A Study on Relevance of Social Welfare Services of Senior Citizens in Rural Community

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Abstract
Senior Citizens are one of the important assets and integral part of the society. Like others age old persons has their own needs and limitations. The modern Indian society adopted the concepts like Industrialization, Urbanisation and exposed to the emerging new concepts like Liberalisation, Privatisation and Globalisation and brought many changes in all facets of Indian Social System. The Senior Citizens Community of our country is not exception for this change. Their needs in this age are many, but they are helpless due to their physique, changes in family and Social System. To compensate this lacuna, since independence, Government of India implemented various Social Services to Senior Citizens to realize their needs. This article intended to explore actual situation of senior citizens, problems, needs, various schemes of senior citizens, awareness and reachability and also views of senior citizens towards these welfare schemes.

Introduction:
As Panikkar has rightly pointed out, the Cast System, Village System of life and the Joint Family System can be regarded as the basic pillars of Indian Social System*. In spite of the craze towards city life majority of the people in this globe prefer to stay back in their villages itself. More than 2/3 of the population still lives in villages. Hence the world population is predominantly rural. India is basically a Land of villages. In spite of the increasing trend towards urbanization more than ¾ of the population of India resides in more than 5.58 Lack villages. The same applies to senior citizen also. Most of the elderly people lives in villages. In the rural areas, the proportion of the people in the 60 plus age group is higher than those below 60. This is mainly because most of the elderly people have their roots in the villages and therefore, prefer to settle there in the evening of their life. **

Once the aged commanded a great respect due to the traditional norms and values of Indian society. The Hindu Joint family system provided security to them and took proper care of them. They were the heads of the household and played a dominant role in decision making. In the rural agrarian Societies, they were the patriarchs, executive head of the household. They controlled the budget of the family and were consulted not only in family matters by the members of the family but also in village affairs by the community, by virtue of their being the light-house of knowledge, wisdom and experience.***

Though they were honored, respected by younger generation and the entire community, now the situation has undergone a big change. The institution of joint family has started gradually towards nuclear families due to recent changes in social values, Social structure and economy resulting from industrialization, urbanization and consequent mobility. Poverty, unemployment, migration etc, have rendered the family members unable to discharge their duties to the aged. The generation gap is widening. The behavior and attitude of the younger generation is becoming more and more individualistic and self centered regard for authority and respect to the elders is disappearing.

The present worsening economic condition makes it difficult for most of the families to make their both ends meet. Consequently affecting the aged and they feel so much neglected and frustrated that they are obliged to leave their families and alone for themselves. The situation is deteriorating in rural areas. The status of elders as adviser and spokesman of the particular village and the guide of the family is no longer in future. On the other hand, the elderly people find it difficult to adjust with their own children because of the misunderstanding or ‘Generation Gap’ and their varying priorities. Therefore the result is that ‘Seniors’ have to allow to the wishes of ‘Juniors’ to protect the interest and peace of the family. If it does not come about, the lives of elders become humiliating and torturous and develop a feeling of ‘unwanted’. Thus the aged suffer from number of familial, social, psychological, emotional and economic problems.
Problems / Needs of Elderly:
The gradual dissolution of Joint Family System, rapid industrialization, attractiveness towards urbanisation and melting changing social values have together caused serious problems for the aged. In general, senior citizens facing numerous predicaments in their day to day life may be classified as follows:

Familial and Emotional Problems:
Familial and Emotional Problems are mainly concerned with neglect and poor care and protection, and give rise to psychological and emotional problems especially during sickness. Loneliness is most burdensome for the aged and especially for those who have nobody to live with. This problem has become more acute with the numerous joint families and its system. Today, the elder population has to fend for themselves.

Health and Medical Care:
Health and medical care is the second major problem/need of the aged. Even when one is not suffering from any disease, one experience, a gradual decline in physical strength with the growing age. But, in most cases, the advance age brings with it some chronic ailment and the aged get bedridden and depend on others for their mobility and need medical care for their treatment.

Economic Problems:
As far as economic problems are concerned, they are very basic to all other problems faced by the aged. With superannuation, a person has to retire from the service, which not only results in loss of employment and social status but also a substantial reduction in his income level. Majority of the elderly face acute financial problems which makes older persons economically insecure.

Housing problems:
Housing problems for the aged should be suitable not only to the living pattern which they have established in optimum health, but also conditions of failing health and illness, commonly associated with later years of life such as, failing eye sight, of hearing, slowing and unsureness of step, diminishing energy and more acute disabilities, such as blindness, forgetfulness etc., On this pattern, the housing available to a majority of the senior citizens may be found inappropriate and unsuitable to their requirement. The sizable populations of older windows as well as the older males have been facing the problem of “where to live peacefully”.

Problem of Elder Abuse:
Elder abuse is usually defined as any ill treatment to an older person. It refers to “infliction of physical, emotional or psychological harm on an older adult”. Around 81% of the elderly persons face the problem of verbal abuse, while 53% of them face neglect followed by material abuse (37%) and physical abuse (23%).

Remedial Measures:
In pursuance of welfare of senior citizens, India formulated or implemented various facilities/programmes from time. Thanks to bureaucratic negligence, nepotism, delay, corruption, illiteracy, ignorance, lack of information and publicity and rigid rules etc., their facilities yet to access them.

The remedial measures to help and support the senior citizens, many provisions are made under various legislative and welfare schemes. These are broadly categorised into two parts;
- Constitutional provisions.
- Legislations and Welfare Schemes/programmes

Constitutional provisions:
Article 41 of the Indian Constitution provides that the state shall, within the limits of its economic capacity and development make effective provision for securing the Right to Work, to education and to Public Assistance in cases of unemployment, old age, sickness and disablement and in other cases of undeserved want.

Article 47 provides that the state shall regard the raising of the level of nutrition and the standard of living of its people and the improvement of public health as among its primary duties.

Population Size: Facts and figures of Aging of World and India
According to the United Nations (U.N) the world in now witness to an irreversible demographic transition whereby due to declining fertility rates, the proportion of the elderly population is expected to reach the billion-plus mark by 2050 worldwide.*

The developing nations the world over are experiencing this demographic transition, with the elderly populations slowly rising. UN estimates put the total population of all older persons in developing nations at 64%, a number that would increase to 80% by 2050.**

According to Indian population census 2011 there was rarely 104 million elderly persons (aged 60 years or above) in India; 53 million females and 51 million males. ***

Both the share and size of elderly population is increasing over time. From 5.6% in 1961 the proportion has increased to 8.6% in 2011. For males it was marginally lower at 8.2% while for females it was 9.0%. As regards rural and urban areas, 71% of elderly population resides in rural areas.

The Life expectancy at birth during 2009-13 was 69.3 for females as against 65.8 years for males. At the age of
60 years average remaining length of life was famed to be about 18 years (16.9 for males and 19.0 for females) and that at age 70 was less than 12 years (10.9 for males and 12.3 for females).

The old age dependency ratio dimmed from 10.9% in 1961 to 14.2% in 2011 for India as a whole for females and males, the value of the ratio was 14.9% and 13.6% in 2011.

In rural areas, 66% of elderly men and 28% of elderly women were working while in urban areas only 46% of elderly men and about 11% of elderly women were working.

The percent of Literates among elderly persons increased from 27% in 1991 to 44% in 2011. The Literacy rates among elderly females 28% is less than half of the Literacy rate among elderly males (59%).

As the ‘United Nation’ in its International plan of Action on Ageing of 1982 states: ‘Countries should recognize and take into account their demographic trends and changes in the structure of their populations in order to optimize their development’ (United Nations 1999).

One in eight among older persons in the world now Lives in India. The older population has been increasing steadily in number and proportion. According to Indian census figures, there were 12.1 million in the 60+ age group in 1901, the number rising to 24.7 million by 1961, and then following sharp increases in each decade, to 55.3 million in 1991 (GOI,2000). In 1999, the figure, according to the ‘United Nations,’ stood at 75.2 million, which was 8% of the country’s total population of 998 million. This is expected to rise to 21%, 323.9 million of the population by 2050, which will strain the resources of the society. According to the 1991 census, 78% of elderly people in India resided in rural areas. Women comprise a slightly higher proportion than men, basically due to higher female life expectancy at birth.

Statement of the problem:
Since independence, India formulated and implemented innumerable schemes or programmes for the welfare of senior citizens to meet out their various social economic needs through decentralizations of power. Local self Governments (Panchayats) are the means of grassroots Level machinery to realize the needs of senior citizens. But, for one or the other reasons senior citizens of Indian villages still not utilized, these programmes fully meant for their betterment. Thanks to rigid norms of Government, illiteracy and ignorance, lack of community social support these schemes are encroached by Ineligible beneficiaries in rural areas. Therefore to understand real situations about these –

Review of Literature:
Sociology of Ageing – A Reader (Ed) 2009:

This book helps to know about Indian demographic Scenario of senior citizens and UNO’s initiation about senior citizens for its member countries.

Ageing, Health and Development (Ed) 2013:
This book provided the information about the real problems of rural senior citizens especially rural women senior citizens.

Social Welfare Administration in India, 2012:
This book guides about schemes or programmes meant for senior citizens in detail and also to refer about various problems of senior citizens.

Sociology of Indian Society, 2014:
Through this book, we can see the real picture of life of rural communities and various programmes of rural development and its implications on rural communities and tends in rural communities.

Methodology of Research in social Sciences, 2015:
This book helps to know the methods of Research, collection of data, analysis and interpretation of data etc.

India (Year Book) 2016:
This book helps to collect the information about Social policy on elderly in India and other welfare facilities provided to senior citizens.

Social policy and Administration in India,1996:
This book helps to collect the information to refer about the concept of social welfare, social welfare services and especially in relation to senior citizens.

Social Work-Philosophy and Methods, 1994:
This book also helps to define Social Welfare and its related aspects, scope, significance pertaining to this study.

Important Terms:
1) Social Welfare
3) Senior Citizens
4) Rural Community.

Social Welfare :
In its broad sense, social welfare means providing a variety of social services and welfare programmes for the happiness and well-being of the entire population. How-
ever, in its narrow sense, the emphasis is on providing composite and comprehensive integrated services for vulnerable sections of the society and for children, women and handicapped, etc.+

Elizabeth Wickenden defines social welfare as, “including those laws, programmes, benefits and services which assure or strengthen provisions for meeting social needs recognized as basic to the well-being of the population and the better functioning of the social order”.*

In this regard the observation of Prof. W.A. Friedlander here is important: “Social welfare is the organized system of social services and institutions designed to aid individuals and groups to attain satisfying standard of life and health. It aims at personal and social relationship which permit individual’s development of their full capacities and the promotion of their well being in harmony with the needs of the community”.*

**Social Welfare Services:** Social Welfare Services are essentially “People Changing” institutions (developmental, remedial, Supportive or substitutive). Their main aim is to equip individuals with the competence and resources essential for effective social participation. **

The Planning commission of India observes that the term ‘Social Welfare Services’ denoted services catering for the special needs of persons and groups who suffer from some handicap, social, economic, physical, or mental and so are unable to avail themselves of or are traditionally denied the amenities and services provided by the community. Thus, the welfare services are designed to enable the underprivileged or handicapped sections of the community to raise as close to the level of the community as possible. Social Welfare Services, as conceived in Five Year Plans, therefore, mean services for such weaker and vulnerable sections of the community who cannot take advantage of existing social and other services because of certain handicaps—Physical, mental and social- or whose needs require the organization of special services for their development and wellbeing.**

Hence, social welfare services are those organized activities that are primarily and directly concerned with the conservation, the protection and the improvement of human resources. One mean by it (Social Services) those efforts to restore, maintain and enhance the social functioning of individuals and families through 1. Enabling

social resources (e.g., day care and a home-maker services) and 2. Process that enhance the capacity of individuals and families to cope with stress and with the normal demands of social life. The ideal goal of the social services is the enhancement of social competence. #

3. **Senior Citizens**: The use of the words ‘elderly’, ‘older persons’, and ‘senior citizens’ in both popular and scholarly work gives the impression that they are a homogeneous group but, in fact there is a great deal of variation between and among various categories of older people.

A special religious ceremony called Shashtabyapoorti (completion of 60 years) is generally performed to celebrate reaching age 60. In general, 60 years has been used as a yardstick for old age.+ The life plan enjoined by the Vedas, the ancient Hindu scriptures divided life into four Ashramas (stages): Brahmacarya (student life with sexual abstinence), Grihastha (married life with righteous living), Vanaprastha (retired life with religious study) and Sanyasa (renunciation with spiritual practice). Although, no strict ages were specified, the stages were functionally different and non-overlapping. The onset of the Vanaprastha or retirement stage is meant to coincide with the first son’s reaching maturity and eager to take over authority. These injunctions, of course, were meant mainly upper castes. There were no special life plans for the woman since she was expected to follow her husband throughout her life. ^^

The definition of the aged officially accepted in India was 55 years, the age of superannuation when the employee retired from service. Subsequently, it was raised to 58 and 60 years for the central government employees on the recommendation of Fifth Pay Commission.* Indian Census have also used 60 as a cut-off point for classification and we shall also use 60+ as a guideline for defining old age.**

Although there is no universally accepted cut-off age that distinguishes the older adults, the National Level surveys on India conducted by The National Sample Survey Organisation (NSSO) consider persons aged 60 years and above as older adults. This definition is adhered in the present study. ^

3. **Rural Community**: India is a Land of Villages and villages constitute the backbone of the country. Village consists of people living in a limited physical area who have common interests and common ways of satisfying them.
According to A W Green, “A village community or rural community is a cluster of people living within a narrow territorial radius who share a common way of life”. +

In simple words, the village/ rural community can be defined as a group of about 5000 people or less than that depending on agriculture and its allied activities, permanently residing in a geographical area and participating in common socio-economic activities.

**Objectives of the Study:**

a) To know the knowledge of senior citizens about the present social welfare services meant for them;

b) To examine the real problems of senior citizens while getting these services;

c) To study the attitudes of senior citizens about these services;

To understand the factors of ineffective access of these services to needy and real beneficiaries of rural elderly

**Scope of the study:**

This study was conducted in Itagi village of Itagi Village Panchayat of Gadag District, Karnataka State from 23rd December to 27th December 2016. The village contains 5000 population. Out of 5000 population 315 are senior citizens. The entire population of Senior Citizens (315) is selected as a sample or respondents for this study. All the contemporary viz., post independent Indian social welfare services of senior citizens implemented by the Central Government and Karnataka State Government from time to time are utilized in this study to conduct the current study.

**Hypothesis:**

a) Rural elderly do not have sufficient and clear information about all the social welfare services of Governments meant for their betterment;

b) Bureaucracy failed in order to understand the real situation of the elderly, their felt needs and work with them cordially and co-operatively.

**Research Methodology:**

This is an analytical study. This study used to collect the information from both the means of information or sources, i.e., Primary and Secondary Sources. The current study conducted with the help of Survey Method in which systematically prepared Interview Schedule and Observation technique is used to collect the information in this study.

**Data Collection, Process, Analysis and Interpretation:**

In this current study, Primary Data collected through Survey Method. In addition, as a part of primary data consulted and interacted with Aged about various problems, needs and issues related to their life in the community. The necessary information gathered with regards to this topic by systematically prepared, tested interview schedule. Also adopted Direct Observation Method to understand and collected the information about the present status of aged in the village. Various books and internet sources are referred to collect the related and reliable information to this study topic.
### Table 1.1 – Demographic information of Senior Citizens:

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Age</th>
<th>61-65</th>
<th>66-70</th>
<th>71-75</th>
<th>76-80</th>
<th>80+</th>
<th>Gender Total</th>
<th>Grand Total</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>Sex</td>
<td>M</td>
<td>F</td>
<td>M</td>
<td>F</td>
<td>M</td>
<td>F</td>
<td>M+F</td>
</tr>
<tr>
<td>01.</td>
<td>Edu.</td>
<td>1-3</td>
<td>10</td>
<td>07</td>
<td>05</td>
<td>02</td>
<td>01</td>
<td>01</td>
</tr>
<tr>
<td>02.</td>
<td></td>
<td>4-7</td>
<td>09</td>
<td>06</td>
<td>03</td>
<td>02</td>
<td>01</td>
<td>01</td>
</tr>
<tr>
<td>03.</td>
<td></td>
<td>8-10</td>
<td>01</td>
<td>01</td>
<td>---</td>
<td>01</td>
<td>---</td>
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</tr>
<tr>
<td>04.</td>
<td></td>
<td>PUC</td>
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</tr>
<tr>
<td>05.</td>
<td></td>
<td>Deg.</td>
<td>---</td>
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<td>---</td>
</tr>
<tr>
<td>06.</td>
<td></td>
<td>P. G.</td>
<td>---</td>
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</tr>
<tr>
<td>07.</td>
<td>Illite</td>
<td>06</td>
<td>09</td>
<td>07</td>
<td>08</td>
<td>10</td>
<td>11</td>
<td>15</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>26</td>
<td>22</td>
<td>16</td>
<td>12</td>
<td>10</td>
<td>12</td>
<td>12</td>
</tr>
</tbody>
</table>

**Foot Notes:** Edu. - Education, M - Male, F - Female, Deg. - Degree, P.G - Post Graduation, Illite - Illiterates.

The above table shows the information about age, sex and education level of the 60+ aged respondents. In this study you can easily find out the dominance of literacy is male community. Though the size of the female population is high; literacy level is very low. It clearly reveals that the dominance of literacy is high among male senior citizens in rural areas. This indicates that Lack of awareness about the education, rural parents denied to educate their daughters i.e., the present elders. Due to Lack educational facilities in rural areas female Literacy is low than male. To pursue their educational needs they have to travel by bus to urban centers but, even transport and communication facilities are less in rural areas is the main cause for this problem of illiteracy among females.

Even many other family reasons are there for the illiteracy among women elderly. Such as, parents are giving much importance to male education; their worry about security of girl child; higher education centers are concentrated in urban areas; Hostel or boarding facilities were also concentrated in urban areas; feel that female children’s are ultimately the property of husband and his family and along with this child marriage system was prevalent in rural India are some factors of female illiteracy (aged).

The important character of rural education among elderly is low literacy or Low level education. Though in this study, male literacy is high compared to women elderly; the level of education is low. 18 (5.71%) male elderly respondents competed their lower primary (1-3 standard) education and 13 (4.12%) male elderly respondents are completed their middle primary education i.e., 4-7 standards, and only 2 (0.68%) male elderly respondents are completed their secondary education.

Another noted thing in this study is more respondents are female elderly. This study proved that life expectancy is high among female elderly due to scientific/genetic construction. Out of 315 respondents 161 (51.11%) are female elderly.

Even among female elderly respondents’ only 12(3.80%) members completed their lower primary education and 9 (2.85%) women elderly completed middle primary level education. No women elderly have completed secondary education. This clearly shows the education level of female community in olden days was very low in rural areas.

In either of sex, no elderly respondents went or completed PUC, Graduation or Post-Graduation level education. In general, the level of education of rural elderly is very low because, out of 315 respondents only 53 (16.82%) respondents are educated.
Table-1.2 Showing Awareness/knowledge and Attitudes of Rural Elderly about various Social Welfare Programmes / policies / Acts of the Government:

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Policies</th>
<th>Knowledge</th>
<th>%</th>
<th>Attitude/Response</th>
</tr>
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<tbody>
<tr>
<td>01</td>
<td>National Policy on Older Persons</td>
<td>Yes -</td>
<td>315</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td></td>
<td>No -</td>
<td>75</td>
<td>75 165</td>
</tr>
<tr>
<td>02</td>
<td>Integrated programme for Older Persons</td>
<td>Yes -</td>
<td>315</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td></td>
<td>No -</td>
<td>291</td>
<td>- 24</td>
</tr>
<tr>
<td>03</td>
<td>National programme for Health care for Elderly (NPHCE)</td>
<td>Yes 290</td>
<td>8</td>
<td>110 160</td>
</tr>
<tr>
<td></td>
<td></td>
<td>No 25</td>
<td></td>
<td>295 6 2</td>
</tr>
<tr>
<td>04</td>
<td>The Maintenance and Welfare of Parents &amp; Senior Citizens Act-2007</td>
<td>Yes 35</td>
<td>280</td>
<td>12.5 12 295 6 2</td>
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<td>05</td>
<td>The National Social Assistance Programme (NSAP)</td>
<td>Yes -</td>
<td>315</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td></td>
<td>No -</td>
<td>315</td>
<td>-</td>
</tr>
<tr>
<td>06</td>
<td>Senior Citizen Savings Scheme (SCSS) in India Post &amp; in Banks</td>
<td>Yes 111</td>
<td>204</td>
<td>35 315 - - -</td>
</tr>
<tr>
<td>07</td>
<td>Indira Gandhi National Old Age Pension Scheme (IGNOAPS)</td>
<td>Yes 140</td>
<td>175</td>
<td>22 111 200 4 -</td>
</tr>
<tr>
<td>08</td>
<td>The Varishtha Pension Bima Yojana</td>
<td>Yes 161</td>
<td>154</td>
<td>51 299 - 10 6</td>
</tr>
<tr>
<td>09</td>
<td>The National Council of Senior Citizens (NCsRC)</td>
<td>Yes -</td>
<td>315</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td></td>
<td>No -</td>
<td>315</td>
<td>-</td>
</tr>
<tr>
<td>10</td>
<td>Annapurna Scheme</td>
<td>Yes -</td>
<td>315</td>
<td>- 85 150 24 56</td>
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<tr>
<td>11</td>
<td>Antyodaya Anna Yojana</td>
<td>Yes 315</td>
<td>-</td>
<td>100 119 172 14 10</td>
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<tr>
<td>12</td>
<td>Samagra Awas Yojana</td>
<td>Yes 15</td>
<td>300</td>
<td>5 89 200 10 14</td>
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<td>13</td>
<td>Jan-Dhan Yojana</td>
<td>Yes 315</td>
<td>-</td>
<td>100 315 - - -</td>
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<td>14</td>
<td>Tax rebate under Finance Act for their Income</td>
<td>Yes 59</td>
<td>256</td>
<td>21.6 315 - - -</td>
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<td>15</td>
<td>Higher rate of Interest on Fixed Deposits</td>
<td>Yes 105</td>
<td>210</td>
<td>50 315 - - -</td>
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<tr>
<td>16</td>
<td>Income Tax Exemption for savings in Banks &amp; India Post</td>
<td>Yes 120</td>
<td>195</td>
<td>61 315 - - -</td>
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<tr>
<td>17</td>
<td>A Separate Pension Portal established by the Department of Pension</td>
<td>Yes 40</td>
<td>275</td>
<td>14.5 201 114 - -</td>
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<td>18</td>
<td>Separate Ticket Counters established by Indian Railways</td>
<td>Yes 89</td>
<td>226</td>
<td>39 315 - - -</td>
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<tr>
<td>19</td>
<td>Wheel Chairs are provided by Indian Railways at all Junctions, District Head Quarters &amp; important Stations</td>
<td>Yes 07</td>
<td>308</td>
<td>2.7 315 - - -</td>
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<tr>
<td>20</td>
<td>Specially Designed Coaches &amp; Toilets for Disabled Senior Citizens</td>
<td>Yes 04</td>
<td>311</td>
<td>1.28 315 - - -</td>
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<tr>
<td>21</td>
<td>30% concession on Train Fares</td>
<td>Yes 81</td>
<td>234</td>
<td>34.6 315 - - -</td>
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<tr>
<td>22</td>
<td>50% Concession on Normal Economy Class fare for all Domestic flights</td>
<td>Yes 05</td>
<td>310</td>
<td>1.6 315 - - -</td>
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<tr>
<td>23</td>
<td>25% Discount &amp; Priority given for Telephone Connection</td>
<td>Yes 13</td>
<td>302</td>
<td>4 315 - - -</td>
</tr>
<tr>
<td>24</td>
<td>A Separate Queues in Hospitals for Registration &amp; Clinical Examinations</td>
<td>Yes -</td>
<td>315</td>
<td>- 315 - - -</td>
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<td>25</td>
<td>Old Age Homes</td>
<td>Yes 14</td>
<td>301</td>
<td>4.6 33 182 61 39</td>
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<td>26</td>
<td>Monthly Pension Scheme</td>
<td>Yes 315</td>
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<td>100 131 177 6 1</td>
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<td>27</td>
<td>Help-Line for Senior Citizens</td>
<td>Yes 05</td>
<td>310</td>
<td>1.6 09 219 - 87</td>
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<td>28</td>
<td>Day care Centre for Senior Citizens</td>
<td>Yes 14</td>
<td>301</td>
<td>4.6 59 201 - 55</td>
</tr>
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<td>29</td>
<td>Identity Cards issued to Senior Citizens for their</td>
<td>Yes 99</td>
<td>216</td>
<td>45.8 257 - 01 57</td>
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</tbody>
</table>
The above table depicts that a very few respondents of rural elderly knows both central and state schemes. It is because of they were using or extensive propaganda made by the government through electronic and print media and also bureaucratic efforts, For e.g., Jan-Dhan Yojana, Bus pass, Yashaswini Health Insurance Scheme, Sandhya Suraksha Yojana, Monthly pension scheme, Antyodaya Anna Yojana, etc.

Some of the Central Government Schemes like The National Programme for Health Care for Elderly (NPHCE) were successful (290, 92%), Varishtha pension Bima Yojana were partially successful (161, 51%), Indira Gandhi National old age passion scheme (IGPNAPS) were not reached expected height (44.4%, 140) and Income Tax exemption, Senior citizens Savings scheme in India Post and Banks and Higher rate of Interest for fixed deposits in Banks and prioritized category for Telephone connection were successful at the rate of (38%, 120), 35% (111), 50% (105) and 16.6% (45) respectively.

With the great concern and intention, to protect the interest of senior citizens the government enacted an important legislation called ‘The Maintenance and Welfare of Parents and Senior Citizens Act of 2007’ stood Last place i.e., 11.11% (35). It is because of Lack of information/ knowledge and more over the parents sentiments towards family, respect in their community and their children and also faith in “Karma Siddhanta”. Along with this, the complex and delayed procedures to get justice or maintenance is another reason to not to knock Judiciary by the senior citizens in India.

Table 1.3 - Showing Reasons realized by the Rural Elderly for the Failure of Governments Schemes/ Policies/ Acts:

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Reason/ s for Failure</th>
<th>Yes</th>
<th>No</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>01.</td>
<td>Lack of continuous propaganda by governments through Mass Media</td>
<td>279</td>
<td>36</td>
<td>88.57</td>
</tr>
<tr>
<td>02.</td>
<td>Lack of Awareness/ information</td>
<td>303</td>
<td>12</td>
<td>96.19</td>
</tr>
<tr>
<td>03.</td>
<td>Delaying tactics of Bureaucracy</td>
<td>297</td>
<td>18</td>
<td>94.28</td>
</tr>
<tr>
<td>04.</td>
<td>Complex Norms and Documents</td>
<td>305</td>
<td>10</td>
<td>96.82</td>
</tr>
<tr>
<td>05.</td>
<td>Bureaucratic negligency, autocracy and bribe</td>
<td>312</td>
<td>03</td>
<td>99.04</td>
</tr>
<tr>
<td>06.</td>
<td>Family Respect and Status in the community</td>
<td>301</td>
<td>14</td>
<td>95.5</td>
</tr>
<tr>
<td>07.</td>
<td>Financial problems to apply Schemes</td>
<td>303</td>
<td>12</td>
<td>96.19</td>
</tr>
<tr>
<td>08.</td>
<td>Lack of support &amp; cooperation by the family</td>
<td>202</td>
<td>113</td>
<td>64.12</td>
</tr>
<tr>
<td>09.</td>
<td>Language barriers (Essentials of Regional language in case of Central government Scheme/ s)</td>
<td>314</td>
<td>01</td>
<td>99.6</td>
</tr>
<tr>
<td>10.</td>
<td>Nepotism</td>
<td>288</td>
<td>27</td>
<td>91.42</td>
</tr>
</tbody>
</table>

The above table reveals regarding reasons expressed by rural elderly for the failure of governmental schemes. Some of the major and notable observations here for the failure of welfare measures to reach the targeted population are Bureaucratic negligency, Autocracy and bribe (99%), Delaying tactics of bureaucracy (94%) and Nepotism (91%) by the concerned authorities.

Here, other reasons are also playing a vital role and which are complementary to the above factors for the
failure of welfare measures meant to senior citizens viz., Lack of awareness about welfare measures (96%), the Complex norms of the policies and the production of documents (96.82%). Lack of continuous propaganda about these measures in Mass media (88.57%), Family Status in the community (95.5%), Financial problems of elderly to apply and seek these benefits (96%) and lack of family support and co-operation (64%).

Another noted point here is language barriers. Since the medium of instruction, information, and publicity especially in case of Central Government is either Hindi or English. Regional languages are denied or denial of regional languages in the implementation of these Social Welfare Services is a major drawback for the failure or less progress record (99.6%).

The same has been depicted in a Bar Graph (1.4) as displayed below;

Graph 1.4 - Showing Reasons realized by the Rural Elderly for the failure of Governmental Schemes/ Policies/ Acts:

The ‘X’ Axis shows about the reasons for failure and ‘Y’ Axis shows number of respondents views towards the failure/ failed access rural elderly.

Findings of the Study:

a) The education level of male rural elderly is not satisfactory, viz., out of 315 respondents, 30 (9.5%) respondents are completed 1-3 standards, 22 (6.98%) respondents were completed 4-7 and only 2 (0.63%) respondents were completed 8-10 standards.

b) The female elderly education level is very low as compared to Men elderly. Out of 161 female elderly respondents, the educated are only 21 (6.6%). Whereas it is 33 (10.47%) in case of male rural elderly.
c) Again, only 12 (3.80%) of rural women elderly completed their lower primary education i.e., 1-3 standards, only 9 (2.85%) completed their middle primary education i.e., 4-7 standards.
d) The major portion of rural elderly is illiterates. The total percentage stands for male rural elderly is 121(38.41%) and 140(44.44%) in case of female respondents. The total percentage (including both genders) stands 82.85% (261 respondents).
e) Few schemes like ‘Adhar’, ‘Jan-Dhan’ and ‘Antyodaya Anna Yojana’ are successful. It is because wide spread propaganda through Mass media as well as bureaucracy and government too. Success rate of these schemes is 100%.
f) Few of the state schemes like ‘Monthly Pension Scheme’ ‘Sandhya Suraksha Yojana’ ‘Concessional Bus Pass Scheme’ by State Transport Corporation, ‘Yeshaswini Health Insurance Scheme’ are also successful at the rate of 100%(315).
g) The attitude of rural elderly is positive towards very meager programmes like Tax Rebate for Income below or up to Rs.2,50,000/-, Higher Rate of Interest on Fixed Deposits, Separate Ticket Counters & 30% concessional fare made by Indian Railways, Income Tax Exemption on Savings, 50% concessional Price on Domestic & International travelling by Indian Airlines, National Social Assistance Programme, Jan-Dhan Yojana, National council of Senior Citizens, Concessional Bus Pass Scheme of State Road Transport Corporation and appreciated at the rate of 100% (315). Remaining majority programmes are admired below 100% as shown in the Appendix -1.2.
h) The major welfare measures for rural elderly were failed to reach all its beneficiaries like NPOP *, NPHCE ^, IGNOAPS +, VPBY ~, MWPSC Act #, NSAP ** and SAY ^^. The success rate of these welfare measures is 0%, 47.8%, 44.4%, 51%, 12.5%, 0% and 5% respectively. The success rate of other schemes is almost same. 
i) The study also reveals about factors of failure of various beneficial programmes. Amongst all reasons, the beneficiaries pointed out on delaying tactics of bureaucracy 94% (297 respondents), bureaucratic negligency, autocratic tendency and bribe 99% (312 respondents).
j) It is realized in this study that some of the very ambitious programmes failed to reach the real beneficiaries because of the lack of continuous propaganda by the government through mass media 88.57% (279 respondents).
k) The study also point out that some of the good welfare measures failed to reach the targeted Population because of language barriers (99.6%) (314 respondents).
l) The study also depicts nepotism by bureaucrats and elected representatives (91% - 288 respondents) is another major problem for the failure of Government schemes of rural elderly.
m) Due to financial problems (96% - 303 respondents), even family members were hinder to support and extend co-operation (64%-202 respondents) to their elderly are other reasons for the failure.

Another problem faced by the rural elderly is complex norms and documents to be submitted to authorities to possess benefits (96.82% - 305 respondents)

Suggestions:

(1) It is evident that extensive propaganda leads to reach the targeted population. For e.g., Jan-Dhan Yojana. Hence, the Government, Bureaucracy, elected representatives and Mass Media should continuously canvass to disseminate the information and aware all the public alert.

(2) The officials should be sensitive and empathetic and cordial towards senior citizens to feel themselves proud to be senior to develop confidence, self respect and Self esteem. Hence, they will come forward to have their ‘own’ benefits for their wellbeing.

(3) All the schemes of senior citizens should be publish in regional languages. This will help them to understand more better and benefited by it a lot.

(4) To avoid the nepotism, at the Local Level, the Government should establish ‘Local Monitoring committee’ consisting of social workers, NGO representatives and Local elder representatives to assess the real condition of elders and supporting them in view of accessing these services.
In order to support genuine rural elderly, the Government equips ‘Local Assessment Committee’ at the Panchayat Level to Support financially or else guidance to senior citizens to apply for and possess/grab their rights through the schemes of the Government. It is very genuine in famine affected areas of rural elderly.

For the one or the other reasons, sometimes, senior citizens in the rural areas facing problems while applying schemes or programmes of the Government. In genuine cases, the Government should consider Self declaration / attestation / signature of the beneficiary / Localites recommendation to disseminate the benefits to the elders.

Limitations of the Study

1) The study was conducted within a short span of time (i.e., 28th July, 2016 to 31st July 2016).
2) In this study, only Government both State and Central schemes/Programmes are considered.
3) This study is limited to only one village and village Panchayat, Itagi jurisdiction in the Gadag District of Karnataka State.
4) Due to old age some of the respondent’s response is very poor in providing relevant personal information.
5) Some respondents go on postponing the Scheduled time for interview due to ill health etc.
6) Some of senior citizens have the fear about this study. They are hesitating and try to hide the real facts.
7) Due to family dignity and sentiments towards their family in their Community older persons were not so comfortable while sharing their bitter experiences.
8) Some elder persons, due to the influence of Atheism or their belief in ’Karma Siddhanta’ neither show their interest nor share their pains and problems before interviewer.
9) Due to deafness, some respondents were not well while receiving and sharing the information.
10) In some families, the married children’s of the senior citizens interrupting the sharing of the respondents.
11) Some respondents, due to bad experience with their Elected Representatives and Authorities denied to share information with the Researcher.

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