



Awareness about Newly Launched Social Security Schemes among Rural Population in India

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ABSTRACT

Introduction: Utilization of social security schemes by the rural population has never been assessed in India. Awareness of these schemes play a crucial role in their utilization. This study was conducted to assess the awareness about newly launched social security schemes among rural population and give recommendations based on study findings.

Methods: A sample of 150 individuals in the field practice area of a medical college were subjected to a questionnaire regarding awareness of recently launched 4 social security schemes - Sukanya Samridhi Yojana, Pradhan Mantri Suraksha Bima Yojana, Atal Pension Yojana, and Pradhan Mantri Jeevan Jyoti Bima Yojana.

Results: In the study, 76% were aware of any one of the recently launched social security schemes, of which 44% registered for any one of these schemes.

Conclusion: The awareness of the rural people regarding the newly launched social security schemes was high and is affected by the age, gender, literacy status and socioeconomic class of the people.

Key words: Social security; rural population; awareness; utilization.

INTRODUCTION

Article 22 of Universal Declaration of Human Rights states that "Everyone, as a member of society, has the right to social security and is entitled to realization, through national effort and international co-operation and in accordance with the organization and resources of each State, of the economic, social and cultural rights indispensable for his dignity and the free development of his personality."¹ The International Labour Organisation defines social security as "The protection which society provides for its members through a series of public measures against the economic and social distress that otherwise would be caused by the stoppage or substantial reduction of earnings resulting from sickness, maternity, employment injury, invalidity and death; the provision of medical care; and the provision of subsidies for families

with children".² In developed nations like USA, the health system is majorly based on social security legislations, which serves as an important factor for budgeting.^{3,4} Such legislations are lacking in India.

The World Bank data states the rural population in India to be 67% in 2015.⁵ Rural areas lack social security measures - particularly, poor people and those residing in remote rural areas. The services provided by the Government are not equally distributed between the rural and urban population, with higher utilization by the urban population with neglect towards the rural population.⁶ The literacy rate of the rural population (68.9%) is lower than the urban population (85%) in India, which may increase their ignorance regarding various Government schemes.⁷ Achieving equity is a key health sector goal in a developing country like In-

dia. Ignorance and poor health seeking behavior among the poor population is an important constraint regarding their access to the Government services.⁸ To combat this, Government of India has launched social security schemes (from January – May 2015) for all citizens of India, distributed equally among rural and urban areas. These schemes can be availed through banks and post offices for easy enrolment of all. To increase the awareness of the new social security schemes among the masses, advertising was done on a large scale through electronic and print media.

Studies regarding awareness of social security schemes in the rural population are scarce. Though attempts at studying the awareness among rural population in India were made by Srivastava et al⁹ and Maroof et al¹⁰, they focused only on the elderly rural population, and excluded those from younger age groups. In view of this missing data and with an intent to assess the awareness of the rural population regarding these newly launched schemes, a study was conducted in a rural field practice area.

OBJECTIVES

The objective of this study was to assess the awareness about newly launched social security schemes among rural population and give recommendations based on study findings.

MATERIALS AND METHODS

A community based cross-sectional study of 6 months duration (June 2015 – November 2015) was conducted in a rural field practice area (Kusgaon) of a medical college in Pune, Maharashtra. Individuals above 18 years of age from the rural area who gave written informed consent were included in the study. Universal sampling approach was followed. All the individuals encountered in the study area were encouraged to participate in the survey. At the end of data collection, 150 individuals had participated in the study. A pretested semi-structure questionnaire was used as a study tool. Variables in the questionnaire comprised about the knowledge of existence of the recent social security schemes, details of these schemes and the utilisation of these schemes.

Awareness regarding 4 social security schemes introduced in the period from January – May 2015 were included – Sukanya Samridhi Yojana (launched 22nd January, 2015), Pradhan Mantri Suraksha Bima Yojana (accident insurance scheme), Atal Pension Yojana (pension scheme), and Pradhan Mantri Jeevan Jyoti Bima Yojana (life insurance scheme) (all 3 launched 9th May, 2015).¹¹

Sukanya Samridhi Yojana is a scheme for the parents of a girl child to prepare a monetary fund for future education and marriage expenses.¹²

The study was commenced after approval by the Institutional Ethics Committee.

Statistics

Data was analysed by Epi Info 7 software package. Descriptive statistics were assessed. Difference between two groups were compared using Chi square test. A p value of <0.05 was considered to be significant.

RESULTS

Awareness

Among those who were aware, 66 (44%) had registered for any one of the above schemes, while 44 (29.33%) had not registered for any of the schemes.

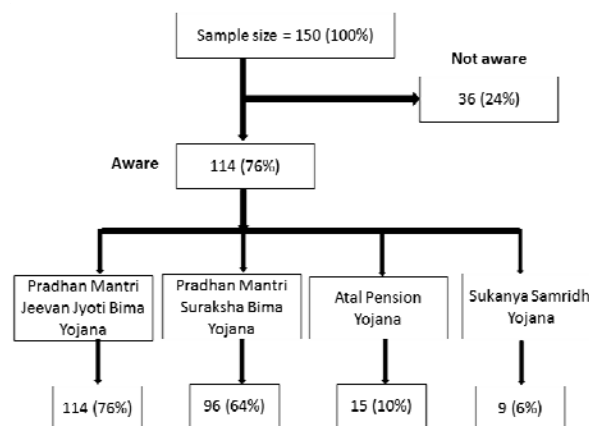


Figure 1 : Awareness of newly launched social security schemes among the study population

Table 1: Demographic data of the study participants (n=150)

Particulars	Frequency (%)
Age wise distribution	
18-30 years	21 (14.0)
31-40 years	47 (31.33)
41-50 years	42 (28.0)
51-60 years	40 (26.67)
Gender wise distribution	
Male	96 (64.0)
Female	54 (36.0)
Literacy status	
Literate	117 (78.0)
Illiterate	33 (22.0)
Socioeconomic class	
Class 1	20 (13.33)
Class 2	24 (16.0)
Class 3	76 (50.67)
Class 4	30 (20.0)

Among those registered, 42 registered for Pradhan Mantri Jeevan Jyoti Bima Yojana, 24 registered for Pradhan Mantri Suraksha Bima Yojana and among these, 6 registered for both schemes. There were no takers for Atal Pension Yojana and Sukanya Samridhi Yojana.

Table 2: Awareness according to demographic variables

Variable	Aware* (n=114) (%)	Not aware (n=36) (%)	P value
Age			
<30 years	5 (4.4)	16 (44.4)	<0.01
≥30 years	109 (95.6)	20 (55.6)	
Gender			
Male	93 (81.6)	3 (8.3)	<0.01
Female	21 (18.4)	33 (91.7)	
Literacy status			
Literate	103 (90.4)	14 (38.9)	<0.01
Illiterate	11 (9.7)	22 (61.1)	
Socioeconomic class\$			
Class 1 & 2	40 (35.1)	4 (11.1)	<0.05
Class 3 & 4	74 (64.9)	32 (88.9)	

*An individual was considered 'aware' if awareness of any 1 out of 4 social security schemes was present; d.f.- degree of freedom

\$ Modified BG Prasad classification

P value <0.05 indicate statistical significance

Awareness of at least 1 social security scheme was higher in those with age more than 30 years, males, literates and class 3 and 4 population, while it was lower in those with age less than 30 years, females, illiterates and class 1 and 2 population. (Table 2)

DISCUSSION

Studies regarding awareness of social security schemes in India are lacking. Review of literature revealed that all studies regarding awareness of social security schemes in India have been conducted in geriatric rural population. In a study by Srivastava et al, the awareness of social security scheme (Indira Gandhi National Old Age Pension Scheme) among the elderly rural population in Dehradun was reported to be 74.6% with utilization by 45.4%.⁹ The awareness of social security schemes (Indira Gandhi National Old Age Pension Scheme) in a study by Maroof et al among the geriatric rural population in Aligarh, Uttar Pradesh was 28.9%.¹⁰ Joseph et al evaluated the awareness of various Government schemes and social security legislations in the elderly population and found that 33.5% had poor awareness, 64.1% had moderate awareness and 2.4% had good awareness.¹³ In a study by Nivedita et al in a study in elderly population in a rural area in Bangalore, awareness of security schemes was noted in 49.5% of elderly population, and 32% of their family members.¹⁴

The current study did not limit the study sample only to the elderly population, but included all individuals above the age of 18 years. It can be stated from the current study that the new social security schemes have reached a sizeable rural population compared to earlier social security schemes. This might be due to extensive advertising. Yet, it was observed that in spite of efforts by the Government of India to increase awareness of new social security schemes, about 1/4th of the rural population in the study were not aware about these schemes. However, the awareness among the rural population was reported to be higher (76%) compared to previous studies. Efforts need to be made, in order, to reach the entire rural population regarding awareness of these schemes. The rural population should be educated regarding the need of social security schemes. Government plays a crucial role in utilizing the existing social security measures for betterment of the public health.¹⁵

Most of the rural population in the study were aware of the life insurance and accident insurance schemes, but less than half had registered for these schemes. While few were aware of pension scheme and savings scheme for girl child, none had utilized these two schemes. The reasons for this need to be studied in detail and the increase in awareness of pension schemes and savings scheme needs to be addressed. Nivedita et al observed that social assistance schemes were utilised by 66.6%, pension schemes by 48%, social security benefits by 47.6% and insurance by 13.8%.¹⁴

Also, it was observed that the awareness regarding the schemes were affected by number of socio-demographic variables like age, gender, literacy status and socioeconomic classes (Table 2). These differences should be considered and measures should be employed to reach those deprived of awareness of social security schemes. Joseph et al noted findings that awareness was more in males, well-educated respondents and those in upper middle class of socioeconomic status,¹³ which were similar to that in our study. Awareness of a national health insurance scheme (Rashtriya Swasthya Bima Yojana) was found to be present in 29.7% of households in Maharashtra and was found to be higher in males and literate population in a study by Thakur.¹⁶ This trend was also observed in the current study.

In Kenya, Mwaita et al found that even though the financial security literacy was high in among employees of Nakuru County Government was high, the social security literacy was average. All were aware of the social security initiatives, but most had no idea on the operation of funds in social security. Governance did not play a role in significantly affecting the adherence to the social security

schemes.¹⁷ While implementing the social security schemes in a developing country like India, it is important that the policy is regularly updated and reviewed. While reviewing and renewing the policy it is important to consider various factors like age, gender, literacy status, marital status, etc.,¹⁸ as social security benefits are planned for both – the current and the future.

CONCLUSION

The awareness of the rural people regarding the newly launched social security schemes was high compared to the previous schemes launched by the Government, as mentioned in the previous studies. The awareness of the rural population is affected by the age, gender, literacy status and socio-economic class of the people. Though awareness remains high about social security schemes, the enrolment of the rural population in these schemes remains considerably low.

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