Awareness of Indian government initiated social security schemes utilization among villagers of Kanpur rural region: An evaluative cross sectional study

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ABSTRACT

Context: In India, the use of social security schemes by the rural population has not been evaluated with much consideration. The awareness of these social security programs plays a vital role in their use. Aims: This research was conducted to evaluate the awareness among the rural population regarding government-initiated social security schemes and to provide recommendations based on the results of the study. Settings and Design: A community-based cross-sectional study was conducted in a rural health care center. Methods and Material: A sample of 250 individuals in the rural health care center of a dental college was subjected to a questionnaire regarding the awareness of the government-launched social security schemes—Sukanya Samridhi Yojana, Pradhan Mantri Suraksha Bima Yojana, Atal Pension Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojana, Ayushman Bharat Yojana, and Pradhan Mantri Kisan Samman Nidhi Yojana. Statistical Analysis Used: The study data were analyzed by Epi Info™ 7 software package. Descriptive statistics were assessed and differences between the two groups were compared using the Chi-square test and the P-value of < 0.05 was considered to be significant. Results: In the present study, 212 rural people were aware of any one of the recently initiated social security schemes, and the awareness level of these social security schemes was higher in those with age more than 30 years, males, literates, and classes 3 and 4 economic groups of population. Conclusions: The rural population’s knowledge of the government’s social security schemes is strong, and it is affected by people’s age, gender, literacy level, and socioeconomic status.

Keywords: Awareness, rural population, social security, utilization

Introduction

“Manusmrithi” of the ancient Indian literature contributed with codes for the protection and safety of citizens. As per Madhava Rao P (2002), social security refers to the economic security provided by the society as a whole, as well as by families, governments, societies, and other social groups, for an individual’s social well-being throughout his lifespan. The International Labor Organization 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.” Health services for illness, fringe benefits to boost employee morale, pension facility for post-retirement life, financial assistance for widowhood, and reimbursement for industrial injuries, this is an open access journal, and articles are distributed under the terms of the Creative Commons Attribution-NonCommercial-ShareAlike 4.0 License, which allows others to remix, tweak, and build upon the work non-commercially, as long as appropriate credit is given and the new creations are licensed under the identical terms.

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occupational disorders, and unemployment due to retrenchment and layoffs are all included in the system under coordinated social security initiatives. In developed nations like the USA and Great Britain, social security covers national insurance, industrial insurance, family allowance, national assistance, and national health service, while such legislations are lacking in India. The World Bank data state the rural population in India to be 65.53% in 2019. The 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 populations, with higher utilization by the urban population with neglect toward the rural population. The literacy rate of the rural population (68.9%) is lower than the urban population (85%) in India, which may increase their ignorance regarding the various government schemes. In a developing country like India, the government is committed to ensuring that people can age and live with dignity from a human rights perspective. Hence, many measures have been taken by the Indian government to provide some sense of social security to them. To ensure this, the Government of India has introduced social security schemes designed specifically for the Indian population, elderly pension schemes, tax concessions to farmers, and investment schemes with higher rates of interest for villagers, rural old age solution portal, health and life insurance schemes, and schemes for female child to stop female feticide (from January 2015 to February 2019) distributed evenly among the rural and urban areas, and these schemes can be used for easy enrollment through banks and post offices. Studies regarding the awareness of social security schemes in the rural population are scarce. Attempts at studying the awareness among the rural population in India were made by Srivastava et al. and Maroof et al., with the focus only on the elderly rural population, and excluded those from the younger age groups and farmers. In view of these missing data and with an intent to assess the awareness of the Indian rural population regarding these government-launched social security schemes, a study was conducted with this aim in a rural field practice area at Kanpur dehat.

**Subjects and Methods**

A community-based cross-sectional study of 3 months duration (July 2021 to September 2021) was conducted in a rural health care center (Shivraipur) of a dental college at Kanpur dehat (village), Uttar Pradesh. The study was commenced after approval by the Institutional Ethics Committee and panchayat sarpanch (head of the village community). The research involved adults over the age of 18 from rural area who gave written informed consent. The method of universal sampling was used. All who came into contact with us in the study area were requested to take part in the survey. After data collection, 250 people had taken part in the research. A pretested semi-structured questionnaire was used as a study tool. The variables in the questionnaire comprised the knowledge of the existence of the recent social security schemes, details of these schemes, and the utilization of these schemes. An individual was considered ‘aware’ if awareness of any one out of six social security schemes was present. Awareness regarding social security schemes introduced from January 2015 to February 2019 included—Sukanya Samridhi Yojana (SSY-Y1) (launched on January 22, 2015), Pradhan Mantri Suraksha Bima Yojana (PMSBY-Y2) (accident insurance scheme), Atal Pension Yojana (APY-Y3) (pension scheme), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY-Y4) (life insurance scheme) (all three were launched on May 9, 2015), Ayushman Bharat Yojana (ABY-Y5) (medical treatment scheme launched on September 23, 2018), and Pradhan Mantri Kisan Samman Nidhi Yojana (PMKSNY-Y6) (farmers’ pension scheme launched on February 24, 2019). All rural individuals were classified into four economic classes from classes 1 to 4. Class 1 included individuals of high economic status, 2 with middle, 3 with lower-middle, and 4 with individuals of low economic status.

**Statistics**

Data were analyzed by Epi Info™ 7 software package. Descriptive statistics were assessed. The differences between the two groups were compared using the Chi-square test and a P value of < 0.05 was considered to be significant.

**Results**

In the present study, the total sample was of 250 study population out of which 35.2% of the participants were in the 41–50 years age group followed by 26.4% in the age group of 31–40 years. The males were more in number (56.4%) compared to females (43.6%). Among all the study participants, 79.2% were literate [Table 1].

**Characteristic related to awareness**

The awareness of these social security schemes was higher in those with age more than 30 years, males, literates, and classes 3 and 4 population, while it was lower in those with age less than 30 years, females, illiterates, and classes 1 and 2 population [Table 2].

| Table 1: Demographic data of study participants (n=250) |
|---------------------------------------------------------|
| **Particulars** | **Frequency (n=250) (%)** |
| Age-wise distribution (years) |  |
| 18-30 years | 37 (14.8) |
| 31-40 years | 66 (26.4) |
| 41-50 years | 88 (35.2) |
| 51-60 years | 32 (12.8) |
| >60 years | 27 (10.8) |
| Gender-wise distribution |  |
| Male | 141 (56.4) |
| Female | 109 (43.6) |
| Literacy rate |  |
| Literate | 198 (79.2) |
| Illiterate | 52 (20.8) |
| Socioeconomic class |  |
| Class 1 | 52 (20.8) |
| Class 2 | 78 (31.2) |
| Class 3 | 63 (25.2) |
| Class 4 | 57 (22.8) |
Among the study population of 250 individuals, 212 individuals were aware and had registered for any one or more than one of the above schemes, while 38 were not aware of any of the schemes, and hence, did not register. Among those who were registered, 212 registered for Ayushman Bharat Yojana (ABY-Y5), 198 registered for Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJBY-Y4), and 188 registered for Pradhan Mantri Suraksha Bima Yojana (PMSBY-Y2). There was less registration (156) for Pradhan Mantri Kisan Samman Yojana (PMKSY-Y6) and 90 for Atal Pension Yojana (YAPY-Y3) [Table 3, Graph 1].

Discussion

In India, there are very few studies on public awareness of social security schemes. Among those who did not utilize the social welfare schemes, lack of knowledge related to the scheme was the main reason, followed by the non-requirement of the scheme. All adults over the age of 18 were included in the current report. According to the current research, the government’s newly introduced social security schemes have reached a larger rural population than the previous social security schemes. This might be due to the extensive advertising done by the Government of India. Despite the Government of India’s attempts to raise awareness for the new social security programs, it was discovered that about a quarter of the rural population in the study was unaware of them. However, the awareness among the rural population was reported to be higher (84.8%) compared to the previous studies done by Vidhate et al.\textsuperscript{19} in 2016 where the awareness was 76%. Efforts must be made to reach out to the entire rural community to raise awareness for these programs. The rural population should be educated on the need of social security schemes. The government has a vital role to play in maximizing the potential of the current social security programs to improve public health.\textsuperscript{20} In contrast to Vidhate et al.\textsuperscript{19} report, the majority of the rural population in the study was aware of the life and injury insurance schemes and had registered for them, while less than half were only registered. While a few were aware of the pension scheme and savings scheme at the bank and post office for the girl child and registered, but in the study done by Vidhate et al.\textsuperscript{19} no one had utilized these two schemes. Nivedita et al.\textsuperscript{21} observed that social assistance schemes were utilized by 66.6%, pension schemes by 48%, social security benefits by 47.6%, and insurance by 13.8%. In the present study, medical treatment insurance awareness was present in a higher number which was found low (25.59%) in a study done by Dash et al.\textsuperscript{22} The farmer’s pension scheme registration and awareness were present in large number among the villagers in the current study while no studies are reported in the literature [PubMed central 2016-2020] estimating the awareness and utilization of the farmer’s pension scheme, and hence, the results of our study cannot be compared with any.

It was also observed that the majority of sociodemographic variables such as age, gender, literacy status, and socioeconomic classes affected the knowledge of the social security schemes. These discrepancies should be taken into consideration and initiatives should be used to access those who are not aware of the social security schemes. Vidhate et al.\textsuperscript{19} and Joseph et al.\textsuperscript{23} noted findings that the awareness was more in males, well-educated respondents, and those in the upper-middle class of socioeconomic status, which were similar to that of the results in our study. In Kenya, Mwaita et al.\textsuperscript{24} found that even though the financial security literacy was high in the employees of Nakuru County Government, 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. The government did not play a role in significantly affecting the adherence to the social security schemes. The policy must be regularly updated

| Variable                  | Aware** n=212 (%) | Not aware n=38 (%) | P*  |
|---------------------------|-------------------|--------------------|-----|
| Age (in years)            |                   |                    |     |
| <30 years                 | 18 (8.4%)         | 09 (23.6%)         | 0.0054 |
| >30 years                 | 194 (91.5%)       | 2976.3%            |     |
| Gender                    |                   |                    |     |
| Male                      | 198 (93.3%)       | 10 (26.3%)         | 0.00001 |
| Female                    | 14 (6.60%)        | 28 (73.6%)         |     |
| Literacy Rate             |                   |                    |     |
| Literate                  | 194 (91.5%)       | 14 (9.6%)          | 0.00001 |
| Illiterate                | 18 (7.6%)         | 24 (13.2%)         |     |
| Socioeconomic class       |                   |                    |     |
| Classes 1 and 2           | 22 (10.3%)        | 12 (31.5%)         | 0.0004 |
| Classes 3 and 4           | 190 (89.6%)       | 26 (68.4%)         |     |

*P is significant for <0.05. **An individual was considered ‘aware’ if awareness of any 1 out of 6 social security schemes was present

| Yojana name (Y)                       | Aware* n (%) |
|---------------------------------------|--------------|
| Sukanya Samridhi Yojana (Y1)          | 178 (71.2)   |
| Pradhan Mantri Suraksha Bima Yojana (Y2)| 188 (75.2)    |
| Atal Pension Yojana (Y3)              | 90 (36)      |
| Pradhan Mantri Jeevan Jyoti Bima Yojana (Y4)| 198 (79.2)  |
| Ayushman Bharat Yojana (Y5)           | 212 (84.8)   |
| Pradhan Mantri Kisan Samman Nidhi Yojana (Y6)| 156 (62.4) |

*An individual was considered ‘aware’ if awareness of any 1 out of 6 social security schemes was present
and reviewed while implementing social security schemes in a developing country like India. Specific considerations such as age, gender, literacy level, marital status, etc., should be remembered when reviewing and renewing the program as social security benefits are intended for both the present and the future.[24-26]

Conclusion

Rural residents were well-informed about the newly announced social security schemes, compared to earlier government-sponsored schemes. The social security schemes may contribute to social protection if they are carefully designed to fulfill local needs, adequately funded, and include the rural population. The villagers’ economic independence increases their health-seeking behavior and their overall social security. The knowledge of the rural people is determined by age, gender, literacy level, and socioeconomic situation. While the rural population has a good awareness of the social security schemes, participation in these schemes is still limited. More public awareness campaigns, rural population guidance, and local educational theater programs are needed to encourage this.

Limitations

1. We could include only a small number of villagers due to the Coronavirus Disease 2019 (COVID-19) fear so many refused to enroll.
2. Only one village population was studied.

Key messages and recommendation

This cross-sectional study revealed that the villagers knew of the government’s social security schemes which was a strong positive indication and was affected by people’s age, gender, literacy level, and socioeconomic status although the utilization was lower than the awareness for all the schemes and provisions. This was because the information among the villagers was incomplete. They did not know whether they qualified for the schemes or provisions. The whole process of providing welfare schemes for the villagers is to ensure a good-quality life for them, but, unfortunately, the whole process of benefitting from these schemes is not designed to be villager-friendly. There is a need not to just focus on providing for the needs of the rural population, we also need to focus on designing the path to acquiring those benefits as easily as possible.

Declaration of patient consent

The authors certify that they have obtained all appropriate patient consent forms. In the form the patient(s) has/have given his/her/their consent for his/her/their images and other clinical information to be reported in the journal. The patients understand that their names and initials will not be published and due efforts will be made to conceal their identity, but anonymity cannot be guaranteed.

Key messages

Financial stability, illiteracy, and social and emotional vulnerability are all factors that make the lifestyles of the Indian rural people precarious. Improving one’s well-being and quality of life necessitates significant policy and programmatic involvement. At the individual, family, governmental, and non-governmental levels, the approach must be multidimensional and comprehensive.

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Conflicts of interest

There are no conflicts of interest.

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