

# SOCIAL SECURITY TO THE SENIOR CITIZENS IN THE STATE OF ANDHRA PRADESH - A STUDY IN THE URBAN SLUMS OF VISAKHAPATNAM CITY

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**Abstract-** Social security to the elderly persons who are known as 'senior citizens' is a major concern today. Social security includes access to health care and guarantee income security which help the elderly people to lead a dignified life in later life. Social protection policies have proven effective in reducing poverty and inequalities the elderly persons who are living in rural and urban slums are usually white card holders and majority of them are illiterates and working in unorganized sector and are living in chronic poverty or sickness or disability due to old age. There is a dire need for the financial support to the elderly people to lead a decent life in their old age. The Government of Andhra Pradesh has been providing financial assistance to the elderly persons under the welfare Scheme named YSR Pension Kanuka. And also launched the Government Insurance Scheme YSR Bima to give life support to the elderly persons. Free health facilities are being provided to the target group Under the Health Scheme YSR Aarogyasri at government as well as in corporate hospitals for the treatment of major diseases and surgeries. The fruits of any welfare scheme will reach to the target group only when they have awareness about the schemes and availing the facilities under the schemes. For this, the needy people require a supporting system to assist them to get the benefits under the welfare schemes. In this context, the primary data has been collected from the elderly persons who are the beneficiaries of the Government schemes in the selected urban slums of Visakhapatnam city of Andhra Pradesh, India in order to examine whether the Government Welfare schemes are reaching to the target groups. It is found that all the respondents are getting benefit from the Government welfare schemes and revealed that the Village/ward Secretariat volunteers are providing prompt and accurate services to the elderly persons.

**Key words:** Social Security, senior citizens, supporting system, Village Secretariat Volunteers

## INTRODUCTION

Social security to the elderly persons who are called as 'senior citizens' is a major concern today. Social security includes access to health care and guarantee income security which help the elderly people to lead a dignified life in later life. International Labour Organization (2014) clearly stated that social protection policies have proven effective in reducing poverty and inequalities and enhances older persons' material well-being. The magnitude of elderly people to the total population and the prevalence of poverty stresses the need for social security schemes for the welfare of elderly people. In India elderly persons in the age group of above 60 years constitute nearly 104 million out of which female out number male i.e.53 million. There is increasing trend in the proportion of elderly population from 5.6% in 1961 to 8.6% in 2011 and estimated to rise up to 13% in 2031. In the state of Andhra Pradesh elderly population constitute 12.4% of the total population. 71% of elderly population resides in rural areas while 29 % is in urban areas. (Census 2011).

In the state of Andhra Pradesh, the economic status of the elderly people who fall Below Poverty Line (BPL) estimated with an annual income of Rs 1.20 lakh in rural areas and Rs.1.44 lakh in urban areas. As per National Multidimensional Poverty Index (MPI), Andhra Pradesh stood at 20<sup>th</sup> place in the country with 12.31 percent poor population. (Niti Aayog report, 2021) According to Global Multidimensional Poverty Index 2022, there is a steep decline of incidence of poverty in India in 15 years i.e., 2005 to 2021 from 55.1% to 16.4% (UNDP Report, 2022).

The declining trend in multidimensional poverty in India is certainly because of the continues efforts of the Government of India followed by the State Governments in implementing the welfare schemes and social security measures to support the needy people especially those who are labourers in unorganized sectors living below poverty line. The Government of Andhra Pradesh have announced 'Navaratnalu' which comprises the set of nine welfare and development programmes for all segments of the society including elderly people. YSR Pension Kanuka and YSR Aarogyasri are among the Navaratnalu welfare schemes of Government of Andhra Pradesh which were launched in 2019 and YSR Bima Life insurance Scheme in 2020 for Below Poverty Line (BPL) families.

The elderly persons who are living in rural and urban slums are usually white card holders and majority of them are illiterates and worked in unorganized sector and are living in chronic poverty or sickness or disability due to old age. There is a dire need for the financial support to the elderly people to lead a decent life in their old age. The Government of Andhra Pradesh has been providing financial assistance to the elderly persons under the welfare Scheme named YSR Pension Kanuka. And also launched the

Government Insurance Scheme YSR Bima to give life support to the elderly persons. Under the Health Scheme YSR Aarogyasri free health facilities are being provided to the target group at government as well as in corporate hospitals for the treatment of major diseases and surgeries. The fruits of any welfare scheme will reach to the target group only when they have awareness about the schemes and availing the facilities under the schemes. For this, the needy people require a supporting system to assist them to get the benefits under the welfare schemes.

### Review of Literature

The government has launched various welfare schemes for the elderly persons of BPL families. The success of any welfare scheme depends upon the extent of availing the scheme by the target group which in turn depends upon the awareness levels of people. The present study reviewed the earlier research studies which deals with the pattern, awareness and utilization of government welfare schemes for elderly people with a view to identify the lags in different studies.

Meeta Kumari (2020) her study on '*Government schemes for older persons in the context of Patna district: a dissemination study*' stated that social security schemes for the elderly are very much required in the Indian society to safeguard the welfare and living being of the older age group people. The study revealed that the older age group are getting different benefits from various government schemes in Patna district of Bihar although a lack of awareness about most of the schemes were seen amongst them. The study suggested that a lot more efforts are needed to reach these people with these schemes as well they have to made aware about the various schemes about them so as to garner maximum benefits out of it. Seema and Manju (2012) in their work on '*Aged population and related policies in Haryana*' have explained that in developing countries like India the rate of population growth and its life expectancy is increasing with time but poverty decline is not so fast, thus aged become most vulnerable section of society with their physical, social and economic backwardness. The study revealed that in Haryana the aged population is increasing rapidly in the state but this segment has its own economic, health and assistance related problem in association with very low literacy level. It is observed that very often it is evident that aged especially in rural area remain unaware of the schemes run by the government so can not avail benefits from these schemes. The study concluded that in order to make an access to really needy elderly a detailed survey is required so that government can provide due help to the most elderly.

Jasjeet Kaur Sidhu & Kirtan Rana (2020) in their study on '*Pattern and Extent of Utilization of Social Welfare Schemes by the Elderly in Northern India: An Observational Study*' revealed that with the increase in the elderly population in India, state and central government have initiated many schemes for the welfare of the elderly. The study found that a statistically significant difference was found between the utilization of schemes for availing healthcare services and medicines and fulfilling basic needs among rural and urban participants. Lack of knowledge for a scheme was the most common reason for the non-utilization of schemes. The study concluded that the utilization of social welfare schemes can be increased by making them elderly-friendly. Thingnam Subadani Devi and Ravinder Kaur (2021) in their study on '*Awareness and utilization of various schemes launched by government of India for the welfare of senior citizens*' pointed out that Government of India has provided various welfare services to support the elderly population, but awareness and utilization of these services is questionable. The study highlighted that 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 gaps was observed in the awareness and utilization of the services. Anil Kumar Goswami, S. Ramadass (2019) in their work on '*Awareness and utilization of social welfare schemes by elderly persons residing in an urban resettlement colony of Delhi*' explained that health outcomes of the elderly improve when they are economically independent. The study assessed the awareness and utilization of social welfare schemes among elderly persons in an urban resettlement colony of Delhi. The study concluded that although the awareness of social welfare schemes among elderly persons was good, their utilization has scope for significant improvement. Focus is needed on elderly males and among the younger elderly persons. Dr. Sweta D'Cunha and Dr. Sucharita Suresh (2019); '*Elderly: Awareness Study among Elderly*' discussed that in Mangalore of Karnataka state of India the Government has been implementing various welfare schemes and programmes for the welfare of Senior citizens. Whereas due to lack of awareness about the various health and welfare provisions there is decrease in the health status of the elderly people and also reduce their quality of life. The study concluded that there is an urgent need to undertake actions in order to spread awareness regarding the availability of various healthcare provisions in favour of the elderly people and also to enhance awareness of Human Rights among elderly people. B M Nivedita and Hemavarneshwari (2013) in their study on '*Utilization of Social Security Schemes among Elderly in Kannamangala, Bengaluru*' examined the awareness regarding existing social security schemes among elderly and other family members and the pattern of utilization of these schemes and find out the challenges faced by elderly in utilizing these schemes. The study revealed that half of the percentage of their family members are aware of security schemes, majority of people complains of insufficiency of fund to meet their basic needs. The study concluded that there is need for increase in funds to meet basic needs of an elderly and also for Information, Education and Communication (to increase awareness and utilization of schemes. Meenakshi Singh and Pooja Prajapati (2020) in their work on '*Awareness about elderly schemes and benefits among senior citizen of Jhansi city*' stated that even though government has introduced several schemes for elderly people but awareness related to these schemes is very poor. This study conducted on the awareness about elderly schemes in Jhansi city of Jhansi City of Uttar Pradesh state .include benefits Economic security, Insurance Health and Pension, Reverse Mortgage, Concessions in travel, old age homes and miscellaneous schemes among senior citizens found that education and type of family had significant association with awareness about schemes and benefits of old age.M.R.Narayana (2019) in his article on '*Old Age pension Scheme in India: Distributional Impacts*' estimated the economic effects and impacts of the Indira Gandhi National Old Age Pension Scheme and other socio-economic variables related to poverty among elderly individuals in India. The study argued that it could be justified to promote more active policy support for this scheme as an instrument of poverty alleviation among elderly individuals. The study concluded that a move towards full pension provisions for all eligible elderly individuals may reduce personal income inequalities among India's elderly population.

To sum up , the aged especially in rural area remain unaware of the schemes run by the government so can not avail benefits from these schemes. In order to make an access to really needy elderly a detailed survey is required so that government can provide due help to the most elderly. (Seema, 2012). A lot more efforts are needed to reach the elderly people and made them to aware about the various social security schemes so as to garner maximum benefits out of it. (Meeta Kumara, 2020). Lack of knowledge for a scheme was the most common reason for the non-utilization of welfare schemes. The utilization of social welfare schemes can be increased by making them elderly-friendly. (Jasjeet Kaur Sidhu , 2020). There is a need to generate awareness regarding various schemes for the senior citizens among the general public of India as a lot of gap was observed in the awareness and utilization of the services. (Thingnam Subadani Devi, 2021). The awareness of social welfare schemes among elderly persons in some of the northern states was good, their utilization has scope for significant improvement. (Anil Kumar Goswami , 2019). There is need for increase in funds to meet basic needs of an elderly and also for Information, Education and Communication to increase awareness and utilization of schemes. (B M Nivedita, 2013). A move towards full pension provisions for all eligible elderly individuals may reduce personal income inequalities among India’s elderly population. This could also be a constitutionally sound approach applied to other countries in South Asia. (M.R. Narayana, 2019). The type of family had significant association with awareness about schemes and benefits of old age. (Meenakshi Singh and Pooja Prajapati (2020). There is an urgent need to undertake actions in order to spread awareness regarding the availability of various healthcare provisions in favour of the elderly people and also to enhance awareness of Human Rights among elderly people. (Dr. Sweta D’Cunhal, 2019). All most all the research studies examined the awareness and utilization of social welfare schemes in the Northern states of India. There are a very an insignificant study in the state of Andhra Pradesh. Hence the present study was conducted in the Visakhapatnam City of Andhra Pradesh in order to assess the awareness and utilization of Welfare schemes related to elderly persons. Based on the above statement of the problem there arise the following research questions.

- 1) What are Economic Status of respondents?
- 2) What are the different receiving mechanisms of the pensions under YSR Aarogyasri Scheme?
- 3) Are they enrolled in the Government Life Insurance Scheme launched for the BPL families under YSR Bima Scheme?

**OBJECTIVES**

The study mainly focuses on whether the social security schemes are reaching to the elderly people which help them to lead a healthy and decent life.

More specifically the objectives of the present study are as follows.

1. To study the socio-economic Status of the respondents
2. To know then mean difference of pensions receiving way the elderly persons
3. To know the difference in the mode of disbursement of old age pension before and after the implementation of YSR Pension Kanuka.

**Research Methodology**

The research methodology involves Collection of Data, Sampling, and Tools of Techniques. The present study was a descriptive research analysis based on the data obtained

The Analysis of variance(ANOVA) was used to estimate mean differences of groups. Analysis of variance, or ANOVA, is a strong statistical technique that is used to show the difference between two or more means or components through significance tests. It also shows us a way to make multiple comparisons of several populations means. The ANOVA test is performed by comparing two types of variation, the variation between the sample means, as well as the variation within each of the samples

Source of Variation	Sum of Squares	Degrees of Freedom	Mean Squares (MS)	F
Within	$SSW = \sum_{j=1}^k \sum_{i=1}^l (X - \bar{X}_j)^2$	$df_w = k - 1$	$MSW = \frac{SSW}{df_w}$	$F = \frac{MSB}{MSW}$
Between	$SSB = \sum_{j=1}^k (\bar{X}_j - \bar{X})^2$	$df_b = n - k$	$MSB = \frac{SSB}{df_b}$	
Total	$SST = \sum_{j=1}^n (\bar{X}_j - \bar{X})^2$	$df_t = n - 1$		

**Data**

**Collection:**The present study was mainly based on Primary Data collected from the respondents by employing a self-designed and well-structured questionnaire. Secondary data has been obtained from the journals, Government reports and various websites.

### Sampling

Purposive random sampling method was adopted for the purpose of the present study. Primary data has been collected from the respondents who are the beneficiaries of the Government schemes in the selected urban slums of Visakhapatnam city of Andhra Pradesh. viz., Relli veechi, Peda Jalari peta, China Jalaripeta, Kobbarithota, Vasivanipalem, Ganesh Nagar, Simhadripuram. The size of sampling consists of 117 elderly persons including both male and female.

### Tools of Techniques

The data was processed through excel sheets and obtained frequency tables. The data was analyzed by using frequency, percentage and inferential method such as chi square test. For easy understanding of the data, pie and bar diagrams are used.

### ANALYTICAL REPRESENTATION

Table-1.1 & Figure-1.1 present the data pertaining to gender-wise distribution of the respondents. The percentage of women respondents is relatively higher than the male counterparts (65% and 52% respectively). It may be the gender difference in the longevity of life of the elderly persons.

**Table- 1.1**  
**Gender-wise Distribution of the respondents**

Sl. No	Gender	Frequency	Percent %
1	Male	52	44.4
2	Female	65	55.6
	<b>Total</b>	<b>117</b>	<b>100.0</b>

Figure-1.1

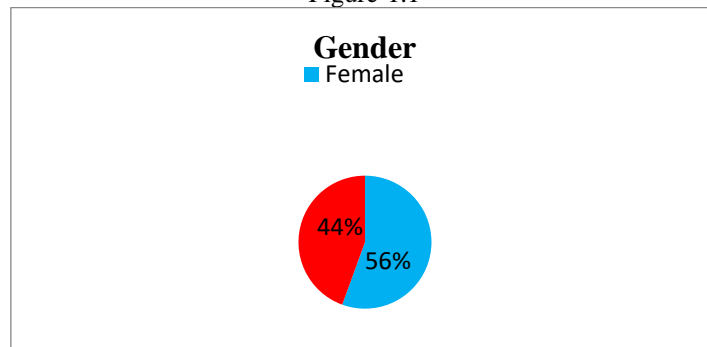


Table-1.2 & Figure-1.2 represent the data on category wise distribution of the respondents. Since Socio-economic status is the main criteria for the eligibility of any Government Welfare Schemes, the data are collected in this regard. It is found that majority of the respondents are belong to BC community (82%) followed by SC community (17%) and all of them are Hindus by religion.

**Table-1.2**  
**Category-wise distribution of the respondents**

Sl.No	Category	Frequency	Percent %
1	OC	1	.9
2	BC	96	82.1
3	EBC	0	0
4	SC	20	17.1
5	ST	0	0
6	Others	0	0
	<b>Total</b>	<b>117</b>	<b>100</b>

Figure-1.2

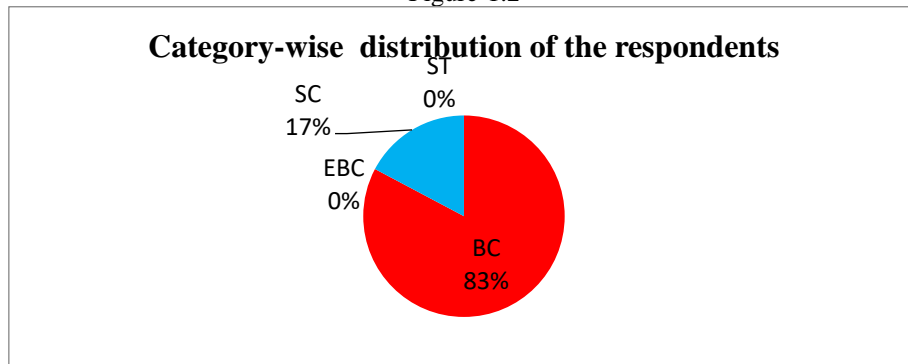


Table-1.3

Religion-wise distribution of the respondents

Sl. No	Religion	Frequency	Percent %
1	Hindu	117	100
2	Christian	0	0
3	Minorities	0	0
4	Others	0	0
<b>Total</b>		<b>117</b>	<b>100</b>

**Table -4** presents the data relating to age-wise distribution of the respondents. It was noticed that majority of the respondents are in the age group of 60 to 65 years (40%) followed by the age group 55-60 (33%). The respondents in the age group of 66-70 are at a considerable percentage i.e.10%. The age group of the respondents in between 80 to 85 years are insignificant (4 %) followed by the age group 71-75 i.e. 7%. It is cleared from the data that all most all the elderly persons who have crossed above 60 years are receiving the old age pension until their last breath where the data covered the respondents of the age group above 90 yrs.

Table-1.4

Age-wise distribution of the respondents

Sl. No	Age in years	Frequency	Percent %
1	55-60	39	33.3
2	61-65	47	40.2
3	66-70	12	10.3
4	71-75	8	6.8
5	76-80	3	2.6
6	81-85	5	4.3
7	86-90	2	1.7
8	90 Above	1	.9
<b>Total</b>		<b>117</b>	<b>100</b>

Figure-1.4

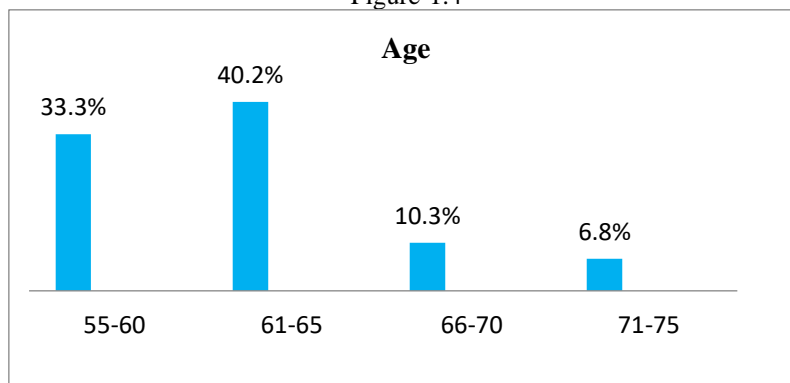
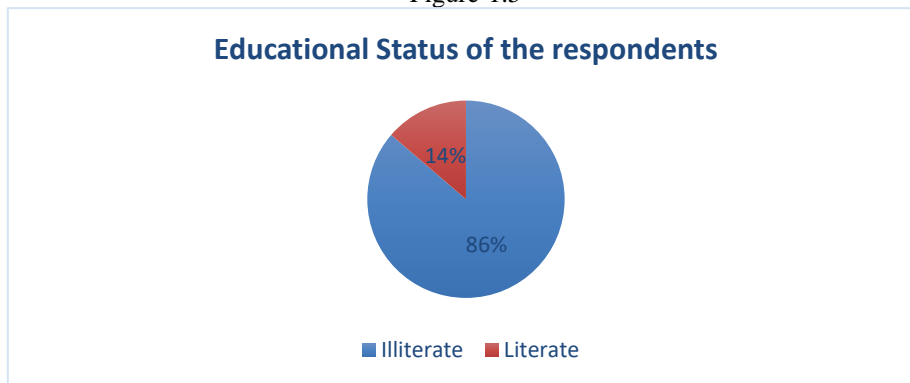


Table-1.5 & Figure-1.5 depict the data on educational status of the respondents. It is noticed that majority of the respondents are illiterates (86%). only an insignificant percentage of them are literates i.e. only up to primary education (14%). There is an inter relationship between socio-economic factors and literacy levels. The data reveals that most of the respondents who are receiving old age pension are illiterates.

**Table-1.5**  
**Educational Status of the respondents**

Sl.No	Education	Frequency	Percent (%)
1	Illiterate	101	86.3
2	Literate	16	13.7
	<b>Total</b>	<b>117</b>	<b>100</b>

Figure-1.5



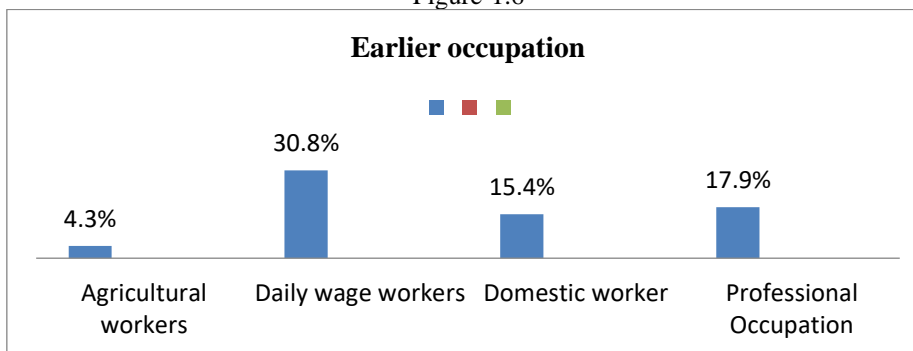
The earlier occupational status of the respondents determines the economic status of the elderly persons in their later life. In the present study majority of the respondents were worked as daily wage workers (31%).The respondents who were engaged in petty trading is 24% followed by the respondents engaged in their professional occupation such as fisherman, washer man, cobbler, etc. (18%) and followed by domestic workers (15%). The data reveals that most of the respondents were worked in unorganized sector and had no scope to save for their later life. Hence the Government welfare schemes for these category people are most essential for their livelihood in the rest of their lives. (Table -1.6 & Figure -1.6 reveal the data)

**Table-1.6**

**Earlier occupation of the respondents**

Sl.No	Category	Frequency	Percent%
1	Agricultural workers	5	4.3
2	Daily wage workers	36	30.8
3	Domestic worker	18	15.4
4	Professional Occupation	21	17.9
5	Petty trader	28	23.9
6	Any other	9	7.7
	<b>Total</b>	<b>117</b>	<b>100.0</b>

Figure-1.6



**II. Status of the Family**

The result of ANOVA shows that majority of the respondents are living with their children. (70%). The result reveals that in most family the size of the family is limited to five or four. There are families with more than five members. (15%)

Children are taking care of the elderly persons (89%) by providing them medicines and food in time. In general observation most of the urban families are nuclear families and a very insignificant percentage of the families are living with first generation elderly persons where as in urban slums most of the elderly persons are living with their children. It can be understood that the families are not feeling burden on them as they don't have any financial burden on their family as they are receiving old age benefits through government schemes . Majority of the respondents are engaging time by watching TV (33%) . A significant percentage of them spending with their neighbours (21%) An insignificant percent of them are involving in religious activities (5%) and spending time with their children and grandchildren(See table 1.8 in the appendix)

**III Government Welfare Scheme for the Social Security & Health of Elderly Persons**

## 1. YSR Pension Kanuka Scheme

An attempt was made to assess the implementation of Government welfare schemes for the Social security & health of Elderly Persons. Specifically the YSR Pension Kanuka, YSR Bima Scheme for life insurance and YSR Arogyasri Health scheme for low income group families.

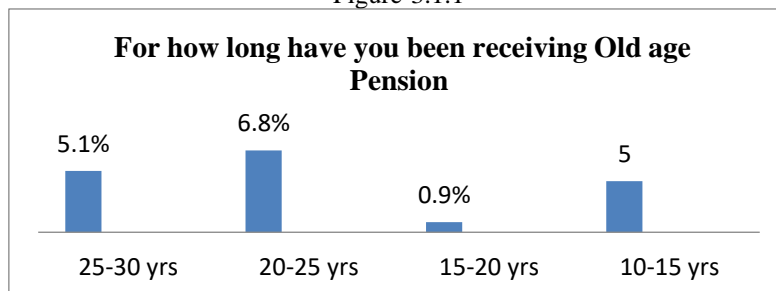
Table-3.1.1 presents the data for how long the respondents are receiving old age pension. It was noticed that majority of the respondents are getting benefit by the YSR Pension Kanuka for the last 1 to 3 years. (33%). Interestingly it is found that a considerable percentage of the respondents are receiving old age pension for the last 15 to 10 years (21%). There are the elderly persons who are receiving pension for the last 25-30 yrs. The data reveals that whatever the name of the scheme, the elder persons are received the old age pension under Government welfare scheme. The elderly persons who are in the age group of 60 to 65 years enrolled under old age pension scheme and getting benefit for the last 1 to 3 years under YSR Pension Kanuka constitute 33%.

### (1) YSR Pension Kanuka

**Table-3.1.1**  
**For how long have you been receiving Old age Pension**

Sl.No	How long have you been receiving	Frequency	Percent%
1	25-30 yrs	6	5.1
2	20-25 yrs	8	6.8
3	15-20 yrs	1	.9
4	10-15 yrs	5	4.3
5	15-10 yrs	24	20.5
6	3-5 yrs	16	13.7
7	3-1 yr	39	33.3
8	below 1 yr	18	15.4
	<b>Total</b>	<b>117</b>	<b>100.0</b>

Figure-3.1.1



### A Comparison of Pension to elderly persons before and after the implementation of YSR Pension Kanuka

An attempt was made to examine the implementation of Pension Schemes to the elderly persons before and after launching of YSR Pension Kanuka by considering the formalities and mode of disbursement of pension amount while keeping the ability of the elderly persons to collect the pension amount in the Government office basing on their illiteracy and physical conditions. Tables -3.1.2 to 3.1.5 give the details. The data reveals that the government used to give the old age pension starting with the amount Rs.200/- and the amount reached to Rs.1,000/- per month before the Government launched YSR Pension Kanuka. Table- 3.1.2 gives the details.

It was noticed that the respondents used to collect the amount from the concerned office (Table-3.1.3) They had to collect personally by appearing before the office (Table-3.1.4) and have to produce the live certificate and residential proof (Table-3.1.5) They used to receive the pension regularly but in case if they are unable to attend to the office due to their ill health etc. , it got delayed to receive the amount as they have to appear before the office. (Table-3.1.6)

**Table-3.1.2**  
**Details of pension amount received before YSR Pension Kanuka**

Sl. No	Pension amount	Frequency	Percent%
1	Rs.200/-	4	18.18
2	Rs.500/-	8	36.36
3	RS.1,000/-	8	36.36
4	Rs,1,500/-	1	4.55
5	Rs.2,000/-	1	4.55
6	Rs.2,500/-	0	0
7	Rs.2,500/- and above	0	0
	<b>Total</b>	<b>22</b>	<b>100</b>

Figure-3.1.2

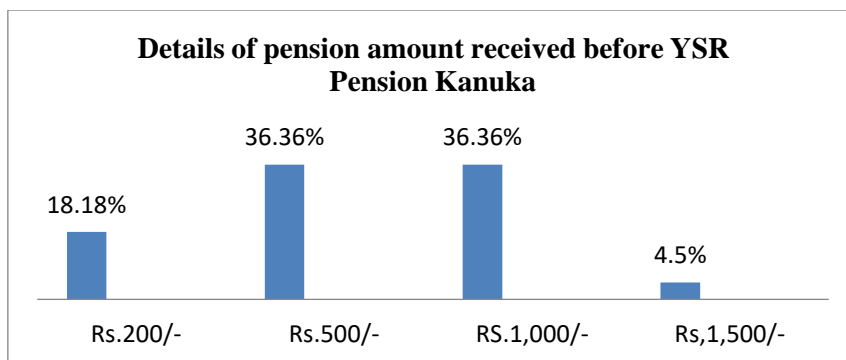


Table-3.1.3

**How did you receive pension amount before YSR Pension Kanuka**

Sl. No	Received Pension through	Frequency	Percent%
1	Through bank deposit	0	0
2	Collected through concerned Govt. office	54	100.0
3	Any other	0	0
	<b>Total</b>	<b>54</b>	<b>100</b>

Table-3.1.4

**How did you get the amount?**

Sl. No	How did you get the amount	Frequency	Percent%
1	Had to collect personally	54	100
2	Received by family members	0	0
	<b>Total</b>	<b>54</b>	<b>100</b>

Table-3.1.5

**What are the formalities to fulfil?**

Sl. No	Formalities to fulfil	Frequency	Percent%
1	Have to produce attested live certificate for every month	0	0
2	Residential proof	0	0
3	Both	54	100
4	Any other	0	0
	<b>Total</b>	<b>54</b>	<b>100</b>

Table-3.1.6

**Did you receive the amount regularly?**

Sl. No	Did you receive the amount regularly	Frequency	Percent%
1	Yes	54	100
2	No	0	0
	<b>Total</b>	<b>54</b>	<b>100</b>

**After the launching of YSR Pension Kanuka Scheme in the State of Andhra Pradesh**

After the launching of YSR Pension Kanuka Scheme, the amount was increased to Rs.2,500/- per month (Table-3.1.1(a)). They no need to fulfil any formalities to get the pension every month they will receive the pension amount in routine (Table-3.1.2(a)). They are receiving the amount at door step (Table-3.1.3(a)) through the Ward/Village Secretariat Volunteers (Table-3.1.4(a)). Noteworthy point is the respondents are getting the pension on first day of every month (Table-3.1.5(a)). It was noted that all the respondents opined that the YSR Pension Scheme is the life supporting scheme to the elderly persons as it reduced the hardships and help them to lead a dignified life in their old age. And they felt that the scheme is very useful (Table-3.1.6(a) & 3.1.8(a)).

Table-3.1.1(a)

**Details of pension amount receiving after YSR Pension Kanuka**

Sl.No	Pension amount	Frequency	Percent%
1	Rs.500/-	0	0
2	Rs.1,000/-	0	0
3	RS.1,500/-	0	0
4	Rs,2,000/-	0	0



5	Rs. 2,250/-	0	0
6	Rs.2,500/-	117	100
7	Rs.2,750/-	0	0
	<b>Total</b>	<b>117</b>	<b>100</b>

**Table-3.1.2(a)****Are you fulfilling any formalities for receiving pension in every month?**

Sl.No	Formalities to fulfil	Frequency	Percent%
1	Yes	0	0
2	No	117	100
	Any other	0	0
	<b>Total</b>	<b>117</b>	<b>100</b>

**Table-3.1.3(a)****How do you receiving the amount?**

Sl.No	How do you receiving the amount	Frequency	Percent%
1	Through bank deposit	0	0
2	Personally collecting from the Concerned Office	0	0
3	Receiving at the office Ward/Village Secretariat Volunteers	117	100
4	Receiving through Ward/Village Secretariat Volunteers at door step	0	0
	<b>Total</b>	<b>117</b>	<b>100</b>

**Table-3.1.3(a)****Did you receive the amount regularly?**

Sl.No	How often you are receiving the pension	Frequency	Percent%
1	First date of every month	117	100
2	Middle of the month	0	0
3	Last week of the month	0	0
4	Uncertain	0	0
	<b>Total</b>	<b>117</b>	<b>100</b>

**Table-3.1.4(a)****What do you think about YSR Old age pension?**

Sl. No	What do you think about the scheme	Frequency	Percent%
1	Life supporting scheme	0	0
2	Reduced hardships in life	0	0
3	Help to lead a dignified life	0	0
4	All the above	117	100
	<b>Total</b>	<b>117</b>	<b>100</b>

**Table-3.1.5(a)****What is your opinion about YSR Old age pension?**

Sl. No	Opinion about the scheme	Frequency	Percent%
1	Very useful	117	100
2	Useful	0	0
3	Need modifications	0	0
	<b>Total</b>	<b>117</b>	<b>100</b>

**(2) YSR BIMA SCHEME**

The Government of Andhra Pradesh has launched the YSR Bima life Insurance Scheme for the families who live below poverty line. The present study made an attempt to know whether the elderly persons enrolled under insurance scheme or not. Tables-3.2.1 gives the details. The data reveals that all the respondents are aware of YSR Bima life insurance scheme (100%). Noteworthy point was though the scheme was launched in 2020 all most all the respondents and their family members who are in the age group of 18-70 yrs have enrolled under the YSR Bima life Insurance Scheme (100%). From the data it can be understood that the Government has taken tremendous steps to implement the welfare schemes and reach the benefits to the needy people.

**Table-3.2.1**  
**Do you Know the following details of YSR Bima Scheme?**

Sl. No	Do you know the following	Frequency	
		Yes	No
1	Do you know YSR Bima Insurance scheme	100%	0%
2	Are you enrolled under YSR Bima Scheme for life insurance	60%	40%
3	Is your family members enrolled under YSR Bima Scheme	0%	100%
4	Have you or any one of the family members received the YSR Bima insurance	0%	100
	<b>Total</b>	100	100

### (3) YSR AAROgyASRI SCHEME FOR THE HEALTH OF ELDERLY PERSONS

An attempt was made to examine how far the health scheme YSR Aarogyasri is being utilized by the elderly persons in times of sickness and need the major surgeries. Table -3.3.1 presents the data pertaining to the health issues of the elderly persons. It is found that majority of them are suffering from general weakness which was due to their old age. It is found that all the respondents are aware of YSR Aarogyasri health scheme (100%). Whereas they don't know that they will get free treatment facilities for the major surgeries. Noteworthy point was that there were no elderly persons who have suffering from the chronic health problems like kidney, heart, liver and respiratory problems. The Government is providing treatment for various diseases through the provisions such as in patient and outpatient care, preexisting disease cover and also follow up treatment for the patients. Interestingly it was found that the respondents are not availed the free medical facilities Under YSR Aarogyasri as they did not face any major health issues so far. Any how all the respondents opined that YSR Aarogyasri Scheme is a life supporting scheme (100%) and is useful.

**Table-3.3.1**  
**Do you know about free medical treatment for surgeries under YSR Aarogyasri**

Sl. No	Do you know about free medical treatment under YSR Aarogyasri	Frequency	Percent%
1	Yes	117	100
2	No	0	0
	<b>Total</b>	<b>117</b>	<b>100</b>

**Table-3.3.2**  
**If yes, did you avail the YSR Aarogyasri Scheme at any time?**

Sl. No	Did you avail health scheme for surgeries	Frequency	Percent%
1	Yes	0	0
2	No	117	100
	<b>Total</b>	<b>117</b>	<b>100</b>

**Table-3.3.3**  
**What do you think about YSR Aarogyasri?**

Sl. No	What do you think about the scheme	Frequency	Percent%
1	Life supporting scheme	117	117
2	Reduced hardships in life	117	117
3	Help to lead a dignified life	117	117
4	All the above	117	100
	<b>Total</b>	<b>117</b>	<b>100</b>

**Table-3.3.4**  
**What is your opinion about YSR Aarogyasri?**

Sl. No	Opinion about YSR Aarogyasri scheme	Frequency	Percent%
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1	Very useful	117	100
2	Useful	117	100
3	Need modifications	0	0
<b>Total</b>		<b>117</b>	<b>100</b>

#### (IV) ASSESSMENT OF THE SERVICES OF VILLAGE/WARD SECRETARIAT VOLUNTEERS IN ASSISTING THE ELDERLY PEROSNS

The success of any Government Scheme depends upon the way how it will reach to the needy people. The Government of Andhra Pradesh has given importance to proper implementation rather than mere launching of the schemes. In this regard, the Government has initiated the mechanism of Village/Ward Secretariat system for the adequate functioning of the village/ward administration. Under this decentralized mechanism the Village/Ward Secretariat Volunteers play a very crucial role in the enrollment of the target group for the eligible welfare schemes. They held the responsibility to see that the benefits of the schemes should reach to the target group. While keeping this in view, the present study made an attempt to examine the role of Village/Ward Secretariat Volunteers in implementing the welfare schemes and the services rendered to the elderly persons. **Table -4.1** presents the data. It was found that all the respondents revealed that the Village/Ward Secretariat Volunteers helping them to enroll in the schemes for which they are eligible viz. YSR Pension Kanuka, YSR Aarogyasri Scheme and YSR Bima Insurance scheme. And they also explaining about the schemes and giving updates of Government the schemes and also communicating all official information regarding them beneficiaries. They also receiving the individual representations to solve pending issues if any. . On the whole all the respondents opined that the Village/ward Secretariat volunteers are providing prompt and accurate services to the elderly and helping them in successful implementation of the welfare programmes.

**Table-4.1**

Sl. No	Services of Village/Ward Secretariat Volunteers to the elderly persons	Percentage	
		Yes	No
1	Informing about Government Schemes	100%	0%
2	Enrolling the eligible beneficiaries for Govt.Schemes	100%	0%
3	Communicating official information	100%	0%
4	Receiving individual representations to solve the pending issues if any	100%	0%
5	Providing prompt and Accurate services	100%	0%
6	Any other	0%	0%
<b>Total</b>		<b>100</b>	<b>0%</b>

#### RESEARCH FINDINGS

- The percentage of women respondents is relatively higher than the male counterparts (65% and 52% respectively). It may be the gender difference in the longevity of life of the elderly persons.
- It is found that majority of the respondents are belong to BC community (82%) followed by SC community (17%) and all of them are Hindus by religion.
- It is cleared from the data that all most all the elderly persons who have crossed above 60 years are receiving the old age pension until their last breath where the data covered the respondents of the age group above 90 yrs.
- There is an inter relationship between socio-economic factors and literacy levels. The data reveals that most of the respondents who are receiving old age pension are illiterates.
- The data reveals that most of the respondents were worked in unorganized sector and had no scope to save for their later life. Hence the Government welfare schemes for these category people are most essential for their livelihood in the rest of their lives
- It can be understood that since majority of the respondents are the residents for long hence, they have their own residences in the local area but not having pucca houses.
- There are families with more than five members. (15%) Only an insignificant percent of them is living alone. (12%) and they are depending on neighbours for their needs. (12%)
- It can be understood that the families are not feeling burden on them as they don't have any financial burden on their family as they are receiving old age benefits through government schemes.
- The data reveals that whatever the name of the scheme, the elder persons are received the old age pension under Government welfare scheme. The elderly persons who are in the age group of 60 to 65 years enrolled under old age pension scheme and getting benefit for the last 1 to 3 years under YSR Pension Kanuka .

- It was noted that all the respondents opined that the YSR Pension Scheme is the life supporting scheme to the elderly persons as it reduced the hardships and help them to lead a dignified life in their old age. And they felt that the scheme is very useful
- Noteworthy point was though the scheme was launched in 2020 all most all the respondents and their family members who are in the age group of 18-70 yrs have enrolled under the YSR Bima life Insurance Scheme (100%). From the data it can be understood that the Government has taken tremendous steps to implement the welfare schemes and reach the benefits to the needy people.

## CONCLUSION:

All the respondents revealed that the Village/Ward Secretariat Volunteers helping them to enroll in the schemes for which they are eligible viz. YSR Pension Kanuka, YSR Aarogyasri Scheme and YSR Bima Insurance scheme. And they also explaining about the schemes and giving updates of Government schemes and also communicating all official information regarding them to the beneficiaries. They also receiving the individual representations to solve pending issues if any. On the whole all the respondents opined that the Village/ward Secretariat volunteers are providing prompt and accurate services to the elderly and helping them in successful implementation of the welfare programmes.

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## Appendix 1.

Table 1.8

. anova EducationalStatus Age Gender Category EarlierOccupationalstatus Livingwith StatusofHousingIsthepres Forhowlonghaveyoubeenreciv

Number of obs = 115 R-squared = 0.3039  
 Root MSE = .75629 Adj R-squared = 0.1182

Source	Partial SS	df	MS	F	Prob>F
Model	22.470121	24	.93625504	1.64	0.0504
Age	3.8564223	7	.55091747	0.96	0.4630
Gender	.85125452	1	.85125452	1.49	0.2257
Category	.01080018	1	.01080018	0.02	0.8910
EarlierOc-s	14.863044	5	2.9726088	5.20	0.0003
Livingwith	.29125338	1	.29125338	0.51	0.4773
StatusofH-s	4.2943462	2	2.1471731	3.75	0.0272
Forhowlon-v	3.4718591	7	.49597986	0.87	0.5357
Residual	51.477705	90	.5719745		
Total	73.947826	114	.64866514		