for the benefits were the major barriers for the utilisation of services.

There is an urgent need to create awareness among the frontline workers who interact with elderly on a day to day basis. They need to be briefed about all the government services and its procedures for enrolment so that they can guide the elderly effectively. It is also recommended to create linkages between the grassroots health workers and the elderly for proper channelization of information. Use of mass media for creating awareness regarding the various

schemes can also be encouraged. Elderly friendly service provisions by using innovative technologies will enable faster processing and utilization of schemes.

Hence to conclude, there are numerous social security measures available for the elderly, however most of it tends to remain on paper and does not translate to action. Therefore strenuous measures must be taken to overcome these implementation barriers so that these services reach to out all the elderly.

Limitations

The research only included subjects from the urban area. If elderly people from rural areas were also included, it would have been more representative. Since the study was carried out at Geriatric clubs, it included only the perspectives of elderly who were socially active and hence could be better informed. However, the level of awareness among these active elderly's was still found to be poor.

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