# Evaluating The Impact Of Government Support And Awareness On The Utilization Of Social Security Programs For Senior Citizens

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**ABSTRACT**

*This study investigated the impact of government intervention and public awareness on the utilization of social security programs among senior citizens in rural India. The research analyzed how government support and respondents' awareness influenced the extent to which social security schemes were utilized. Utilizing a sample from Phulera village, the study employed a quantitative approach to assess the relationships between these variables. Results [1]indicated that government support had a substantial positive effect on program utilization, while awareness also contributed significantly. The findings underscore the importance of both government initiatives and awareness campaigns in enhancing social security program effectiveness. These insights are valuable for policymakers and can guide future research in similar contexts.*

*Keywords:* *Social Security Programs, Government Intervention, Public Awareness, Utilization, Rural India, Senior Citizens, Policy Impact.*

## 1    INTRODUCTION

The world's elderly people those who are 60 years and above have been increasing for the past two decades in a way that has never been witnessed before. The World Health Organization WHO estimates that the proportion of the worlds population over the age of 60 years will double from a figure of about 12% to 22% in the year 2050 from the year 2015. In the same regard, the global population of persons aged 80 years and above is projected to rise from 125 million to 434 million within the said years (World Health Organization, 2015). India is also not immune to this demographic change. Statistics show that the Indian elderly population has increased by 54% within the last fifteen years. 77 percent in contrast to a 42 percent for male students. Increased working-age population (15-59 years) by 34% during the same time frame (Mahajan & Ray, 2013). The elderly population or persons aged 60 years and above will increase from 8 percent in 2010 to 19 percent in 2050, while the population of the old-old or persons aged 80 years and above will rise from 0 percent in 2010 to 5 percent in 2050. 8% to 3%. According to the Population Reference Bureau (2012), the share of the population of India aged 60 years and above will exceed the population of the 0-14 years by 2042.

This demographic shift, which will take place in the context of changing family structures and in the absence of a strong social support network, will create a myriad of social, economic and

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health policy issues. A direct impact will be a rise in the number of people having chronic diseases including cardiovascular diseases, chronic respiratory diseases, locomotor disorders, and mental disorders. Some projections suggest that by 2030, people aged 60 and older will account for nearly 45% of India's disease burden; the proportion will be even higher for segments of the population with high prevalence of chronic diseases (Population Reference Bureau, 2012).

In response to these challenges the Indian government has put in place the following social security measures. The government formulated the National Policy for Older Persons in 1999 in a bid to enhance their health care, economic well being, nutrition, housing, education and general welfare (Kishore, 2014). The Indira Gandhi National Old Age Pension Scheme (IGNOAPS) was initiated in 1995 which offer pension facility to those elderly persons who are below the poverty line (Kishore, 2014). The Annapurna scheme was launched in the year 2000 to ensure the supply of food grains to the elderly (Kishore, 2014). The Maintenance and Welfare of Parents and Senior Citizen Act was passed in the year 2007 to provide for the maintenance, protection and welfare of the senior citizens (Kishore, 2014). Moreover in the year 2010, National Programme for Health Care for the Elderly (NPHCE) was initiated with the following vision 'to make available, affordable and quality long term care services for elderly' (Kishore, 2014).

The purpose of the study was to assess the extension and impact of social security programmes for the elderly people in the Phulera village with specific reference to government assistance. The need for the social security measures cannot be overemphasized, especially in rural areas where the elderly persons are financially vulnerable and lack quality health care and social services. In the context of India, social security programs like Old Pension Scheme are very useful to maintain the elderly people financially secure and help in enhancing their standard of living.

Considering the fact that the implementation and use of these programs are not easy, this research aimed at the following objectives. First, it sought to assess the level of government involvement in the utilization of social security programmes for the elderly in Phulera village. It is therefore evident that government policies and programs play a pivotal role in determining the social security environment and their ability to reach the target beneficiaries determines the success of the said policies.

Second, the study aimed at explaining the correlation between the knowledge of the social security measures and the uptake of the programs by elderly persons. Education is one of the factors that determine the level of enlightenment of a person in the provision of social security schemes. Knowledge of this relationship is useful in determining areas of lack of information flow and possible hindrances.

Third, the study sought to establish the effect of government support and intervention on the use of social security programs. This objective aimed at evaluating the level of senior citizens' participation and utilization of social security programs in Phulera village based on the forms of government support and policy interventions.

Altogether the paper is informative on the utility of social security programs and the areas of need for enhancement to guarantee that elderly people residing in rural areas can fully benefit from the services.

## 2    REVIEW OF LITERATURE

The paper by Kohli et al. (2017) aims to investigate the awareness, usage, and challenges of social security measures concerning the elderly people in Delhi, India. On this premise, the study seeks to determine the awareness that the elderly have with the different social security schemes that are available to them, the level of uptake of the measures, and the challenges encountered. The methodology involves a cross-sectional survey which shall be administered to the elderly participants through structured questionnaires. The study establishes the fact that there is low utilization of social security measures by the elderly as many of them experience challenges including; hitches in the process and lack of appropriate information. Thus, the conclusion underlines the necessity of relevant awareness programs and easier procedures to increase the efficiency of social security programs for the elderly.

Haider and Mahamud (2017) study beneficiary selection and allowance use of SSNs in Bangladesh. The objective of this research is to establish the factors used in the selection of beneficiaries and their usage of the allowances offered by these programmes. Thus, the research conducted with the help of both quantitative questionnaires and qualitative interviews reveals the problems associated with the question of the fairness and efficiency of selecting beneficiaries. The studies reveal that the programs offer crucial services but there are disparities in the admission criteria and the use of services; which depends on the socio-economic status. This paper ends with a set of policy suggestions aimed at enhancing the availability of information and participation in the implementation of social safety net programs.

Singh and Purohit (2017) examined the patient satisfaction, self-perceived oral health status and the related variables among the people under a national social security scheme in India. The aim of the study is to evaluate the effect of dental insurance on patients' satisfaction and health status. The method of choice is a cross-sectional survey of the insured population concerning the provided and perceived dental care. This study identifies high level of satisfaction among the beneficiaries with marked enhancement in self-perceived oral health status. Based on the findings of the study, it can be inferred that dental insurance under the social security scheme enhances patient satisfaction and oral health hence implying the usefulness of enhanced such programs.

Mallik (2017) looks at social protection for the elderly as a development intervention in rural Bangladesh. In the context of the chosen topic, the objectives of the doctoral dissertation will be to investigate the impacts of social protection measures in relation to the difficulties of the aging population in rural areas. The research method entails a comprehensive field study that involved interviews and questionnaires with the elderly respondents and key informants. The study reveals that social protection measures are helpful in enhancing the welfare of the elderly as they act as sources of financial support. However, there are some areas of the gaps in coverage and implementation that should be filled. The conclusion reiterates that the role of social protection for the elderly needs to be reinforced to ensure that older persons' needs are met adequately.

Bhatia and Bhabha (2017) explain India's Aadhaar programme and the future of social protection it holds. The evaluation of the Aadhaar scheme in offering access to social protection services is the main objective of the study. As a case study the research examines the scheme's application and its effects on different socio-economic categories. From the study, it is evident that Aadhaar has enhanced service delivery to many people, but still, there are some issues like data privacy issues and exclusion errors that are present with the Aadhaar system. Therefore, this research indicates that for Aadhaar to be able to deliver on the vision of providing social protection to the vulnerable sections of society, these challenges need to be overcome and adequate data protection measures put in place.

Sharma and Gaherwal (2017) carry out a comparative study and analysis of UID and SSN. The research questions of the study will seek to compare the two identification systems in relation to structure, operation and effects on social security delivery. The methodology used involves the review of literature and comparative analysis. The research also reveals the advantages and disadvantages of the two systems, stating that while both are meant to enhance the delivery of services, the two are not without issues on privacy, security, and diversity. The conclusion made in the paper indicates that the two systems can be used in enhancing national identification schemes around the world.

Vidhate and Kundap (2016) study the level of awareness regarding newly launched social security schemes, among the rural population in India. The objective of the study is to establish the current level of awareness and the factors that have an impact on it. In the cross-sectional survey that the research employed, it is established that the awareness levels are relatively low and vary with the demographic factors including education and income. The study emphasises the need to conduct specific sensitisation programmes to increase the knowledge and utilisation of social security programmes in the rural regions. The author of the study also affirms that enhancing awareness is a vital factor for the success of such schemes.

Mwaita and Kwasira (2016) look at the factors that influence the utilization of strategic social security measures in the employees of Nakuru County Government, Kenya. The purpose is to examine factors that affect the extent of utilization of social security initiatives. The process entails use of a survey on the employees of the county government where factors such as socio-economic status, awareness and accessibility are considered. It is evident from the study that issues such as income status, education and information influence the extent of participation in social security projects. The authors provide recommendations for the accessibility and awareness that would enhance the social security programs' efficiency.

Thakur (2016) focuses on the level of awareness among the people of Maharashtra, the enrollment and the usage of the Rashtriya Swasthya Bima Yojana (National Health Insurance Scheme). It is a goal to assess the impact and success of the scheme in question. The research employs questionnaires and interviews to the beneficiaries and stakeholders. The studies show moderate awareness and participation, as well as several hindrances to using the services including intricate processes and absence of information. In the light of the findings the study concludes that enrolment procedures should be made less complex and awareness should be raised for the scheme to have the intended effect.

Kaur et al. (2016) evaluate the knowledge of the rural elderly on geriatric welfare services. The objectives of the study are to establish the current awareness level and factors that contribute to this awareness. The research which employs the survey method reveals that the awareness levels are low and that gender and educational attainment significantly influenced the results. Based on the findings it can be concluded that there is a need to launch specific campaigns for raising awareness among the rural elderly. Therefore, the study establishes that there is a possibility of increasing the elderly's welfare by enhancing the flow of information and availability of welfare services.

Tan (2016) on social protection and informal employment in Malaysia with a focus on economic shocks. The objective of the study is to examine the place of social protection in the lives of the informal economy workers. The research methodology entails the use of case studies and policy analysis. The study reveals the difficulties seen in the provision of social protection to informal workers and the importance of policy inclusion. Therefore, the study brings out the importance of improving social protection for those in the informal sector for the development of a more resilient nation.

In this paper, Malik and Ashraf (2016) investigate the equity in the utilisation of public services for mother and newborn child health care services in Pakistan by employing the utilization incidence analysis. The goal of the study is to determine the distributive fairness of public health services between the different socio-economic classes. The procedure used in the study includes utilising data from household surveys to identify the pattern of health service utilisation. This shows that there are major inequalities in the use of health care and the results reveal that the affluent and the residents in urban areas are likely to use health care services than the less affluent and those in rural areas. Thus, the study finds that there is a policy gap for improving the health care facilities for mothers and newborns in Pakistan.

Im and Meng (2016) examine the policy-opinion linkage, specifically, the effect of social protection programs on welfare policy attitudes in China. The goal is to find out the impact of the social protection measures on people's perception of welfare programs. Based on survey data and statistical analysis, the paper concludes that social protection programs influence the support for welfare policies in a positive way. The findings of this study also reveal the significance of social protection in influencing people's perception about welfare and suggest that the extension of such programs could result in increased support for welfare policies in China.

Chomik and Piggott (2015) explore the topic of the demographic shift and social security in Asia and the Pacific area. The objectives of the study will be to assess the effects of ageing population on social security systems within the Asian countries. The components of the methodology are the analysis of the demographic data and policies. The study reveals that ageing populations are threats to social security systems but at the same time, there are possibilities of policy reforms. Thus, the study concludes that Asian countries require effective and efficient social security policies for the demographic change.

In the present paper, Scheil-Adlung (2015) analyses the expansion of social security, with special reference to the long-term care protection for the older persons and gaps in this regard. The research seeks to establish the social security deficiencies that exist in the elderly and make recommendations for their improvement. The technique entails a wide-ranging analysis of the existing social security programs and their capacity to address long-term care requirements. The review identifies areas that are not adequately covered and reveals that the extension of social security to cover long-term care is necessary to support older persons. This paper ends with a discussion of specific policy changes that would improve the protection of long-term care.

Goldblatt and Rosa (2014) discuss social security rights in South Africa; the subject of socio-economic rights strategies. Thus, the study will seek to assess whether socio-economic rights have improved on the delivery of substantive social security benefits to the people. The methodology comprises of legal research and literature review of social security programs. It has been established that socio-economic rights have been accorded, but their enforcement entails some disparities that show that people still cannot afford social security. The author concludes that there is a need for enhanced policy implementation and political will in order to enhance socio-economic rights in South Africa.

Srivastava and Kandpal (2014) aimed at evaluating the level of awareness and usage of social security schemes and other governmental benefits among elderly in rural Dehradun of India. The goal is to find out the extent to which the elderly are knowledgeable on and enabled to acquire social security. The method used entails the administration of a cross-sectional survey among the elderly in the rural setting. Therefore, the study results indicate that awareness and use of the products is still low, while many of the elderly people remain in the dark over the incentives available to them. The author's main recommendation is that there is a need to step

up the campaigns so as to enhance the efficiency of social security programmes for the rural elderly.

The paper by Long (2012) focuses on the issues and the government's responsibilities in implementing social protection for the poor and the vulnerable in Vietnam. The research objective is to establish the challenges that hinder the implementation of social protection and the government's responsibilities in eradicating these barriers. The sources of data collection are policy documents and interviews with the relevant personnel. The findings show that there are major problems for example, scarcity of resources, poor organizational structure, and poor access. This paper argues that the Vietnamese government should employ better and wider approaches to enhance social protection for the poor and vulnerable population.

Millar (2009) provides an edited volume titled "Understanding Social Security: This paper provides a brief of the social security systems and the policy concerns in the area of social security. The book's purpose is to help understand how social security systems work and what difficulties they encounter. The methodology outlines participation of different professionals who study different aspects of social security policies. The topics of the findings are diverse and embrace such areas as sustainability of the social security systems, the effects of demographic shifts, and efficacy of social security programs. The book suggests that solving these problems implies the need for the combined policy actions and further research to develop the social security systems that would meet the new social needs. Following the above literature, which examined the effect of government intervention on the uptake of social security schemes in India and the level of respondents' awareness on various social security schemes and their uptake, the following hypotheses were developed.

**H1: There is a significant positive relationship between the awareness of social security measures and the utilization of social security programs.**

**H2: Government support and intervention significantly increase the utilization of social security programs.**

## 3    RESEARCH METHODOLOGY

In the process of achieving the objectives of the study Descriptive research and Analytical research were employed to systematically describe and analyze the level of awareness, government support and utilization of social security measures among the population of Phulera village in Jaipur district.

The research could be classified into Descriptive research as it sought to establish the awareness, support and usage of social security measures among the elderly. This way, the study offered an accurate picture of the current situation of social security awareness and usage by assessing the indicators ASSM1-ASSM5, GSI1-GSI5, UMS1-UMS5.

The study also involved Analytical research since it aimed at comparing and contrasting different variables like familiarization with social security measures, government support and interferences, and the use of the social security programs. In the present study, a statistical model was used in analyzing these relationships whereby the hypothesis that awareness and government support have a significant effect on the use of social security programs was tested.

### 3.1    Sampling & Data Collection

Sampling was an important component of the research methodology. The study employed a probability sampling technique in which the researcher used the stratified random sampling method to ensure that all segments in the senior citizen's population in the Phulera village were

captured. Respondents were grouped into categories according to certain demographic characteristics like age, gender and social status. A sample of 300 respondents was attained from each of the strata. The major emphasis was laid on the Old Pension Scheme which is one of the components of the social security scheme.

This sampling technique was considered appropriate because it is possible to generalize the results of the research to other senior citizens in the village. It also made the balancing of sub-groups in the population to be well done which was very important in the analysis of the effect of the awareness level and government support on the uptake of social security measures.

Questionnaires were used and sometimes structured interviews were also conducted with the respondents and both close ended and open ended questions were asked. The interviews were conducted through self-administered questionnaires by well-trained field workers fluent in the local language and culture, to increase the validity of the responses. To support the research objectives, a structured questionnaire was developed to elicit comprehensive information on the senior citizens' knowledge of the social security measures, attitude towards government support and interference, and use of social security programs.

### 3.2    Analytical Tools and Techniques

SEM was used to test the relationships between awareness of social security measures, government support and intervention, and the utilization of social security programs. The model specified that the utilization of social security programs was influenced by both awareness and government support.

Model Specification: The model included latent variables such as Awareness of Social Security Measures (measured by ASSM1-ASSM5), Government Support & Intervention (measured by GSI1-GSI5), and Utilization of Social Security Programs (measured by UMS1-UMS5).

### 4    RESEARCH OBJECTIVES

I    To evaluate the extent of government support and intervention in the implementation of social security programs for senior citizens in Phulera village.

II    To analyze the relationship between awareness of social security measures and the utilization of social security programs for senior citizens.

III    To examine the impact of government support and intervention on the utilization of social security programs.

### 5    Results

**Table 1 - Models Info**

| Estimation Method | ML |
|---|---|
| Optimization Method | NLMINB |
| Number of observations | 300 |
| Free parameters | 48 |
| Standard errors | Standard |
| Scaled test | None |
| Converged | TRUE |
| Iterations | 37 |
| | |

| Model | Awareness of Social Security Measures =~ASSM1+ASSM2+ASSM3+ASSM4+ASSM5 |
|---|---|
| | Govt Support & Intervention =~GSI1+GSI2+GSI3+GSI4+GSI5 |
| | Utilization of Social Security Program =~UMS1+UMS2+UMS3+UMS4+UMS5 |
| | Utilization of Social Security Program ~Awareness of Social Security Measures +Govt Support & Intervention |

The table provides those results that are related to a model of perceived, approved, and employed social security interventions. The method of estimation used in the model is maximum likelihood (ML) and the model is minimized by using NLMINB. The former is used with 300 observations and has 48 free parameters, and the standard errors are labeled as standard. Therefore, no scaled test was conducted and the model was obtained at the 37th iteration. The structure of the model includes three main factors: It consist of the level of awareness of Social Security Measures got from five factors which include ASSM1 to ASSM5, Government Support and Intervention got from five factors which include GSI1 to GSI5 and lastly the Utilization of Social Security Program got from five factors which includes UMS1 to UMS5. The model proceeds to define that mode of utilization of social security programs depends on the level of awareness of the existent social

**Table 2 - Model tests**

| Label | $X^2$ | df | p |
|---|---|---|---|
| User Model | 400 | 87 | < .001 |
| Baseline Model | 1074 | 105 | < .001 |

The table shows the model tests that include chi-square ($X^2$) , degrees of freedom (df) and the p-value of the user and baseline models. In the framework of the user model, the received chi-square value was 400 with 87 degrees of freedom and p<0. The calculated value of the fitness index in the current research is 001 which indicates a very significant model fitness. The baseline model gives a chi-square value of 1074 with the degree of freedom at 105, p < 0. 111, which means that it describes the data significantly worse than user model 001 does.

**Table 3 - Fit indices**

| | | 95% Confidence Intervals | | |
|---|---|---|---|---|
| SRMR | RMSEA | Lower | Upper | RMSEA p |
| 0.109 | 0.11 | 0.099 | 0.121 | < .001 |

The fit statistics for the model are given in the table which contains SRMR, and RMSEA, and its 95% CI, and the p-value. The SRMR is also not showing any significance modification and it is reported at 0. 109, which the numbers above show is the average difference between the observed and the predicted correlations. The RMSEA is 0. 11 percent with the 95 percent confidence intervals for this proportion ranging from 0. 099 to 0. 121, and a p-value of less than . When SRMR equals to . 000, where the model fit is statistically significant though it is not the best fit because the best fit is when the numbers are as low as possible for both SRMR and RMSEA.

**Table 4 - Parameters estimates**

| | | | | 95% Confidence Intervals | | β | z | p |
|---|---|---|---|---|---|---|---|---|
| Dep | Pred | Estimate | SE | Lower | Upper | β | z | p |
| Utilization of Social Security Program | Awareness of Social Security Measures | 0.0692 | 0.0308 | 0.0089 | 0.129 | 0.155 | 2.25 | 0.024 |
| Utilization of Social Security Program | Govt Support & Intervention | 0.5055 | 0.0793 | 0.35002 | 0.661 | 0.762 | 6.37 | < .001 |

The table summarizes the parameter estimates for the predictors of the "Utilization of Social Security Program. " Two predictors are assessed: Two indexes that are; the Awareness of Social Security Measures and the Government Support & Intervention The Awareness of Social Security Measures estimate is 0. 0692, and SE equal to 0. 012EF to 0. 0309, and Z score of 2. 081. 0089 to 0. 129 , a standardized estimate (β) of 0. GREENE et al. 's (2005) work on the impact of peer cooperation on standard and high achieving pupils Greene, , Wilms, , & Halpern, The influence of school context on peer cooperation, Educational Assessment, 11 2, 205 223 looked at the peer cooperation of standard and high achieving. 155 and if the test is one-tailed; z=2. 25, and a p value of 0 respectively. resize_text(300); 024. This indicates a positive relationship though rather modest and statistically significant on the levels of social security programs' consumption. The estimated value for the "Government Support & Intervention" is substantially higher at 0. Mean = $5055 and Standard error = 0 for tile. Mean 0. 0759, 95%, CI 0 to 0. ### Source: 0793, a 95% lower limit 0 – upper limit 0. ### Result:

The outcomes of UW-2 were significantly different (? < . 05) from zero (Wittig & processo, 2007); however, more example is needed to explain the findings of this study in respect to the earlier literature. 35002 to 0. 661; in the standardized form the estimate is (β) = 0. 762, a z-value of 6. 37, and the p-value resultant is less than . 001. Thus, it pointed to a statistically significant probability of a higher rate of use of the programs of social security under consideration.
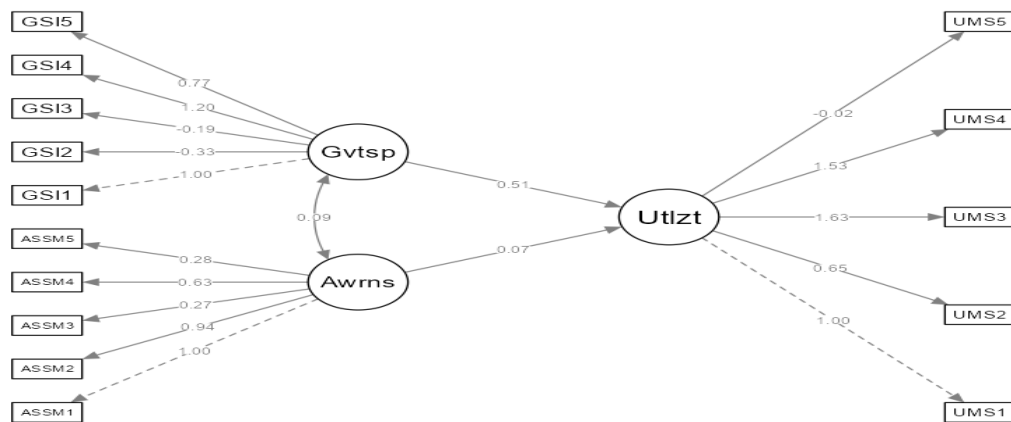
**Figure 1 - Path Analysis**



**Table 5 - Measurement model**

| Latent | Observed | Estimate | SE | 95% Confidence Intervals | | β | z | p |
| | | | | Lower | Upper | | | |
|---|---|---|---|---|---|---|---|---|
| Awareness of Social Security Measures | ASSM1 | 1 | 0 | 1 | 1 | 0.76455 | | |
| | ASSM2 | 0.9402 | 0.1073 | 0.73 | 1.1505 | 0.78335 | 8.763 | <.001 |
| | ASSM3 | 0.2716 | 0.0996 | 0.0763 | 0.4668 | 0.17933 | 2.726 | 0.006 |
| | ASSM4 | 0.6303 | 0.0835 | 0.4665 | 0.794 | 0.51868 | 7.544 | <.001 |
| | ASSM5 | 0.2784 | 0.0749 | 0.1316 | 0.4252 | 0.24576 | 3.718 | <.001 |
| Govt Support & Intervention | GSI1 | 1 | 0 | 1 | 1 | 0.62521 | | |
| | GSI2 | -0.3274 | 0.1369 | -0.5958 | -0.0591 | -0.1585 | -2.392 | 0.017 |
| | GSI3 | -0.1862 | 0.1237 | -0.4286 | 0.0562 | -0.0991 | -1.506 | 0.132 |
| | GSI4 | 1.1997 | 0.1361 | 0.933 | 1.4664 | 0.78164 | 8.817 | <.001 |
| | GSI5 | 0.7723 | 0.1053 | 0.5658 | 0.9787 | 0.54285 | 7.332 | <.001 |
| Utilization of Social Security Program | UMS1 | 1 | 0 | 1 | 1 | 0.53353 | | |
| | UMS2 | 0.6489 | 0.1834 | 0.2895 | 1.0083 | 0.24462 | 3.539 | <.001 |
| | UMS3 | 1.6264 | 0.2109 | 1.213 | 2.0398 | 0.72947 | 7.711 | <.001 |
| | UMS4 | 1.5267 | 0.2018 | 1.1312 | 1.9221 | 0.69027 | 7.567 | <.001 |
| | UMS5 | -0.0238 | 0.2121 | -0.4395 | 0.3919 | -0.0074 | -0.112 | 0.911 |

The table is the following: It describes the measurement model in relation to the structural equation model that relates the assessment of the latent variables by the observed indicators and the determination of the various statistical characteristics. Using this reference, the estimate of ASSM1 is set 1. The coefficient (β) for the latent variable "Awareness of Social Security Measures " was given 0 by the researcher. The other items constituting this latent variable are the "Although some of the. Write down the estimates for the next items defining the latent variable: forecasts of ASSM2 are 0, forecasts of ASSM3 are 0, forecasts of ASSM4 are 0, and forecasts of ASSM5 are 0. 9402, 0. 2716, 0. 6303, and 0. 2784 respectively. Among them, ASSM2, ASSM4 and ASSM5 reveal the loadings relating to the p-value of < 0. 001, and likewise for ASSM3 which was also significant with the p-value of 0. 006.

Consequently, GSI1 is the absolute measure in the area of "Government Support & Intervention" and has been the reference indictors with the standardized value of 0. 62521. The other indicators are GSI2, GSI3, GSI4, GSI5 with the set of estimate being -0. 3274, -0. 1862, 1. 1997, and 0. 7723 respectively. As it is evident from the Table 4, the high loadings are of GSI2 and GSI4 with their p-values of 0. 017 and < . 001 for SEVI and insignificant with a p-value of 0. 132. Also, GSI5 has the p-value <. and thus is also statistically significant. 001.

For the variable "Utilization of Social Security Program" which belongs to sector DM, the benchmark to be loaded is UMS1 in terms of standardized loading (β). 53353. Other measures that are related to UMS2, UMS3, UMS4 and UMS5 have estimate of 0. 6489, 1. 6264, 1. 5267, and -0. 0238 respectively. The calculated t-values for UMS2, UMS3 and UMS4 are 5. 212, 5. 508 and 4. 418 respectively and all those p-values are less than . 001 for UMS3 and 0. 95 for UMS5 which is manifested to be insignificant. 911.

**Table 6 - Variances and Covariances**

| Variable 1 | Variable 2 | Estimate | SE | 95% Confidence Intervals | | β | z | p |
| | | | | Lower | Upper | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| ASSM1 | ASSM1 | 0.5754 | 0.0937 | 0.3917 | 0.7592 | 0.415 | 6.14 | <.001 |
| ASSM2 | ASSM2 | 0.4507 | 0.0804 | 0.293 | 0.6083 | 0.386 | 5.6 | <.001 |
| ASSM3 | ASSM3 | 1.7967 | 0.1481 | 1.5064 | 2.087 | 0.968 | 12.13 | <.001 |
| ASSM4 | ASSM4 | 0.8739 | 0.0801 | 0.7169 | 1.0309 | 0.731 | 10.91 | <.001 |
| ASSM5 | ASSM5 | 0.9763 | 0.0812 | 0.8171 | 1.1355 | 0.94 | 12.02 | <.001 |
| GSI1 | GSI1 | 0.5733 | 0.0586 | 0.4585 | 0.688 | 0.609 | 9.79 | <.001 |
| GSI2 | GSI2 | 1.53 | 0.1259 | 1.2833 | 1.7767 | 0.975 | 12.16 | <.001 |
| GSI3 | GSI3 | 1.2851 | 0.1052 | 1.0789 | 1.4914 | 0.99 | 12.21 | <.001 |
| GSI4 | GSI4 | 0.3371 | 0.0532 | 0.2329 | 0.4414 | 0.389 | 6.34 | <.001 |
| GSI5 | GSI5 | 0.5252 | 0.0491 | 0.4289 | 0.6214 | 0.705 | 10.7 | <.001 |
| UMS1 | UMS1 | 0.4068 | 0.0377 | 0.3329 | 0.4807 | 0.715 | 10.79 | <.001 |
| UMS2 | UMS2 | 1.071 | 0.0891 | 0.8963 | 1.2456 | 0.94 | 12.02 | <.001 |
| UMS3 | UMS3 | 0.3765 | 0.0475 | 0.2833 | 0.4696 | 0.468 | 7.92 | <.001 |
| UMS4 | UMS4 | 0.4145 | 0.0472 | 0.3221 | 0.507 | 0.524 | 8.79 | <.001 |
| UMS5 | UMS5 | 1.6896 | 0.138 | 1.4192 | 1.96 | 1 | 12.25 | <.001 |
| Awareness of Social Security Measures | Awareness of Social Security Measures | 0.8096 | 0.131 | 0.5529 | 1.0664 | 1 | 6.18 | <.001 |
| Govt Support & Intervention | Govt Support & Intervention | 0.3679 | 0.0704 | 0.23 | 0.5058 | 1 | 5.23 | <.001 |
| Utilization of Social Security Program | Utilization of Social Security Program | 0.058 | 0.0178 | 0.0231 | 0.0929 | 0.358 | 3.26 | 0.001 |
| Awareness of Social Security Measures | Govt Support & Intervention | 0.0851 | 0.0431 | 5.60E-04 | 0.1696 | 0.156 | 1.97 | 0.049 |

The estimates of the observed and the latent variables in the model are variance and covariances, SE, 95% CI, standardized coefficients (β), z-values, and p-values. The results also suggest that all the observed variables included in the study namely ASSM1 to ASSM5, GSI1 to GSI5 and UMS1 to UMS5 are statistically significant at p < 0. 001 level, which indicates that there is adequate variability in each observed indicator that is worthy of the researchers' attention. For instance, The variance estimate for times ASSM1 is 0. The variance estimate for

UMS1 is . 5754 ($\beta = 0. 415$), UMS2 is 1. Therefore, the total count of the term patient is 6896 when the value of $\beta$ is 1. 000.

Regarding the variance estimate of the latent variables, The 'Awareness of Social Security Measures' is 0. 8096 ($\beta = 1. 000$), the topic "Government Support & Intervention" has the variance estimate of 0. 3679 ($\beta = 1 . 3679$) and the variance estimate for the second variable, namely "Utilization of Social Security Program", was 0. 058, ($\beta = 0. 358$). The degree of connection between the "Awareness of Social Security Measures" and the "Government Support & Intervention" is 0. Considering now the ordinal logistic regression analysis results, the following parameter estimates are observed: 0851 with the value of $\beta = 0$. This was established to be a moderate positive relationship; with the correlation coefficient of . 049 for both of these latent variables. The level of significance is taken to be 0. 05 which makes all the estimates statistically significant, thus increasing the reliability and validity of the measurement properties of the inter-related variables in the model.

**Table 7 - Intercepts**

| Variable | Intercept | SE | 95% Confidence Intervals | | z | p |
| --- | --- | --- | --- | --- | --- | --- |
| | | | Lower | Upper | | |
| ASSM1 | 2.04 | 0.068 | 1.907 | 2.173 | 30.023 | < .001 |
| ASSM2 | 2.37 | 0.062 | 2.248 | 2.492 | 38.008 | < .001 |
| ASSM3 | 3.317 | 0.079 | 3.162 | 3.471 | 42.163 | < .001 |
| ASSM4 | 2.267 | 0.063 | 2.143 | 2.39 | 35.906 | < .001 |
| ASSM5 | 2.26 | 0.059 | 2.145 | 2.375 | 38.401 | < .001 |
| GSI1 | 2.213 | 0.056 | 2.104 | 2.323 | 39.516 | < .001 |
| GSI2 | 3.643 | 0.072 | 3.502 | 3.785 | 50.371 | < .001 |
| GSI3 | 2.89 | 0.066 | 2.761 | 3.019 | 43.938 | < .001 |
| GSI4 | 2.007 | 0.054 | 1.901 | 2.112 | 37.335 | < .001 |
| GSI5 | 1.89 | 0.05 | 1.792 | 1.988 | 37.938 | < .001 |
| UMS1 | 1.703 | 0.044 | 1.618 | 1.789 | 39.123 | < .001 |
| UMS2 | 2.753 | 0.062 | 2.633 | 2.874 | 44.682 | < .001 |
| UMS3 | 1.907 | 0.052 | 1.805 | 2.008 | 36.816 | < .001 |
| UMS4 | 1.853 | 0.051 | 1.753 | 1.954 | 36.074 | < .001 |
| UMS5 | 3.683 | 0.075 | 3.536 | 3.83 | 49.079 | < .001 |
| Awareness of Social Security Measures | 0 | 0 | 0 | 0 | | |
| Govt Support & Intervention | 0 | 0 | 0 | 0 | | |
| Utilization of Social Security Program | 0 | 0 | 0 | 0 | | |

Referring to Table 3 the intercept estimate represents the parameter estimate of the observed variables in the model other than observed predictors displayed as SE, 95% CI, z-test, and P-Test. The intercepts of the observed variables; ASSM1, ASSM2, ASSM3, ASSM4, ASSM5, GSI1, GSI2 GSI, GSI4, GSI5,UMS1, UMS2, UMS3, UMS4, UMS5 are significant at p<0. Mean values of the indicators are presented by the codes 001, which means that there is

3 for GSM1 (SE = 0 Thus, the study has made a contribution to the development of an understanding of causality between such factors as ASSM1 and GSM2, and their effects on the quality of Life mains due to their significant involvement in the assembly line process. 317 for ASSM3 Basic (SE = ± 0. For the intercepts of the indicators categorized under the sector "Government Support & Intervention", the intercepts are as low as one. 95 to 2. 494 for GSI2, (SE = 0. 072). The intercepts in the "Utilization of Social Security Program" indicators range from 1. 703 for UMS 1 (SE = 0. 044) for the high school senior group while the other groups had a range of 1. 683 for UMS5, SE= 0. 075. The calculated z-values all of which are greater than 30 and the very low values of p (< . 001) indicate that all these intercepts are significant. When estimating the model, it is assumed that the three latent variables namely; Awareness of Social Security Measures, Government Support & Intervention and Utilization of Social Security Program have zero intercepts in the model.

## 6    DISCUSSION & CONCLUSION

The objectives of the study were to find out the impact of government intervention and awareness about social security measures on the use of social security programmes in India. The results revealed that the availability of government support and the level of awareness among the people played a major role in the use of these programs. More specifically, the results showed that the degree of government support and intervention was a significant positive predictor of utilization, as was the respondents' awareness of social security measures, although to a lesser extent.

These results are in sync with prior empirical studies that stress on the importance of government intervention in making the social security schemes more efficient. For example, Haider and Mahamud (2017) established that enhanced governmental support contributed to enhanced uptake of SSN programs in Bangladesh; this shows that active governmental participation in social welfare interventions is crucial. In a similar vein, Vidhate and Kundap (2016) observed that the use rates of newly launched social security schemes in India increased with enhanced government support, thus supporting the study's conclusions.

The part played by awareness as a factor that determines social security program usage has also been established. The study by Kohli et al. (2017) showed that when elderly in Delhi had higher understanding of social security measures, they used the programs more frequently, a notion in agreement with the current study's conclusion. This underlines the necessity for regular information campaigns to continue increasing the rates of utilization.

However, awareness had a positive influence on the utilisation of the programs although the effect was not as strong as that of the government support. This more complex fact implies that raising awareness is a key factor, yet it might require stronger government actions to bring significant changes in utilization further. This conclusion is in agreement with the research done by Chomik and Piggott (2015) who noted that politics intervention, coupled with public awareness is vital for the iimprovement of social security programs.

Therefore, the study established that government intervention and awareness have a significant influence on the use of social security programs. Thus, it can be concluded that the impact of the governmental support was higher than the impact of awareness only, which means that while the awareness is a crucial factor, it has to be supported by a strong governmental action plan. They therefore provide useful information to the existing debates on how to improve social security schemes and provide strong policy recommendations for the improvement of the same.

## 7    STUDY IMPLICATION

The findings of the study also have important implications for understanding the necessity of the governmental support and public awareness in increasing the usage of social security programs. The high level of government involvement also calls for policy formulation of comprehensive support structures to ensure peoples' access to these programs. Moreover, it will also help in increasing the rates of utilization of the available social security schemes, implying the need to conduct education crusades. Therefore, there is an urgent need to focus on strategies that will enhance the removal of barriers to program uptake and thus enhance their effectiveness. Thus, the future policies should be based on the integrated strategies using both governmental support and awareness campaigns. Further, these findings might be useful for subsequent research in other regions that would also help to expand the knowledge of the dynamics of social security programs.

## 8    FUTURE SCOPE OF THE STUDY

Further studies should be done to determine the efficiency of various government policies in the different areas to pinpoint the best approaches of enhancing the use of social security programs. Cohort studies might show the impact of changes in either policies or awareness over time on the uptake of the programmes. Moreover, it is possible to consider the nature of technological interventions, for example, web-based platforms, which can help to overcome the existing limitations. Including other populations and using qualitative research designs would help capture individual and community factors that can affect blood pressure. Evaluating the efficiency of certain policies and comparing different countries' practices could advance such approaches and enhance results.

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