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## A study on utilisation of social security schemes for elderly women in Guntur District of Andhra Pradesh.

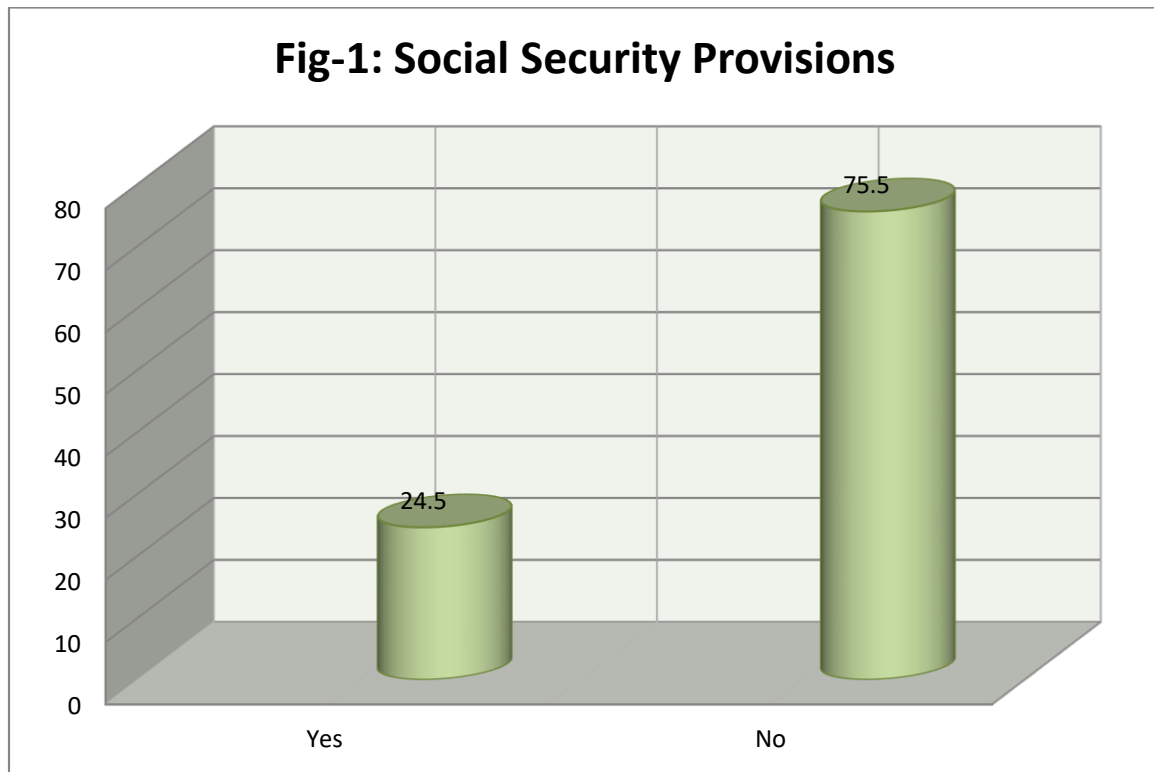
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Social support is a distinctive feature of human society. Directly and indirectly, family, community, state, provides much needed social support. On the other hand, the elderly need social support most. When their physical and mental energy have decreased and they have no one to turn to, social institutions need to stand by them (Khan, 1997). This would provide them relief and instill, among others, a sense of social belongingness, a measure of confidence in the social structure. The study undertaken with the objective of examine the various social security statutory provisions of government and nongovernmental organizations in the context of their coverage and redressal of elderly women. The list of the voters collected from the mandal parished office of the 12 villages. Among from the list 25 elderly women are selected from each village like a total of 300 sample respondents are finalized through using simple random sample method for the purpose of study.

### Findings of the study

Table - 1: Awareness on social security provisions

Sl.No.	Variable	Yes	No	Total N=300
1	Train fare concession	38.0	62.0	100.0
2	Bus seat reservation	21.7	78.3	100.0
3	Higher rates of Bank interest	18.3	81.7	100.0
4	Income Tax rebate	20.0	80.0	100.0
Average Percentage		24.5	75.5	100.0



**Awareness of Social security Provisions:** As regards awareness of elderly women on Train fare concession only 38 percent of the elderly women know about the scheme followed by 21.7, 18.3 and 20.0 percent know about the Bus seat reservation, Higher rates of Bank interest and Income Tax rebate respectively. On the whole, Train fare concession, Bus seat reservation, Higher rates of Bank interest and Income Tax rebate about which a majority 75.5 per cent of respondent members felt that they have no knowledge and 24.5 per cent of members were aware of the social support provisions. Thus, majority of elderly women in rural area were unaware of the social security schemes.

#### ANOVAs descriptive table-2

**Do you aware about Train fare concession, Bus seat reservation, Higher rates of interest in Banks and IT rebate by their Education**

		N	Mean	Std. Deviation	F Value	P Value
Do you aware about Train fare concession	Illiterate	230	1.6043	.49006	.916	.455
	Primary	44	1.6818	.47116		
	Secondary	14	1.6429	.49725		
	Inter	7	1.8571	.37796		
	Graduate &	5	1.4000	.54772		

	above					
	Total	300	1.6200	.48620		
Do you aware about Bus seat reservation	Illiterate	230	1.7870	.41035	.374	.827
	Primary	44	1.7273	.45051		
	Secondary	14	1.8571	.36314		
	Inter	7	1.8571	.37796		
	Graduate & above	5	1.8000	.44721		
	Total	300	1.7833	.41266		
Do you aware about higher rates of interest in Banks	Illiterate	230	1.8174	.38719	.446	.775
	Primary	44	1.7955	.40803		
	Secondary	14	1.9286	.26726		
	Inter	7	1.7143	.48795		
	Graduate & above	5	1.8000	.44721		
	Total	300	1.8167	.38759		
Do you aware about IT rebate	Illiterate	230	1.7826	.41337	.735	.569
	Primary	44	1.8636	.34714		
	Secondary	14	1.7857	.42582		
	Inter	7	1.8571	.37796		
	Graduate & above	5	2.0000	.00000		
	Total	300	1.8000	.40067		

The responses of elderly women by education wise regarding awareness of various social security provisions implemented. The descriptive table displays the sample size, mean, standard deviation, F value and P value. The study shows the results of the ANOVA test that there is no significant difference between responses of education wise and Do you aware about Train fare concession, Do you aware about Bus seat reservation, Do you aware about higher rates of interest in Banks and Do you aware about IT rebate at 0.05 levels. The results show that there are no significant difference responses about education wise and awareness of elderly women rating regarding the implementation of social security provisions.

**Table-3: Protection and Maintenance of Older People Act 2007 Vs Education**

Education	Protection and Maintenance of Older People Act 2007		Total
	Yes	No	
Illiterate	48	182	230
	20.9%	79.1%	100.0%
Primary	11	33	44
	25.0%	75.0%	100.0%
Secondary	2	12	14
	14.3%	85.7%	100.0%
Inter	1	6	7
	14.3%	85.7%	100.0%
Graduate & above	0	5	5
	.0%	100.0%	100.0%
	62	238	300
	20.7%	79.3%	100.0%

Table 3 shows that the majority 79.1 per cent of respondents whose education is illiterate expressed that majority not known by the act. About 75.0 percent, 85.7 percent, 85.5 percent of elderly women by primary, secondary and inter respectively not known by the act. Whereas in all groups 20.9 percent illiterate, 25.0 percent primary, 14.3 percent secondary and 14.3 percent inter studied elderly women are known about this act. Thus, it can be shows that out of 300 elderly women only 62 respondents are known about this act. No significant association has been found between education and awareness of the act. Thus, the elderly women by education wise opined that there is no difference and all are in the similar opinions.

**Table-4: Do you have MGNREGA job card Vs. Age**

Age	Are you Working		Total
	Yes	No	
60 - 69	46	70	116
	39.7%	60.3%	100.0%
70 - 79	28	67	95
	29.5%	70.5%	100.0%
80 - >	5	84	89
	5.6%	94.4%	100.0%

<b>Total</b>	79	221	300
	26.3%	73.7%	100.0%

**X<sup>2</sup> = 30.783, P=0.00 at 0.01**

The majority of respondents who received the job card are 39.7 percent in 60-69 age group as shown in the above table 4. The respondents who did not receive the job cards were 60.3 percent in 60-69 age group. Whereas 29.5 percent and 5.6 percent women elderly received job cards in 70-79 and 80- above age group respectively. 70.5 percent and 94.4 percent in 70-79 and 80- above age groups are not received job card respectively. Thus, out of 300 elderly women, 79 were received the job card.

The chi-square value when calculated is 30.783 and P = 0.001 which is less than 0.01. Hence it can be said that there is a significant association between age of respondents and job card received by them. Majority respondents in the age group 60-69 have received job card as compared to the other groups.

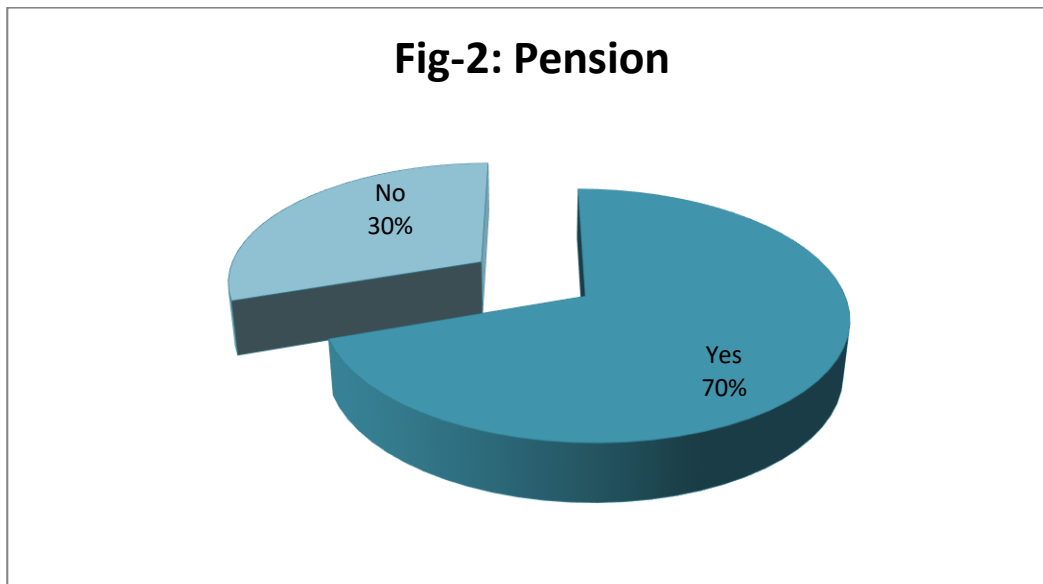
**Table- 5: Percentage distribution of sample respondents by Having Annapurna card**

<b>Variable</b>	<b>Frequency</b>	<b>Percent</b>
Yes	76	25.3
No	224	74.7
<b>Total</b>	<b>300</b>	<b>100.0</b>

The ministry of Rural Development, government of India launched Annapurna scheme on the 1<sup>st</sup> April 2000. The scheme aims at providing food security by meeting the requirement of those Senior Citizens who are under (Below Poverty Line) BPL. About 74.7 percent elderly women not having Annapurna card whereas 25.3 percent of the elderly women are having the cards. Hence, very small number of elderly women were got the Annapurna cards.

**Table- 6 : Percentage distribution of sample respondents by Receiving Pension**

<b>Variable</b>	<b>Frequency</b>	<b>Percent</b>
Yes	209	69.7
No	91	30.3
<b>Total</b>	<b>300</b>	<b>100.0</b>



As part of economic security, social assistance is provided to the needy elderly. It is a centrally sponsored scheme by the name of National Old Age Pension Scheme (NOAPS) where assistance of Rs. 200/- per month is given to destitute elderly through the state concerned. As part of the Central/National government contribution of Rs 200/- the state government adding additionally Rs. 1800/- and paying Rs 2000/- per every eligible elder beneficiary in Andhra Pradesh.

The table reveals that majority (69.7 percent) of the elderly women received pension under social assistance scheme followed by 30.3 percent elderly women respondents are not receiving any pension.

**Table- 7: Percentage distribution of sample respondents by Do you satisfy with pension amount**

Variable	Frequency	Percent
Yes	194	92.8
No	15	7.2
<b>Total</b>	<b>209</b>	<b>100.0</b>

n = 209

As regards to the National Old Age Pension Scheme every elder women have been aware and the table brings out that the satisfaction level of the beneficiaries. About 92.8 percent of the elderly women who are receiving pension are satisfied with the amount. Subsequently, the remaining 7.2 percent elderly women are receiving pension under the sample study and they are not satisfied due some problems faced by the respondents.

**Table- 8: Percentage distribution of sample respondents by prefer to stay**

<b>Do you prefer to stay</b>		
Yes	112	37.3
No	188	62.7
<b>Total</b>	<b>300</b>	<b>100.0</b>

As regards to old age homes first started in India, they probably arose in the late 1970s or early 1980s in Bombay (Mumbai), Madras (Chennai), and Hyderabad (Nair, 1995). The table depicts that the old age homes for the elderly women were asked whether any old age homes are running by NGOs or government. Majority elderly women have knowledge about old age homes and these are being run by NGOs at different places of Gudivda and Vijayawada. The researcher enquired about would they like to stay or not. However, majority 62.7 percent are not interested to join in the old age homes, whereas, 37.3 percent are would like to stay if their kith and kin neglect them.

### **Conclusions:**

Elderly women are most of them are unaware of the social security schemes which meant for these women. In such regard the planners and policy makers should keep the issues for consideration for strictly adhere these things in the policies and provide such programmes for elderly at least to overcome from some of the vulnerable conditions in the coming days. The present study was undertaken with a view to providing information to fill the existing gap.

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