A country is defined as “aging” when the proportion of the population aged ≥60 years reaches 7%.\(^1\) India is an aging country with 8.6% of the population aged ≥60 years as per national census 2011.\(^2\) It is projected that the proportion will increase to 19.4% in 2050.\(^3\) It was found that 65% to 75% of elderly were economically dependent for their day-to-day maintenance either partially or fully.\(^4,5\) Social participation and compliance to medications increased among elderly persons when they were economically independent.\(^6\)

Article 41 of the Indian constitution recommends social welfare to its citizens if they are unemployed, elderly, sick and disabled within the limits of the states’ economic capacity and development.\(^7\) Under the National Social Assistance Programme (NSAP), the Government of India is handling the Indira Gandhi National Old Age Pension Scheme (IGNOAPS), Indira Gandhi National Widow Pension Scheme (IGNWPS), Indira Gandhi National Disability Pension Scheme, and Annapurna Scheme for below poverty line population.\(^8,9\) The state under its capacity can modify the quantum of monetary benefit. The Government of National Capital Territory of Delhi under the Department of Social Welfare provides financial assistance to old age persons. To be eligible for the assistance, the elderly persons residing in the urban resettlement colony of Delhi need to be aware of and utilize the available social welfare schemes.

Background: Demographic transition increased the proportion of elderly in India. Elderly persons experience increased economic dependency for their day-to-day existence. The Government of India provides monetary benefit through social welfare schemes. Health outcomes of the elderly improve when they are economically independent. We aimed to assess the awareness and utilization of social welfare schemes among elderly persons in an urban resettlement colony of Delhi. Materials and Methods: This was a community-based cross-sectional study conducted from February to May 2018. Two specially recruited interviewers administered the self-developed semi-structured interview schedule. It consisted of sociodemographic data, awareness, and utilization of various schemes. Results: A total of 931 [416 (37.4%) males and 515 (55.3%) females] participants completed the interview. Of the total, 809 (86.9%) participants were aware of at least one social welfare scheme. Participants utilizing any of the social welfare schemes were 393 (42.2%). Females utilized the social welfare schemes almost twice as compared to males (AOR = 1.7, 95% CI: 1.1–2.6). Participants aged 75 years and above had four times higher utilization of social welfare schemes compared to 60–64 years age group (AOR = 3.9, 95% CI: 2.4–6.4). Conclusion: 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.

Keywords: Awareness, elderly, social welfare, urban, utilization
A participant was considered aware of any social welfare scheme if s/he knew the name of the particular scheme launched by the government. If the participant was availing or had availed monetary benefit from any of the social welfare schemes, it was classified as utilizing the social welfare schemes. A participant was considered economically independent if his/her source of personal income or any monetary benefit from the social welfare scheme was perceived to be sufficient to maintain himself/herself. The participant was considered partially dependent if he/she had some personal income or any monetary benefit from the social welfare scheme, but which was not perceived to be sufficient to maintain himself/herself. The participant was classified as economically dependent if there was no personal income or monetary benefit from any social welfare scheme and s/he was totally dependent on other family members. Past occupation before 60 years of life was recorded for the major occupation.

All the filled semi-structured interview schedule forms were checked by the Principal Investigator for completeness and coherence before data entry. Data were entered in Epi Info 7. Participant’s demographic and socioeconomic characteristics are described with proportions or means wherever applicable. Crude and multivariable logistic regression models were developed to assess the association between utilization of social welfare schemes and sociodemographic factors. A P value less than 0.05 was considered statistically significant. The analyses were carried out using Stata 12.0 (Stata Corp LP, College Station, Texas, USA). The study was approved by the Ethics Committee of All India Institute of Medical Sciences, New Delhi. Written informed consent was obtained from all participants after providing information about the purpose of the study and an information sheet in Hindi. This study was funded by the Intramural Research Grant of All India Institute of Medical Sciences, New Delhi, India.

Results

Of the 940 eligible participants approached, 931 (99%) completed the interview. A total of 348 (37.4%) participants were in the age group of 60–64 years. Mean (SD) age of the participants was 67.5 (6.8) years. There were 515 (55.3%) females, and 416 (44.7%) males [Table 1]. Forty-nine participants (5.3%) had completed secondary school, while 557 (59.8%) participants were illiterate. Currently, married participants were 571 (61.3%), and 837 (89.9%) participants lived in an extended family. In their past occupation, 309 (33.2%) participants were in government or private service. Partially economic dependent participants were 448 (48.1%). Participants who lived with their spouse and children or with son's family were 773 (83.0%).

Of the 931 participants, 809 (86.9%) were aware of at least one social welfare scheme [Figure 1]. Awareness about Indira Gandhi National Old Age Pension Scheme (IGNOAPS), Indira Gandhi National Widow Pension Scheme (IGNWPS), Indira Gandhi National Disability Pension Scheme (IGNDPS),

Indigenous to the economic conditions of the elderly improves the health-seeking behavior and health outcomes.[3,4] The mere existence of these schemes is not enough; awareness and utilization of these schemes by elderly persons are necessary to attain an acceptable level of social welfare. Hence, the objective was to assess the awareness and utilization of social welfare schemes and to study the association between utilization of these schemes and sociodemographic characteristics in an urban resettlement colony of Delhi.

Materials and Methods

This is a community-based cross-sectional study of 4 months duration from February to May 2018. The resettlement colony had 10 blocks with an approximate total population of 36,500. The demographic and health data are available in a computerized Health Management Information System. Persons aged 60 years and above and residing in the field practice area for at least the last 6 months were included in the study. Eligible participants who could not communicate and/or comprehend the questions were excluded. The required sample size was calculated based on the utilization rate of social welfare schemes of 10.3% in the study by Kohli et al.[3] Assuming a relative precision of 20% and accounting for a nonresponse rate of 10%, the required sample size was 940. Through a simple random sampling method, we selected 940 out of 2900 eligible elderly persons. We used a self-developed semi-structured interview schedule in the vernacular language (Hindi). Two nonspecialist graduate interviewers were recruited, and trained by the Principal Investigator in administering the interview schedule. Interviewers were briefed about existing social welfare schemes, and their knowledge was tested before the start of the study. House-to-house visits were made by these interviewers up to a maximum of three visits. The interviewers were supervised by the Principal Investigator in the field. During the house visits, eligibility was reconfirmed and written informed consent was taken. All those who were eligible and gave written informed consent were administered the semi-structured interview schedule. Information about sociodemographic factors, awareness, and utilization of social welfare schemes was collected.
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Table 1: Distribution of participants by sociodemographic characteristics (n=931)

| Characteristics          | Number (n) | Percentage (%) |
|--------------------------|------------|----------------|
| Age group (years)        |            |                |
| 60-64                    | 348        | 37.4           |
| 65-69                    | 242        | 26.0           |
| 70-74                    | 189        | 20.3           |
| 75 and above             | 152        | 16.3           |
| Gender                   |            |                |
| Male                     | 416        | 44.7           |
| Female                   | 515        | 55.3           |
| Educational level        |            |                |
| Illiterate               | 557        | 59.8           |
| Primary                  | 152        | 16.3           |
| Middle                   | 88         | 9.5            |
| High school and above    | 134        | 14.4           |
| Type of family           |            |                |
| Nuclear family           | 94         | 10.1           |
| Extended family          | 837        | 89.9           |
| Marital status           |            |                |
| Never married/divorced/widowed/separated | 360 | 38.7 |
| Currently married        | 571        | 61.3           |
| Past occupation          |            |                |
| Homemaker                | 276        | 29.7           |
| Government and private services | 309 | 33.2 |
| Business                 | 145        | 15.6           |
| Laborer and others       | 201        | 21.6           |
| Economical dependency status |        |                |
| Dependent                | 232        | 24.9           |
| Partially dependent      | 448        | 48.1           |
| Independent              | 251        | 27.0           |
| Living arrangement       |            |                |
| Living alone             | 31         | 3.3            |
| Living with spouse only  | 74         | 8.0            |
| Living with spouse and children or with son's family | 773 | 83.0 |
| Living with daughter's family or distant relative or others | 53 | 5.7 |

and Railway concession scheme was 97.9%, 66.5% 40.7%, and 21.0%, respectively. Friends or neighbors were a source of knowledge about these schemes for 86.7% of the participants. Participants who had ever applied for any of the social welfare schemes were 558 (59.9%). Participants utilizing any of the social welfare schemes were 393 (42.2%). Among them, 378 (40.6%) were utilizing old age pension scheme. Frequency of getting the old age pension was monthly for 269 (71.2%) participants. The monetary benefit from the social welfare schemes was spent on household expenditure by 194 (49.4%) participants.

Females were slightly more aware of the social welfare schemes than males, and they had a higher utilization rate than males [Table 2]. There was a statistically significant difference in awareness of the participants by the economic dependency status. In the crude model, utilization of social welfare schemes was higher among females; illiterates; primary educational status; economically dependent and partially dependent; past occupation as business, laborers, and homemakers; never married or divorced or widowed [Table 3]. In the multivariable model, as the age increased, utilization of the social welfare scheme also increased. Participants aged 75 years and above had almost four times higher utilization of social welfare schemes compared to 60–64 years age group, and it was statistically significant (AOR = 3.9, 95% CI: 2.4–6.4). Females utilized the social welfare schemes almost twice as compared to males (AOR = 1.7, 95% CI: 1.1–2.6). Participants who were illiterates (AOR = 3.0, 95% CI: 1.9–4.6) and who had completed primary (AOR = 3.4, 95% CI: 1.8–6.4) and middle school (AOR = 2.6, 95% CI: 1.3–5.6) had significantly higher utilization of the social welfare schemes than who had completed high school and above. Never married or divorced or widowed or separated participants had significantly higher utilization of social welfare schemes (AOR = 3.3, 95% CI: 2.3–4.9) than who were currently married. Participants who had business (AOR = 5.7, 95% CI: 3.4–9.4), labor work (AOR = 5.5, 95% CI: 3.4–8.9), and homemaker (AOR = 2.4, 95% CI: 1.5–4.0) as their past occupation had significantly higher utilization of social welfare schemes than who did government or private service. Partially economic dependent (AOR = 3.3, 95% CI: 2.3–4.9) participants had almost four times higher utilization of social welfare schemes than economically independent participants.

**Discussion**

In this resettlement colony of Delhi, 86.9% of the elderly persons were aware of at least one social welfare scheme; among them, 42.2% were utilizing at least one social welfare scheme. Among the community-based studies conducted in India, awareness of social welfare schemes ranges from 49.5% to 97.3%. Utilization of social welfare schemes by elderly persons ranges from 10.3% to 66.6%. In a community-based cross-sectional study by Vidhate et al. in a rural area of Bangalore, Karnataka, it was found that as the age of the participants increased their awareness of social welfare schemes also increased. Our study had similar findings. A major source of awareness about these schemes in our study was friends or neighbors. Nivedita et al. also found that friends or relatives

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**Table 2: Distribution of participants by sociodemographic characteristics (n=931)**

| Characteristics          | Number (n) | Percentage (%) |
|--------------------------|------------|----------------|
| Age group (years)        |            |                |
| 60-64                    | 348        | 37.4           |
| 65-69                    | 242        | 26.0           |
| 70-74                    | 189        | 20.3           |
| 75 and above             | 152        | 16.3           |
| Gender                   |            |                |
| Male                     | 416        | 44.7           |
| Female                   | 515        | 55.3           |
| Educational level        |            |                |
| Illiterate               | 557        | 59.8           |
| Primary                  | 152        | 16.3           |
| Middle                   | 88         | 9.5            |
| High school and above    | 134        | 14.4           |
| Type of family           |            |                |
| Nuclear family           | 94         | 10.1           |
| Extended family          | 837        | 89.9           |
| Marital status           |            |                |
| Never married/divorced/widowed/separated | 360 | 38.7 |
| Currently married        | 571        | 61.3           |
| Past occupation          |            |                |
| Homemaker                | 276        | 29.7           |
| Government and private services | 309 | 33.2 |
| Business                 | 145        | 15.6           |
| Laborer and others       | 201        | 21.6           |
| Economical dependency status |        |                |
| Dependent                | 232        | 24.9           |
| Partially dependent      | 448        | 48.1           |
| Independent              | 251        | 27.0           |
| Living arrangement       |            |                |
| Living alone             | 31         | 3.3            |
| Living with spouse only  | 74         | 8.0            |
| Living with spouse and children or with son's family | 773 | 83.0 |
| Living with daughter's family or distant relative or others | 53 | 5.7 |
were the major sources of awareness in their community-based cross-sectional study conducted in a rural area of Bangalore, Karnataka among 210 elderly participants. Females were more aware of the social welfare schemes in our study. A study by Bartwal et al. also found that females were more aware. Joseph et al. found that males were more aware of the social welfare schemes than females in their community-based cross-sectional study conducted among 206 elderly persons in an urban area of Mangalore, Karnataka.

Among the social welfare schemes, awareness and utilization rate were highest for IGNOAPS in our study. Similar findings were reported by Bartwal et al. and Nivedita et al. Monetary benefit from these social welfare schemes were mostly utilized for household expenditure in our study. Nivedita et al. also reported that the purpose of utilization was basic needs. Jothi et al. reported that the pension amount of the IGNOAPS was used mostly for health needs such as medicines and visiting doctor. This study was conducted among elderly persons availing IGNOAPS in an urban area of Puducherry. Jothi et al. also found that the remittance frequency of IGNOAPS was monthly in their study that was similar to our study.

Of the vast determinants of health, financial independence is proportional to seeking health care and the overall health of the elderly. Social welfare schemes may help in achieving economic independence among elderly persons. Knowledge of social welfare schemes and their utilization by their clients shall assist family physicians in making informed decisions on treatment costs. India faces major bottlenecks such as inadequate health financing, health infrastructure, skilled human resources, and deformed primary health care to achieve universal health coverage. Elderly-specific challenges are increased burden of noncommunicable diseases, injuries, inadequate finances, and lack of intersectoral coordination. Medi et al. conducted a study among elderly diabetic individuals and found that the reason for

| Characteristics               | Total (n=931) | Awareness of at least one scheme n=809 (%) | P* | Utilizing at least one scheme n=393 (%) | P* |
|------------------------------|--------------|------------------------------------------|----|----------------------------------------|----|
| Age group (years)            |              |                                          |    |                                        |    |
| 60-64                        | 348          | 290 (83.3)                               | 0.08 | 85 (29.3)                              | <0.001 |
| 65-69                        | 242          | 214 (88.4)                               | 112 (52.3) |                                     |
| 70-74                        | 189          | 171 (90.5)                               | 111 (64.9) |                                     |
| 75 and above                 | 152          | 134 (88.2)                               | 85 (63.4) |                                     |
| Gender                       |              |                                          |    |                                        |    |
| Male                         | 416          | 359 (86.3)                               | 0.63 | 143 (39.8)                             | <0.001 |
| Female                       | 515          | 450 (87.4)                               | 250 (55.5) |                                     |
| Educational level            |              |                                          |    |                                        |    |
| Illiterate                   | 557          | 482 (86.5)                               | 0.58 | 258 (53.5)                             | <0.001 |
| Primary                      | 152          | 136 (89.5)                               | 77 (56.6) |                                     |
| Middle                       | 88           | 78 (88.6)                                | 28 (35.9) |                                     |
| High school and above        | 134          | 113 (84.3)                               | 30 (26.5) |                                     |
| Type of family               |              |                                          |    |                                        |    |
| Nuclear family               | 94           | 82 (87.2)                                | 0.92 | 38 (46.3)                              | 0.71 |
| Extended family              | 837          | 727 (86.8)                               | 355 (48.8) |                                     |
| Marital status               |              |                                          |    |                                        |    |
| Divorced/widowed/separated   | 356          | 320 (89.9)                               | 0.03 | 196 (61.3)                             | <0.001 |
| Currently married/never married | 575     | 489 (85.0)                               | 197 (40.3) |                                     |
| Past occupation              |              |                                          |    |                                        |    |
| Homemaker                    | 276          | 231 (83.7)                               | <0.001 | 119 (51.5)                             | <0.001 |
| Government and private services | 309     | 253 (81.9)                               | 80 (31.6) |                                     |
| Business                      | 145          | 138 (95.2)                               | 79 (57.2) |                                     |
| Laborer and others           | 201          | 187 (93.0)                               | 115 (61.5) |                                     |
| Economical dependency status |              |                                          |    |                                        |    |
| Dependent                     | 232          | 190 (81.9)                               | 0.01 | 28 (14.7)                              | <0.001 |
| Partially dependent           | 448          | 405 (90.4)                               | 277 (68.4) |                                     |
| Independent                   | 251          | 214 (85.3)                               | 88 (41.1) |                                     |
| Living arrangement            |              |                                          |    |                                        |    |
| Living alone                  | 31           | 28 (90.3)                                | 0.71 | 17 (60.7)                              | 0.19 |
| Living with spouse only       | 74           | 66 (89.2)                                | 25 (37.9) |                                     |
| Living with spouse and children or with son's family | 773 | 671 (86.8) | 326 (48.6) |                                     |
| Living with daughter's family or distant relative or others | 53 | 44 (83.0) | 25 (56.8) |                                     |

*Chi-square test
nonadherence to medication was lack of finance. An inquiry from their patients on the use of social welfare schemes shall help the family physicians to better understand the reason for default and noncompliance to their advice. The relationship between family physicians, and their patients and their families is built over a period of time and is based on trust and confidence. Primary health care approach by the family physicians may incorporate the social welfare benefits by the Government of India to the elderly persons. By that family physicians could provide a comprehensive, low-cost, effective, and appropriate care for elderly persons.

Strengths of the study were its community-based study design and good response rate. Data collected by specially trained interviewers increased the reliability of information. Being a cross-sectional study, the temporality of the findings could not be established and the findings are generalizable only to elderly persons of urban areas.

| Covariates                        | Bivariate model     | Multivariable model |
|-----------------------------------|---------------------|---------------------|
|                                   | COR     | 95% CI | P       | AOR     | 95% CI | P       |
| Age (years)                       |         |        |         |         |        |         |
| 60-64                             | Reference|        |         | Reference|        |         |
| 65-69                             | 2.7     | 1.9-3.8| <0.001  | 2.5     | 1.6-3.8| <0.001  |
| 70-74                             | 4.4     | 3.0-6.4| <0.001  | 5.0     | 3.1-7.9| <0.001  |
| 75 and above                      | 3.9     | 2.6-5.9| <0.001  | 3.9     | 2.4-6.4| <0.001  |
| Gender                            |         |        |         |         |        |         |
| Male                              | Reference|        |         | Reference|        |         |
| Female                            | 1.8     | 1.4-2.4| <0.001  | 1.7     | 1.1-2.6| 0.036   |
| Educational level                 |         |        |         |         |        |         |
| High school and above             | Reference|        |         | Reference|        |         |
| Middle                            | 1.6     | 0.9-3.0| 0.119   | 2.6     | 1.3-5.6| 0.101   |
| Primary                           | 3.6     | 2.1-6.0| <0.001  | 3.4     | 1.8-6.4| <0.001  |
| Illiterate                        | 3.0     | 1.9-4.6| <0.001  | 2.3     | 1.3-4.1| 0.006   |
| Type of family                    |         |        |         |         |        |         |
| Extended Family                   | Reference|        |         | Reference|        |         |
| Single member and Nuclear Family  | 1.1     | 0.7-1.7| 0.711   | 1.5     | 0.8-2.8| 0.242   |
| Marital status                    |         |        |         |         |        |         |
| Currently married/never married   | Reference|        |         | Reference|        |         |
| Divorced/widowed/separated        | 2.4     | 1.8-3.1| <0.001  | 1.6     | 1.1-2.4| 0.016   |
| Past occupation                   |         |        |         |         |        |         |
| Government and private service    | Reference|        |         | Reference|        |         |
| Business                          | 3.4     | 2.3-5.2| <0.001  | 5.7     | 3.4-9.4| <0.001  |
| Laborers and others               | 3.8     | 2.6-5.6| <0.001  | 5.5     | 3.4-8.9| <0.001  |
| Homemaker                         | 2.2     | 1.5-3.1| <0.001  | 2.4     | 1.5-4.0| 0.001   |
| Economical dependency status      |         |        |         |         |        |         |
| Independent                       | Reference|        |         | Reference|        |         |
| Partially dependent               | 3.0     | 2.2-4.1| <0.001  | 3.3     | 2.3-4.9| <0.001  |
| Dependent                         | 0.3     | 0.2-0.4| <0.001  | 0.2     | 0.1-0.4| <0.001  |
| Living arrangement                |         |        |         |         |        |         |
| Living with spouse and children or with son's family | Reference|        |         | Reference|        |         |
| Living with daughter's family or distant relative or others | 1.2     | 0.7-2.1| 0.477   | 1.4     | 0.7-3.0| 0.341   |
| Living with spouse only           | 0.7     | 0.4-1.2| 0.163   | 1.4     | 0.7-2.9| 0.329   |
| Living alone                      | 1.7     | 0.8-3.4| 0.166   | 1.8     | 0.6-4.7| 0.257   |

**Conclusion**

Awareness of social welfare schemes among elderly persons in this resettlement colony of Delhi was 86.9%. Among the total participants, 42.2% were utilizing at least one of the social welfare schemes. The monetary benefit helped them in their household and health-related expenditure. Higher utilization of these schemes among the illiterate and economically dependent individuals indicates the reach of these social welfare schemes to the needy. Utilization needs to be improved among elderly males, and those below 75 years of age.

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**Conflicts of interest**

There are no conflicts of interest.
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