

**A STUDY TO ASSESS THE LEVEL OF AWARENESS AND UTILIZATION OF
GOVERNMENT WELFARE SCHEMES AMONG SENIOR CITIZENS ATTENDING
TERTIARY CARE CENTRE THRISSUR**

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ABSTRACT

Democracy 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 benefits through senior citizens' government schemes. Health outcomes of the elderly improve when they are economically independent. The government welfare schemes for senior citizens in India aim to improve their quality of life by providing financial support, healthcare, and access to essential resources. These schemes address various needs, including financial security, healthcare, and access to and so on. The title of the study is "To assess the awareness and utilization of government welfare schemes among senior citizens attending tertiary care center Thrissur". Objective: The objective of the study was to assess the awareness regarding government welfare schemes among senior citizens, to determine the utilization of these schemes among them, and to find out the association of awareness and utilization of government welfare schemes with selected variables. Methodology: The method used was an analytical cross-sectional study. Among 400 patients aged above 60 years who met the inclusion criteria and were receiving treatment in both inpatient and outpatient departments of a tertiary care center. self-structured questionnaire was used to assess their awareness and utilization of government welfare schemes. Results: The results of the study showed that Majority 347 (86.75%) had average awareness, 50 (12.5%) had good awareness, and only 3 (0.75%) had poor awareness regarding government welfare schemes. Majority 300 (75%), were utilizing IGNOAPS, social security schemes, or IGNWPS. The study also revealed a significant association between educational status and awareness ($P = 0.002$), utilization ($P = 0.007$), family income ($P = 0.011$), and APL/BPL status ($P = 0.021$). Conclusion: The study we could understand that majority of subject were aware about the government welfare schemes, and most of the subjects were utilizing IGNOAPS/social security scheme/IGNWPS.

KEYWORDS: Awareness, Utilization, Government welfare schemes, Elderly, IGNOAPS, IGNWPS.

INTRODUCTION

"Age is no barrier. It's a limitation you put on your mind."

-Jackie Joyner-Kersey

The Senior Citizens are an invaluable and an integral part of the Indian society. During the course of their lives, they make tremendous contribution to home, family, society and to the overall development of our nation and

our communities. Most of them are not financially independent but do not know how to sustain themselves at this point in their life.^[1]

Government schemes for senior citizens are crucial for ensuring their financial security, healthcare access, and overall well-being during their golden years, promoting a dignified and self-reliant life.^[2]

Demographic transition enhanced the proportion of geriatric population in India. Senior citizens experience progressive economic dependency for their daily survival. The Government of India provides economic assistance through social welfare schemes. However, inadequate awareness of schemes is the key reason for its low utilization.^[3]

In today's scenario, elderly people play an important role in overall population. Even though govt. has introduced several schemes in this generation is very rare. Some of the schemes provide social security in form of cash or other benefits which supports them economically. But due to less awareness these schemes and benefits are utilized in minimal proportion.^[1]

Article 41 of the constitution directs the state to provide public assistance to its citizens in terms of unemployment, old age, sickness and disablement and in other cases of undeserved want within the limits of its economic capacity and development. This scheme has been launched by govt. from time to time for the aged.^[4]

Health social and economic policies for older persons vary substantially among different nations. Analysis of these difference through appropriate research may assist greatly in the planning of appropriate policy aimed at improving the health status as well as the social and economic wellbeing of elderly population.^[5]

Independence in the economic conditions of the elderly improves the health seeking behavior and health outcomes the more existence of these schemes is not enough; awareness and utilization of these schemes by elderly person are necessary to attain an acceptable level of social welfare.^[6]

The present study was implemented to evaluate knowledge and utilization of social welfare schemes and also to assess the effect of educational intervention on awareness of elderly persons about welfare schemes.

MATERIALS AND METHODS

Research Approach

A quantitative research approach was adopted for the study.

Research Design

Analytical cross-sectional study.

Research Setting

The study was conducted in In-patient and Out-patient departments of Jubilee Mission Medical College & Research Institute, Thrissur.

Variables

Sociodemographic variables and clinical data

It includes Age, Gender, Religion, Marital status, Education status, past occupation status, Family income, economically dependent status, Relationship with caregivers, Mode of living, APL/BPL, Role in the family, chronic medical condition, previous hospitalization history.

Population

Population is defined as "the entire set of individuals or objects that possess some common characteristics and to whom the researcher wishes to generalize the results of the study."

-Target population: In the present study, patients receiving treatment above 60 years of age.

-Accessible population: The patients receiving treatment above 60 years of age from JMMC&RI.

Sample and sampling techniques

Sample

The patients who are above 60 years of age and those who met the inclusion criteria.

Sample size

Sample size consists of patients of age above 60 years of age receiving treatment from JMMC&RI.

Sample size calculation

The sample size was determined according to the study conducted by Parvathi P Nair regarding the awareness and utilization of geriatric welfare services among senior citizen, (sample size=400)

$$\text{Sample size } (n) = \left[\{Z_{1-\alpha/2}\}^2 pq / d^2 \right]$$

$$P = 400$$

$$q = 2.4$$

$$d = 80$$

$$n = 400 \text{ (369 approx.)}$$

Sampling technique

Probability simple random sampling technique.

Criteria for sample collection

Inclusion criteria

Patients who are.

- able to comprehend Malayalam
- willing to participate
- above 60 years of age
- available during data collection period

Exclusion criteria

Patients who are

- mentally challenged
- critically ill patients
- not cooperative

Description of the tool**Tools and technique**

Tool 1 & Tool 2

Tool 2 consists of two sections.

Section A and Section B

Tool 1**Sociodemographic variables**

It includes age, gender, religion, marital status, educational status, family income, relationship with caregivers, mode of living, APL/BPL, role in the family previous hospitalization history.

Tool 2**Section A**

Section A consist of self-prepared checklist to assess the level of awareness regarding senior citizens government welfare schemes. The awareness was assessed based on the schemes listed below.

- IGNOAPS/Social security scheme
- IGNWPS
- Vayomithram
- Vayomadhuram
- Vayomadrutham
- Vayoraksha
- Karunya Scheme
- Mandahasam
- AAY/ Annapoorna scheme
- Income tax concession
- Airline concession

Scoring and interpretation

The overall scoring was based on the number of schemes, and the interpretations were made according to the schemes they were aware of.

Sl no	Interpretation	Score
1	Good	6-11
2	Average	1-5
3	Poor	0

Section B.

This Section consists of a self-prepared checklist to assess the utilization of government welfare schemes by senior citizens.

RESULT

- Majority of the patients, 277 (69.25%) belonged to the age group range 60-74 years, whereas 14 (3.5%) belonged to the age group of 85 and above.
- One hundred and eighty-five (46.25%) were male whereas, female counterparts 215 (53.75%).
- Two hundred and eight (52%) were Hindus, 69 (17.25%) were Muslims, and 123 (30.75%) were Christians.
- Majority of the subjects, 313 (78.25%) were married, 15 (3.75%) were unmarried, 70 (17.5%) were widow/widower and 2 (0.5%) were separated.
- Forty-nine (12.25%) had no formal education, 175 (43.75%) were primary educated, 121 (30.25%)

were secondary educated, 30 (7.5%) had secondary education, 30 (7.5%) had higher secondary education, and 25 (6.25%) were graduates.

- Majority of the subjects 261 (65.25%) were homemaker/coolie, 41 (10.25%) were govt. employee, 73 (18.25%) were private employee, 25 (6.25%) were doing business.
- Majority of the subjects 300 (75%) had monthly family income below 10,000 and 19 (4.75%) had income ranging 15,001-20,000.
- Two hundred and twenty-two (55.5%) were having relation with son/daughter, 44 (11%) were having relation with siblings, 113 (28.25%) with husband/ wife, and 21 (5.25%) with others.
- One hundred and eighty (47.5%) subjects belonged to APL and 206 (51.5%) belonged to BPL.
- Regarding the relationship of the subject, 259 (64.75%) had role in care of household, 60 (15%) had role in care of grandchildren, 56 (14%) had role in self-care and 25 (6.25%) had other roles.
- Regarding chronic medical condition, 301 (75.5%) had chronic medical condition, 99 (24.75%) had no chronic medical condition.
- Regarding hospitalization history, 243 (60.75%) had previous hospitalization, 157 (39.25%) had no history of previous hospitalization.
- Majority of the subjects 347 (86.35%) had average awareness, 50 (12.5%) had good awareness and 3 (0.75%) had poor awareness regarding senior citizen govt. welfare schemes.
- Majority of the subjects 300 (75%) had utilized IGNOAPS/ SOCIAL SECURITY SCHEME/ IGNWPS.
- There is no significant association between awareness of government welfare schemes with APL/BPL ($p=0.815$), role of family ($p=0.598$), chronic medical condition ($p=0.057$), past hospitalization ($p=0.615$).
- There is a significant association between utilization of government welfare schemes with education ($p=0.007$), family income ($p=0.011$), APL/BPL ($p=0.021$), chronic medical condition ($p=0.034$).
- There is no significant association between utilization of government welfare schemes with age ($p=0.583$), gender ($p=0.524$), religion ($p=0.420$).
- There is no significant association between awareness of government welfare schemes with marital status ($p=0.822$), past occupational status ($p=0.286$).
- There is no significant association between awareness of government welfare schemes with economically dependent status ($p=0.215$), relationship with caregiver ($p=0.795$), mode of living ($p=0.878$), role of family ($p=0.090$).
- There is no significant association between awareness of government welfare schemes with past hospitalization ($p=0.051$).

SECTION I: Description of Socio- demographic variables

- Majority of the patients, 277 (69.25%) belonged to the age group range 60-74 years, whereas 14 (3.5%) belonged to the age group of 85 and above.
- One hundred and eighty-five (46.25%) were male whereas, female counterparts 215 (53.75%).
- Two hundred and eight (52%) were Hindus, 69 (17.25%) were Muslims, and 123 (30.75%) were Christians.
- Majority of the subjects, 313 (78.25%) were married, 15 (3.75%) were unmarried, 70 (17.5%) were widow/widower and 2 (0.5%) were separated.
- Forty-nine (12.25%) had no formal education, 175 (43.75%) were primary educated, 121 (30.25%) were secondary educated, 30 (7.5%) had higher secondary education, and 25 (6.25%) were graduates.
- Majority of the subjects 261 (65.25%) were homemaker/coolie, 41 (10.25%) were govt. employee, 73 (18.25%) were private employee, 25 (6.25%) were doing business.
- Majority of the subjects 300 (75%) had monthly family income below 10,000 and 19 (4.75%) had income ranging 15,001-20,000.
- Two hundred and twenty-two (55.5%) were having relation with son/daughter, 44 (11%) were having relation with siblings, 113 (28.25%) with husband/ wife, and 21 (5.25%) with others.
- One hundred and eighty (47.5%) subjects belonged to APL and 206 (51.5%) belonged to BPL.
- Regarding the relationship of the subject, 259 (64.75%) had role in care of household, 60 (15%) had role in care of grandchildren, 56 (14%) had role in self-care and 25(6.25%) had other roles.
- Regarding chronic medical condition, 301 (75.5%) had chronic medical condition, 99 (24.75%) had no chronic medical condition.
- Regarding hospitalization history, 243 (60.75%) had previous hospitalization, 157 (39.25%) had no history of previous hospitalization.

SECTION II: Distribution of level of awareness regarding government welfare schemes among senior citizens

- Majority of the subjects 347 (86.35%) had average awareness, 50 (12.5%) had good awareness and 3 (0.75%) had poor awareness regarding senior citizen govt. welfare schemes.
- Regarding IGNOAPS/ social security scheme, 381 (95.25%) were aware about the scheme and 19 (4.75%) were not aware.
- In IGNWPS, 314 (78.5%) were aware and 86 (21.5%) were not aware.
- In Vayomithram scheme, 59 (14.75%) were aware and 341 (85.25%) were not aware.
- In Vayomadhuram scheme, 39 (9.75%) were aware and 361 (90.25%) were not aware.

- In Vayoraksha scheme, 31 (7.75%) were aware and 369 (92.25%) were not aware.
- Regarding Vayoamrutham scheme, 27 (6.75%) were aware and 373 (93.25%) were not aware.
- In Karunya scheme, 261 (65.25%) were aware and 139 (34.75%) were not aware.
- In Mandahasam scheme, 27 (6.75%) were aware and 373 (93.25%) were not aware.
- Regarding AAY/Annapoorna scheme, 140 (35%) were aware and 260 (65%) were not aware.
- In Income tax concession, 113 (28.25%) were aware and 287 (71.75%) were not aware.
- In Airline concession, 30 (7.5%) were aware and 370 (92.5%) were not aware.

SECTION III: Distribution of utilization of government welfare schemes among senior citizens

- Regarding IGNOAPS/ social security scheme/IGNWPS, 300 (75.0%) were utilizing the scheme and 100 (25.0%) were not utilizing the scheme.
- In Vayomithram scheme, 4 (1.0%) were utilizing the scheme and 396(99.0%) were not utilizing the schemes.
- In Vayomadhuram scheme, 1(0.25%) was utilizing and 399 (99.75%) were not utilizing the schemes.
- In Vayoraksha scheme, 1(0.25%) was utilizing and 399 (99.75%) were not utilizing the schemes.
- Regarding Vayoamrutham scheme, 1 (0.25%) was utilizing and 399 (99.75%) were not utilizing the schemes.
- In Karunya Insurance scheme, 14(3.5%) were utilizing and 386 (96.5%) were not utilizing the schemes.
- In Mandahasam scheme, 5 (1.25%) were utilizing and 395 (98.75%) were not utilizing the schemes.
- Regarding AAY/Annapoorna scheme, 23 (5.75%) were utilizing and 377(94.25%) were not utilizing the schemes.
- In Income tax concession, 4 (1.0%) were utilizing and 396 (99.0%) were not utilizing the schemes.
- In Airline concession, 0 (0%) were utilizing and 400(100%) were not utilizing the schemes.
- One Hundred and Thirty (32.5%) subjects had faced delay/issues in receiving the benefits and 270 (67.5%) subjects had not faced any delay/issues.
- One Hundred and Sixty-Two (40.5%) subjects had family members who were benefited from the above- mentioned schemes and 238 (59.5%) subjects had no family members receiving any benefits.

SECTION IV: Association of awareness of government welfare schemes among senior citizens with selected variables

- There is a significant association between awareness of government welfare schemes with education (p=0.002).

- There is no significant association between awareness of government welfare schemes with age ($p=0.962$), gender ($p=0.240$), religion ($p=0.636$).
- There is no significant association between awareness of government welfare schemes with marital status ($p=0.132$), past occupational status ($p=0.082$), family income ($p=0.519$).
- There is no significant association between awareness of government welfare schemes with economically dependent status ($p=0.184$), relationship with caregiver ($p=0.451$), mode of living ($p=0.546$).
- There is no significant association between awareness of government welfare schemes with APL/BPL ($p=0.815$), role of family ($p=0.598$), chronic medical condition ($p=0.057$), past hospitalization ($p=0.615$).

Section V: Association of utilization of government welfare schemes among senior citizens with selected variables

- There is a significant association between utilization of government welfare schemes with education ($p=0.007$), family income ($p=0.011$), APL/BPL ($p=0.021$), chronic medical condition ($p=0.034$).
- There is no significant association between utilization of government welfare schemes with age ($p=0.583$), gender ($p=0.524$), religion ($p=0.420$).
- There is no significant association between awareness of government welfare schemes with marital status ($p=0.822$), past occupational status ($p=0.286$).
- There is no significant association between awareness of government welfare schemes with economically dependent status ($p=0.215$), relationship with caregiver ($p=0.795$), mode of living ($p=0.878$), role of family ($p=0.090$).
- There is no significant association between awareness of government welfare schemes with past hospitalization ($p=0.051$).

DISCUSSION

1. Sociodemographic Variables

In the present study, a significant percentage 69.25% of the sample were in the age group of 60-74 years, majority of them were females 53.75%, regarding the religion many of them were Hindus 52%, considering many of them were married 78.25%, concerning the economic status 51.5% belongs to below poverty line.

The similar study conducted by Dr. Sukhpal Kaur from November 2018 to June 2019, to assess the awareness and utilization of various launched by govt. of India for the welfare of the senior citizens, maximum 70.2% participants were male, the mean age of participants was 67.84 ± 5.91 , most 94.3% were married. 79.8% were belonged to Hindu religion, 41.7% belonged to upper lower socio- economic scale and 31.9% belonged to lower middle.^[12]

A similar study conducted by Bogam in 2023 regarding the awareness and utilization of social welfare schemes among elderly villages of Mahabubnagar, maximum 56.25% participants were male. Regarding the age, the maximum participants 47.43% belongs to age group 65-69. Considering many of them married, 73.65%.^[3]

2. To assess the awareness regarding government welfare schemes among senior citizens

A self-prepared checklist was given in order to assess the awareness of government welfare schemes and out 400 sample, 347 sample (86.75%) had average awareness, 50 sample (12.50%) had good awareness and 3 sample (0.75%) had poor awareness regarding the govt. welfare schemes.

The similar study conducted in the year 2022 by Parvathi P Nair & Dr, Mercy Jacob, to assess the awareness and utilization of geriatric welfare services among senior citizens, a total of 400 participants, the study revealed that majority of participants 72.20% of the senior citizen had average awareness 10% had good awareness and 17.80% had poor awareness regarding geriatric welfare services.^[13]

A similar study conducted in the year 2019 by Deepika Agarwal on awareness and utilization of geriatric welfare schemes among urban elderly population of district Gautam Budh Nagar, among 402 elderly, awareness regarding any one scheme was 31.6%, of whom only 1/4th subjects knew about more than one scheme.^[8]

3. To assess the utilization regarding government welfare schemes among senior citizens

In this study the most of the subject were utilizing IGNOAPS/Social Security Scheme/IGNWPS (75%) and none of them were utilizing Air-line concession.

A community-based cross sectional study conducted in 2018 by Anil Kumar Goswamy to assess the awareness and utilization of social welfare schemes by elderly persons residing in an urban resettlement colony of Delhi, participants utilizing any of the social welfare schemes were 393 (42.2%) females utilized the social welfare schemes almost twice as compared to males, participants aged 75 years and above had four times higher utilization of social welfare schemes compared to 60-64 years age group.^[6]

4. Association between level of awareness and utilization of govt. welfare schemes among senior citizens

In this study there is a significant association between awareness of government welfare schemes with education ($p=0.002$), and There is a significant association between utilization of the government welfare schemes with education ($p=0.007$), family income ($p=0.011$), APL/BPL ($p=0.021$), and chronic medical condition ($p=0.034$). Research hypothesis H_1 is accepted.

A cross-sectional descriptive study conducted in the year 2020 by Meenakshi Singh to assess awareness about elderly schemes and benefits among senior citizen of Jhansi city. Results showed that education and type of family had significant association with awareness about schemes and benefits of old age.^[7]

CONCLUSION

The present study was conducted to assess the awareness and utilization of government welfare schemes among senior citizens attending tertiary care centre Thrissur. From the study conducted among the senior citizens regarding government welfare schemes it was concluded that, most of the subjects had good awareness about govt. welfare schemes but were utilizing only the IGNOAPS scheme. Awareness was found to be associated with education. Utilization was associated with education, family income, APL/BPL, chronic medical condition.

CONFLICT OF INTEREST

The authors have no conflicts of interest regarding this investigation.

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