

A study of awareness about policies, programs and legal provisions among the elderly's living in BPL families

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Introduction

In general, awareness includes a person's conscious efforts towards himself. In other words, awareness is the state of a person being aware of himself and his surroundings. The state of being conscious and aware of one's awareness is called self-awareness and is considered a higher form of awareness. Awareness means the state of being aware of an object or situation. Due to lack of awareness, people are sometimes deprived of their rights, duties and benefits. Among the various problems faced by the elderly, their lack of awareness about their rights is also a problem. Due to lack of awareness, many elderly people are not able to take advantage of their property, rights and the facilities and services available to them.

Similarly, various provisions and acts have been made for the protection of elderly people but due to lack of proper information they are not able to complain. In this way, their own relatives and other people exploit them and do not even support them, due to which they experience difficulty in living a respectable life. Old age is called the concluding period of life which requires special care (Sharma, 2015).

Singh (2015) investigated the extent of familiarity among residents of old age homes in Lucknow city with policies, programs, and legislation pertaining to elderly individuals. The findings indicated a notably low level of awareness among the elderly regarding such policies, programs, and laws. Specifically, a significant majority (97.18 percent) of respondents exhibited no acquaintance with the National Policy for the Elderly, 1999, and the Parents, Senior Citizens Maintenance and Welfare Act, 2007. Additionally, only one-third of respondents demonstrated partial awareness of initiatives such as the National Old Age Pension Scheme, Helpage India, or Age Care India, organizations dedicated to elderly welfare. Consequently, the study underscored a prevailing lack of awareness among respondents concerning pertinent policies, programs, and laws targeting the elderly demographic.

Maroof, Mohammed et al. (2016) conducted a community-based cross-sectional study to assess the awareness of geriatric welfare services among the elderly population residing in the rural area surrounding JN Medical College, a health training center situated in Uttar Pradesh. The study revealed a notable deficiency in the level of awareness concerning geriatric welfare services among the elderly demographic. Furthermore, the analysis of gender-based disparities indicated a higher level of awareness among male elders in comparison to their female counterparts.

Singh (2017) conducted a study focusing on the awareness, attitude, and perceived benefits of the Maintenance and Welfare of Parents and Senior Citizens Act, 2007, among economically disadvantaged elderly individuals residing in the slums of the South-West district of Delhi city. The findings revealed a markedly low average level of awareness among the elderly regarding the aforementioned Act. Specifically, the study indicated that 67 percent of participants possessed partial awareness of the Elderly Act, while 18 percent demonstrated comprehensive awareness, primarily attributed to their educational background. Conversely, 15 percent of respondents exhibited no awareness of the Elderly Act, predominantly due to their illiteracy. Consequently, the study highlighted a prevalent lack of comprehensive knowledge concerning the Act among the elderly population under investigation.

Charu, Kohli et al. (2017) conducted a study aimed at examining the awareness, implementation measures, and barriers surrounding social security schemes targeted at the elderly population residing in rural areas of Delhi. The study revealed that older individuals exhibited greater familiarity with the Indira Gandhi National Old Age Pension Scheme compared to other social security initiatives. Despite this, participants generally possessed awareness of only 2-3 social security schemes and were availing benefits from a similar number of schemes. Notably, among schemes categorized under the Below Poverty Line (BPL) category, the Annapurna Yojana garnered the highest level of awareness among elderly participants. Overall, the study underscores significant concerns regarding the adequacy and accessibility of social protection measures for the elderly residing in rural regions of Delhi.

Roy, K et al. (2024) conducted an exploration into the life experiences of elderly individuals residing in a paid old age home. The study sample comprised individuals aged 65 years and above who had been institutionalized for a minimum of one year. Utilizing case studies as a methodological approach, the researchers aimed to address the study objectives effectively. Additionally, a semi-structured interview guide was employed to gather comprehensive insights. The findings of the study unveiled a spectrum of social, familial, and personal

challenges encountered by the elderly residents, with some exhibiting psycho-social issues necessitating specialized care across primary, secondary, and tertiary levels of intervention.

Cunha D. Shwetha et al. (2019) undertook a study to evaluate the awareness levels regarding the rights of the elderly populace residing in Mangalore, Karnataka. The research findings indicated that a significant portion, comprising 57.0 percent, of the elderly demographic exhibited a medium level of awareness regarding provisions pertinent to their welfare. Conversely, 39.0 percent of elderly individuals demonstrated a notably poor overall awareness level regarding these provisions. Additionally, the study highlighted a low level of awareness among the elderly populace concerning health-related provisions aimed at their welfare. Consequently, due to this lack of awareness, elderly individuals faced challenges in accessing and benefiting from available health facilities.

The present research paper is related to the level of awareness among the elderly regarding the policies, programs and laws made for their welfare. Under the policies related to the elderly, various programs and schemes run by the Central Government and State Government for their welfare under the National Policy for the Elderly 1999, National Policy for the Elderly 2011 and their awareness about various provisions and acts etc. for their protection under the laws.

Objectives of the study

1. To study the level of awareness about related policies, programs and laws among the elderly living in BPL families.
2. To present suitable suggestions regarding awareness of related policies, programs and laws among the elderly living in BPL families.

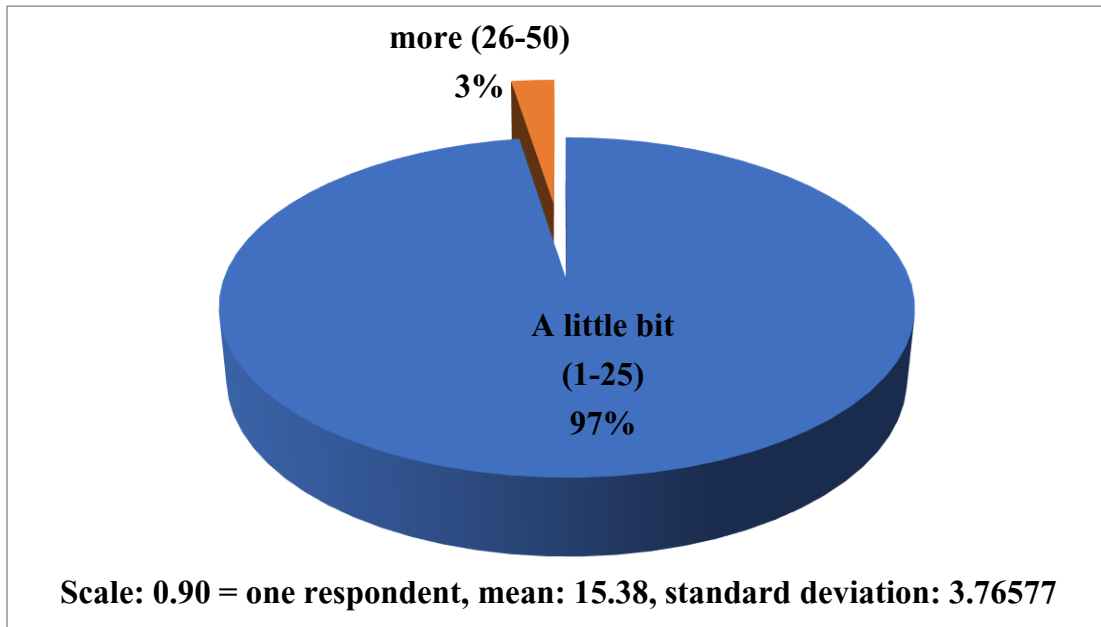
Research Methodology

In the present research paper, the level of awareness about related policies, programs and laws among the elderly living in BPL families has been examined and an attempt has been made to suggest possible social work interventions on the basis of the facts obtained, hence in the present research paper 'Diagnostic Research design' has been used. Along with this, due to lack of previous studies on this topic, 'exploratory research design' was also partly used in the present research study. Due to the research being divided into different levels and scattered in different geographical areas, a total of 400 elderly people were selected as respondents by using multi-stage sampling method in the research study.

In the research study, a total of 24 main aspects regarding awareness of related policies, programs and laws among the elderly were identified and based on these 24 aspects, facts related to the elderly were collected by giving four-point scale responses. Thereafter, the total scores were calculated and, on this basis, a specially developed consolidated scale was created

by the researchers, through which the total awareness of the related programs, policies and laws among the elderly was studied in depth and self-made. To check the reliability of the scale, Split-Halves Method and Cronbach's Alpha Formula were used, the value of which was found to be 0.773, which accepts the scale as reliable.

Figure 1: Overall awareness of policies, programs and laws related to older people



It is clear from Figure 1 that 97.0 percent of the elderly people have some awareness about the related programs, policies and laws, while only 3.0 percent of the elderly people have a lot of awareness about the related programs, policies and laws. Statistical test of the scores of the titration scale of awareness of related programs, policies and laws among the elderly shows that the mean of total awareness is 15.38 and standard deviation is 3.76577. On the basis of the facts obtained, it can be said that the elderly people have got an average of 15.38 (± 3.76577) points in terms of total awareness, which shows a slight level of awareness.

Thus, almost all the elderly people have little awareness about related programs, policies and laws. This situation of the elderly explains the worrying situation. At the same time, it raises questions on the information and reach of the programs and schemes run by the government for the welfare of the elderly among the target group. Due to lack of information about related policies, schemes and programs among the elderly, it has a negative impact on them, hence they are not able to get the benefits of these programs and schemes. Due to lack of awareness about the related schemes among the elderly, government officials and public representatives also misuse the funds of the schemes and programs and do not allow them to reach the people.

There is a need that whatever programs and schemes are made related to the elderly, they should be widely publicized among the target groups so that they can get their real benefits.

Table 1: Various dimensions of awareness among the elderly regarding policies, programs and laws

Sl. No.	Policies / Programs / Laws	Absolutely No	Partially	More	Very Much	Total
1.	Samajwadi Ambulance Service Scheme, (1080)	10	38	204	148	400
		2.5	9.5	51.0	37.0	100.0
2.	Samajwadi Pension Scheme	2	40	230	128	400
		0.5	10.0	57.5	32.0	100.0
3.	Samajwadi Shraavan Yatra Scheme	388	10	2	00	400
		97.0	2.5	0.5	00.0	100.0
4.	National Old Age Pension Scheme (Central Indira Gandhi National Pension Scheme)	00	8	26	366	400
		00.0	2.0	6.5	91.5	100.0
5.	Government Public Distribution Scheme	00	2	34	364	400
		00.0	0.5	8.5	91.0	100.0
6.	Integrated Program for the Elderly	400	00	00	00	400
		100.0	00.0	00.0	00.0	100.0
7.	National Social Assistance Program	400	00	00	00	400
		100.0	00.0	00.0	00.0	100.0
8.	National Old Age Pension Scheme (State Level)	28	42	250	80	400
		7.0	10.5	62.5	20.0	100.0
9.	HelpAge India, a voluntary organization working for the welfare of the elderly	388	10	2	00	400
		97.0	2.5	0.5	00.0	100.0
10.	Toll-free number issued by HelpAge India for assistance to the elderly, 18001801253	398	00	2	00	400
		99.5	00.0	0.5	00.0	100.0
11.	Old age home established for the welfare of the elderly	268	112	12	8	400
		67.0	28.0	3.0	2.0	100.0

12.	Day Care Centre	338	46	16	00	400
		84.5	11.5	4.0	00.0	100.0
13.	Establishment of aged care centres	360	26	14	00	400
		90.0	6.5	3.5	00.0	100.0
14.	National Health Insurance Scheme	380	16	4	00	400
		95.0	4.0	1.0	00.0	100.0
15.	National Program for Health Care of Older Persons	394	4	2	00	400
		98.5	1.0	0.5	00.0	100.0
16.	Fare discount in train travel	20	54	202	124	400
		5.0	13.5	50.5	31.0	100.0
17.	Reservation and concessions in various state transport corporations	362	32	4	2	400
		90.5	8.0	1.0	0.5	100.0
18.	Rebates available under Life Insurance Corporation of India	388	10	2	00	400
		97.0	2.5	0.5	00.0	100.0
19.	Maintenance and Welfare of Parents and Senior Citizens Act, 2007	380	18	00	2	400
		95.0	4.5	00.0	0.5	100.0
20.	National Policy for Older Persons, 1999	392	6	2	00	400
		98.0	1.5	0.5	00.0	100.0
21.	National Council for the Older person, 1999	400	00	00	00	400
		100.0	00.0	00.0	00.0	100.0
22.	Special exemption in courts	398	2	00	00	400
		99.5	0.5	00.0	00.0	100.0
23.	Exemptions under the Right to Information Act	400	00	00	00	400
		100.0	00.0	00.0	00.0	100.0
24.	Higher interest rate on savings account in post office	400	00	00	00	400
		100.0	00.0	00.0	00.0	100.0

From the table 1, it can be outlined that half of the respondents i.e., 51.0 percent of the elderly had more information, while more than one third, 37.0 percent of the elderly had very much information, while only 9.5 percent of the elderly had less information about “Samajwadi Ambulance Service Scheme, (1080)”. From the data obtained, it is known that most of the elderly people had general knowledge about the Samajwadi Ambulance Service Scheme (1080, toll free number) because the government has given more publicity about the scheme among the public. More than half of the respondents i.e., 57.5 percent of the elderly people had a lot of information, while about one third 32.0 percent of the elderly people had a lot of information about this subject, while only 10.0 percent of the elderly people had some knowledge about “Socialist Pension Scheme”. From the facts obtained, it is known that most of the elderly people have more information about the Samajwadi Pension Scheme because this scheme is related to pension and the elderly people are more worried about the pension, hence they are more aware about it.

From the Table 1, the information received from the respondents about “Samajwadi Shravan Yatra Yojana” was quite shocking. Majority of the respondents i.e., 97.0 percent of the elderly people had no information at all. Only 2.5 percent of the elderly had partial knowledge about this subject. Due to illiteracy of the elderly people and lack of much publicity about the scheme and the benefits of the scheme not reaching the targeted groups, the elderly people were not aware about this scheme.

In the investigation into the National Old Age Pension Scheme (Central Indira Gandhi National Pension Scheme), findings revealed that a significant proportion (91.5%) of elderly participants demonstrated extensive familiarity with the scheme, indicating a robust grasp and awareness of its provisions. Conversely, a minority (6.5%) exhibited limited comprehension of the scheme. These results underscore the prevalent knowledge among elderly individuals regarding the National Old Age Pension Scheme, indicative of a commendable level of understanding and awareness concerning pension-related matters.

In the examination of the Government Public Distribution Scheme, it was observed that a substantial majority (91.0%) of elderly respondents possessed extensive information about the scheme, with a smaller segment (8.5%) indicating moderate familiarity. These findings suggest a widespread understanding among elderly individuals regarding the Government Logistics Material Distribution Scheme, particularly noteworthy given its targeted support for economically disadvantaged families over an extended duration. In the assessment of the Integrated Program for the Elderly, it was found that all elderly participants (100%) lacked any information regarding the program. This indicates a universal lack of awareness among the

elderly demographic about the aforementioned initiative. Consequently, there is a discernible imperative to enhance publicity and dissemination efforts to raise awareness and understanding of the program among the elderly population.

In the evaluation of the National Social Assistance Programme, it was observed that every elderly individual surveyed (100%) lacked any knowledge of the program. These findings reveal a comprehensive absence of awareness among the elderly demographic regarding this initiative. Thus, there is a clear indication of the necessity to enhance dissemination efforts to ensure greater awareness and understanding of the National Social Assistance Programme among the elderly population. In the investigation concerning the National Old Age Pension Scheme at the state level, it was found that approximately two-thirds (62.5%) of elderly respondents possessed a considerable amount of information, while roughly one-fourth (20.0%) demonstrated a high level of familiarity with the scheme. Conversely, a minority (10.5%) exhibited limited knowledge, with only 7.0% reporting a complete lack of information. Notably, the availability of pension benefits in old age significantly impacts the financial well-being of elderly individuals. Given their proactive efforts in securing pension support, the elderly generally exhibit a comprehensive understanding of pension-related matters. **(Sing & Verma, 2011)** These findings suggest that a majority of elderly individuals possess substantial information regarding the National Old Age Pension Scheme at the state level.

Majority of the respondents (97.0%) lacked information about the organization, while a small proportion (2.5%) had partial knowledge about HelpAge India. HelpAge India, headquartered in Delhi, focuses on addressing a range of issues concerning the elderly, including problems, policies, welfare programs, and rehabilitation efforts. Notably, the organization's branch in Lucknow, Uttar Pradesh, has long been active in serving the elderly community in the region. However, findings from the study indicate a notable lack of awareness about HelpAge India among elderly individuals from economically disadvantaged backgrounds, particularly those residing in Below Poverty Line (BPL) households.

It was found that nearly all elderly participants (almost 100%) lacked any knowledge about the toll-free number 18001801253, which was established by HelpAge India to provide assistance to the elderly. This helpline serves as a platform for elderly individuals to report instances of abuse or neglect by their families. While HelpAge India has implemented this toll-free service to aid the elderly population in Lucknow and its environs, the study's findings highlight a notable lack of awareness among elderly individuals residing in Below Poverty Line (BPL)

households. This underscores both the importance of such outreach efforts and the potential limitations in HelpAge India's endeavours to engage with all segments of society.

In the research inquiry regarding old age homes aimed at elder welfare, findings revealed that approximately two-thirds (67.0%) of elderly participants lacked any information about these facilities, while slightly more than one-fourth (28.0%) possessed some level of awareness. In Lucknow city, Uttar Pradesh, there are over four established old age homes where elderly individuals reside. Notably, the study underscored a prevalent lack of awareness among the elderly population, particularly those with limited education, regarding the existence and purpose of old age homes intended for their welfare.

In the context concerning Day Care Centres for the elderly, it was revealed that a significant majority (84.5%) of elderly participants lacked any knowledge about these facilities, while a smaller proportion (11.5%) had partial information. These findings indicate a prevalent lack of awareness among the elderly population, particularly those with limited education, regarding the existence and function of day care centres designed for their support and care.

From the study it was found that a vast majority (90.0%) of elderly individuals lacked any knowledge, with only a small minority (6.5%) possessing partial information about old age care centres. The study highlights the scarcity of old age care centres in Lucknow city and the financial barrier posed by high fees, particularly affecting elderly individuals from economically disadvantaged backgrounds. Consequently, the findings underscore a widespread lack of awareness among elderly individuals regarding the establishment of old age care centres.

In the context of National Health Insurance Scheme, the findings indicate a significant lack of awareness regarding the National Health Insurance Scheme among elderly individuals. Specifically, a staggering 95.0 percent of the elderly population surveyed demonstrated a complete absence of information about the scheme, while only a marginal 4.0 percent possessed partial knowledge. Notably, the Rashtriya Swasthya Bima Yojana, instituted by the Government of India, aims to extend health insurance coverage to economically disadvantaged families, shielding them from the financial repercussions of health-related contingencies. These findings underscore a critical gap in awareness regarding the scheme among the elderly demographic, highlighting the need for targeted education and outreach efforts to enhance understanding and utilization among this population segment.

“National Program for Health Care of the Elderly”, almost 100 percent (98.5 percent) of the elderly had no information at all. It is clear from the facts obtained that there is a lack of awareness about this program among all the elderly people, the main reason for which is the

illiteracy of the elderly people and not much publicity regarding the program among the general public. The study's findings reveal a stark reality regarding the National Program for Health Care of the Elderly, with an overwhelming majority (98.5 percent) of elderly participants exhibiting a complete lack of awareness about the program. This pervasive unawareness is primarily attributed to the prevalent issue of elderly illiteracy coupled with limited public dissemination of information regarding the program. These findings underscore a critical need for concerted efforts aimed at enhancing program visibility and implementing targeted educational initiatives tailored to address the specific needs and challenges faced by elderly individuals.

In Study, half of the 50.5 percent elderly people had a lot of information about “Rebate in Fare in Rail Travel”, while one third of the 31.0 percent elderly people had a lot of information in this regard, while only 13.5 percent of the elderly people had partial information in this regard. Indian Railways provides concession in train travel fare to senior citizens aged 60 years or above and has arranged for a separate ticket counter for senior citizens at every railway station. **(Kanta and Siwach, 2016)** It is clear from the facts obtained that most of the elderly people have general knowledge about the discount in fare in rail travel. This situation of the elderly explains their good awareness about the benefits of travel.

The study's findings indicate a substantial lack of awareness regarding reservation and concessions available in various state transport corporations among the elderly population. Specifically, a significant majority (90.5 percent) demonstrated a complete absence of information about these provisions, with only a small fraction (8.0 percent) possessing partial knowledge. The prevailing illiteracy among the elderly emerges as a primary barrier, contributing significantly to their limited awareness of the available benefits. These findings underscore the urgent need for targeted educational campaigns and enhanced accessibility measures to ensure equitable access to transportation services among elderly individuals.

In the realm of the current study, the findings illuminate a notable dearth of awareness concerning the rebates offered under the Life Insurance Corporation of India among the elderly demographic. Specifically, an overwhelming majority (97.0 percent) exhibited a complete absence of information regarding these provisions, with a scant proportion (2.5 percent) possessing only partial knowledge. These results underscore the pervasive lack of understanding among elderly individuals regarding the discounts accessible through the Life Insurance Corporation of India. This emphasizes the necessity for targeted educational initiatives and improved dissemination strategies to enhance awareness and accessibility to these benefits among the elderly population.

In the context of present study, it becomes apparent that there is a notable lack of awareness among elderly individuals concerning the Maintenance and Welfare of Parents and Senior Citizens Act, 2007. The findings demonstrate that a significant majority (95.0 percent) of the elderly cohort exhibited no familiarity with this legislative enactment, while only a small proportion (5.5 percent) possessed partial knowledge. Originating from the Government of India, this pivotal legal framework is designed to safeguard the welfare of senior citizens by establishing mechanisms for their maintenance by familial caregivers, coupled with punitive measures for non-compliance. These research outcomes emphasize the critical necessity for extensive dissemination efforts and educational campaigns aimed at augmenting awareness and comprehension regarding the entitlements and protections extended to senior citizens through this legislation. **(Ahuja, 2016)**

Regarding the National Policy for Older Person, 1999 and National Council for the Elderly, 1999”, almost 100 percent of the elderly people had no information at all. From the facts obtained, it is known that various welfare provisions have been made for the elderly in the National Policy for Older Person, 1999 and the National Council, 1999, but due to lack of publicity, the elderly people of BPL category do not have any information in this regard.

From the table it was found that there is a complete lack of awareness among elderly individuals regarding special exemptions in courts. Specifically, the findings indicate that 100 percent of the elderly participants had no knowledge whatsoever about this provision. Despite the existence of a provision for special exemptions in courts, which includes expedited processing of pending cases related to the elderly and exemption from associated fees, the elderly remain largely unaware of these benefits. Consequently, the research results underscore the universal absence of awareness among elderly individuals regarding the special exemptions available in the judicial system.

From the Table, the findings revealed that 100 percent of the elderly people had no information at all regarding “Exemptions available under the Right to Information Act, 2005”. Generally, under the Right to Information Act, elderly people get special exemption in which there is a provision of making information available to them in a short time, but the result of the study shows that due to being uneducated, most of the elderly people are not at all aware about this subject.

In the context of the current research, the findings indicate a complete lack of awareness among elderly individuals regarding the higher interest rates offered on savings accounts in post offices. Specifically, the study reveals that 100 percent of the elderly participants had no knowledge whatsoever about this financial benefit. The prevailing lack of education among the

elderly emerges as a primary factor contributing to their limited awareness of this subject matter. Consequently, the research highlights the widespread absence of knowledge among elderly individuals regarding the higher interest rates available on savings accounts in post offices.

Conclusion

Thus, it can be said in conclusion that almost all the elderly people have very little awareness about the related policies, programs and legal provisions. This situation of lack of awareness among the elderly explains the worrying situation. At the same time, it raises questions on the information and reach of the programs and schemes run by the government for the welfare of the elderly among the target group. Lack of information about related policies, schemes and programs among the elderly has a negative impact on them due to which they are deprived of the benefits of various old age-related welfare programs and schemes. Due to lack of awareness about the related schemes among the elderly, government officials and public representatives also misuse the funds of the schemes and programs and do not allow them to reach the people. There is a need that whatever programs and schemes are made related to the elderly, they should be widely publicized among the target groups so that they can get their real benefits.

Possible social work interventions and related suggestions

Keeping in view the results of the presented research paper, social work intervention can be suggested at various levels through the secondary method of social work, social action.

- The results of the presented research paper show that there is a lack of awareness about the related policies, programs and laws among the elderly people of BPL families, hence the benefits of these schemes do not reach the elderly people. Therefore, keeping in mind the schemes and programs, the social worker can organize community people and help in organizing awareness programs through public meetings, posters and banners so that the elderly can get information about them and the schemes can reach the target groups. To be able to avail the benefits.
- Apart from this, the community organizer can meet the members of voluntary organizations and organizations working for the welfare of the elderly and draw their attention to the problems of BPL families and the elderly and can help them in spreading the word about the institutions and their services so that the unhygienic conditions are removed. BPL families of slums and extremely backward wards can also get the benefit of the services and facilities of these institutions.

- Through social action, social consciousness and awareness can be brought among the elderly about their rights, duties and various welfare programs, schemes and laws. The social worker can try to gather positive opinion of the family and community people towards the problems and needs of the elderly people of BPL category in the community. For this, he can organize meetings, community mobilization programs, seminars, felicitation ceremonies and statements from time to time.
- A social worker can play the role of a facilitator to make the elderly aware of related policies, programs and laws. Using accessible strategies, social workers can help in reaching the facilities and services provided by government and non-government organizations to the elderly people of BPL category in extremely backward wards, slums and inaccessible areas.
- Along with this, the social worker can try to bring consciousness and awareness towards the elderly people in the society at a large level through teaching strategy and can make the elderly people of BPL category aware about the policies, programs and laws related to their welfare. So that the elderly can properly exercise their rights and duties. For this, the social worker can help in organizing adult education programs, awareness programs, motivational speeches and special camps or workshops etc.

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