

Ensuring Dignity in Old Age: A Pathway to Social Security for Senior Citizens

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Social security is a vital aspect of a welfare state. It aims to safeguard citizens against economic uncertainty and hardships at different stages of life. For senior citizens, it holds particular significance as they often face economic, health and social challenges in their old age. In India, where the cultural norm of joint family system traditionally ensured the well-being of the elderly, rapid urbanization, changing

family structures and social norms have necessitated the formal state intervention. In view of the changing socio-economic, demographic and development scenario in the country, the government has introduced several schemes and programmes aimed at ensuring the social and economic security of senior citizens. With the rapidly expanding elderly population and limited resources, it is crucial to examine the existing system of social security for senior citizens in India. This includes focusing on

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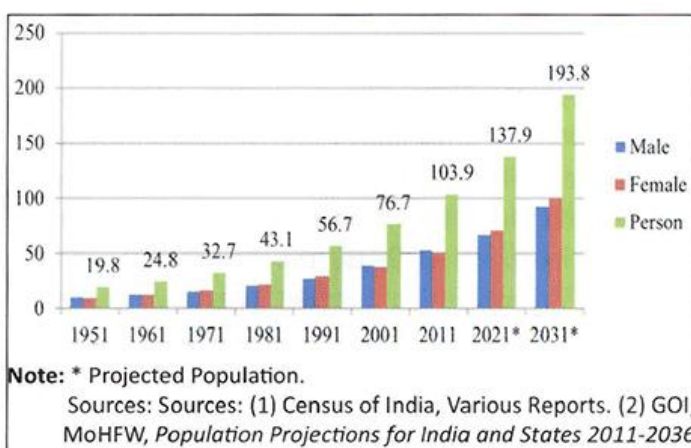
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Table 1: Sex-wise Distribution of Elderly Population (Aged 60+) in India (Million)

Year	Male	Female	Person
1951	10.2	9.6	19.8
1961	12.4	12.4	24.8
1971	15.8	16.9	32.7
1981	21.1	22.0	43.1
1991	27.3	29.4	56.7
2001	38.9	37.8	76.7
2011	52.8	51.1	103.8
2021*	66.8	71.1	137.9
2031*	92.9	100.9	193.8

Note: * Projected Population.

Sources: (1) Census of India, Various Reports. (2) GOI, MoHFW, Population Projections for India and States 2011-2036



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Figure 1: Sex Wise Elderly Population (Aged 60+) in India (Million)

pension schemes, healthcare, housing, legal protection and addressing the challenges that still need attention to ensure a dignified and secure life for the elderly.

The Growing Elderly Population In India

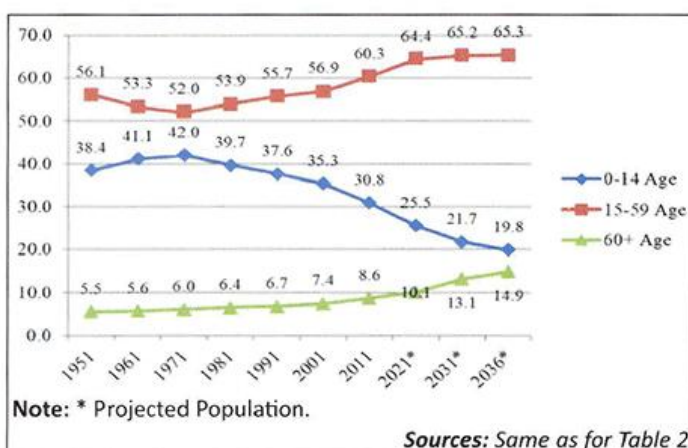
India has been undergoing a demographic shift, with rapid increase in its elderly population. As per the Report of the Technical Group on Population Projections-2019, the population of elderly people (aged 60 and above) is projected to increase significantly from 103.8 million in 2011 to around 138 million in 2021 and further to 194 million by 2031 (Table 1). By 2041, this figure is expected to reach 240 million, which is nearly 1.75 times the level of 2021. In fact, the percentage share of the elderly in the total population in the country has been increasing steadily, rising from 5.5 per cent in 1951 to 8.6 per cent in 2011 (Table 2). It is estimated to be at 10.1 per cent

Table 2: Composition of Population in India (per cent)

Year	0-14 Age	15-59 Age	60+ Age
1951	38.4	56.1	5.5
1961	41.1	53.3	5.6
1971	42.0	52.0	6.0
1981	39.7	53.9	6.4
1991	37.6	55.7	6.7
2001	35.3	56.9	7.4
2011	30.8	60.3	8.6
2021*	25.5	64.4	10.1
2031*	21.7	65.2	13.1

Note: * Indicates Projected Population.

Sources: (1) Census of India, Various Reports. (2) Population Projections for India and States 2011-2036.



Note: * Projected Population.

Sources: Same as for Table 2.

Figure 2: Age Group wise Composition of Population in India (per cent)

in 2021 with projections to reach at 14.9 per cent by 2036 (Fig. 2). The rise in the elderly population is due to improved life expectancy, driven by advancements in healthcare services and living conditions. The present demographic transition poses significant implications for social security, healthcare and economic policies to ensure a comfortable and dignified life for senior citizens. The rise of the nuclear family system, urban migration and globalization has eroded the traditional caregiver system, underscoring the urgent need for formal economic and social security mechanisms for senior citizens.

Social Security Programmes For Senior Citizens In India

In view of the evolving socio-economic and demographic landscape, the Government of India has implemented several social security programmes aimed at the protection and welfare of senior citizens. The



National Policy on Older Persons (1999) was the first policy in India to outline state support and strategy to address the needs of an aging population. It aimed to create a comprehensive support system, focusing on financial and food security, healthcare, shelter, legal protection and other essential needs of older persons, with the goal of enhancing their overall quality of life. The policy was aligned with the UN General Assembly Resolution 47/56, which declared 1999 as the International Year of Older Persons, emphasizing global recognition of the needs of the elderly. Building on this foundation, in 2021, the Ministry of Social Justice and Empowerment launched the *National Action Plan for the Welfare of Senior Citizens* (NAPSrC). This centrally sponsored umbrella scheme aims to promote healthy, dignified and self-reliant living for senior citizens, while strengthening social and inter-generational bonds.

Pension and Insurance Schemes

Pensions form the cornerstone of financial security for the elderly, especially those without any regular source of

income. The Government of India has introduced several pension schemes to ensure a minimum income for senior citizens and vulnerable sections of society. In this context, *National Social Assistance Programme (NSAP)* was launched on August 15, 1995 under the Ministry of Rural Development. It aims at providing financial assistance to the elderly, widows and disabled persons living below the poverty line (BPL) both in rural as well as urban areas. Since its inception, the programme has covered nearly 30 million beneficiaries, offering consistent monthly financial assistance through various schemes such as the Indira Gandhi National Old Age Pension Scheme, Widow Pension Scheme and Disability Pension Scheme.

To address the growing concern about old-age income security of workers in the unorganized sector, the Government of India introduced the *Atal Pension Yojana (APY) in 2015*. It encourages individuals aged 18 to 40 to save for retirement by contributing monthly, quarterly or annually, with a guaranteed pension ranging from Rs 1,000 to Rs 5,000 per month after the age of 60. To boost participation, the government also co-contributes 50 per cent of the subscriber's contribution or Rs 1,000 annually whichever is lower, for a limited period for early joiners. Since its inception in 2015, the Atal Pension Yojana (APY) has made significant strides in extending pension benefits to the unorganized sector, enrolling over 66.2 million subscribers as on June 30, 2024. Notably, women constitute 46 per cent of the total enrollments and public sector and regional rural banks have driven over 90 per cent of new enrollments.



Another significant initiative, the *Pradhan Mantri Vaya Vandana Yojana* (PMVVY), provides senior citizens with an insurance policy-cum-pension scheme. It was launched in May 2017 by the Government of India, through LIC, exclusively for the senior citizens aged 60 years and above. Though the scheme was originally set to close on March 31, 2023, it has been extended until March 2025, allowing more seniors to benefit from its features. PMVVY offers an assured return on investments and provides fixed pension based on the amount invested, with a maximum limit of Rs 15 lakhs per senior citizen. Since its launch in 2017, over 4.49 lakh policies have been sold, amounting to a total investment of approximately Rs 6,646 crore.

For formal sector employees, the Employees' Pension Scheme (EPS), managed by the Employees' Provident Fund Organisation (EPFO), has been a key source of retirement security since its launch on November 16, 1995. Under this scheme, both employees and employers contribute to a pension fund, which becomes accessible upon retirement. In addition to post-retirement benefits, the scheme also provides pensions in cases of disability and to the family in the event of the employee's death. The EPS has been a crucial source of financial security for millions of employees. In the financial year 2023-24 alone, more than 30 lakh withdrawal benefit claims were settled under the scheme.

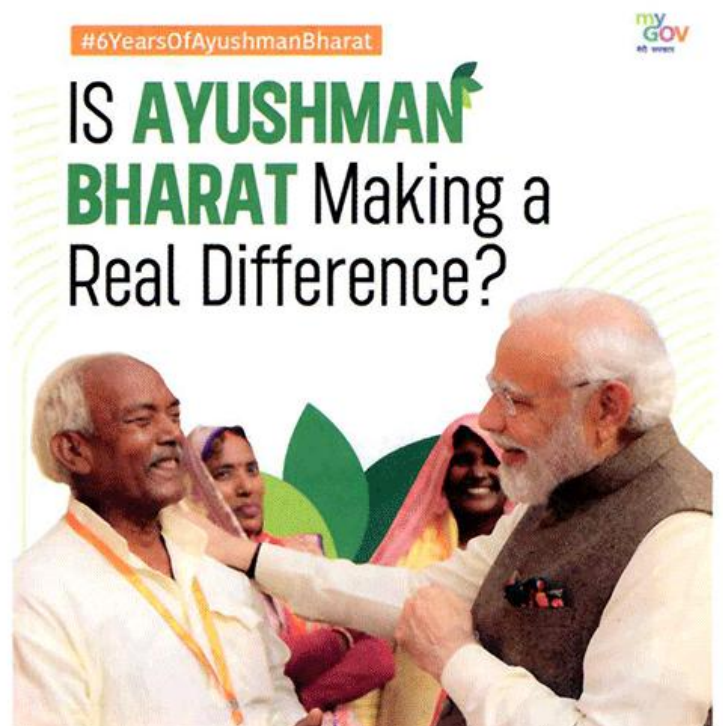
The *Pradhan Mantri Suraksha Bima Yojana* (PMSBY), launched on May 4, 2017, is an affordable accidental insurance scheme for individuals aged 18 to 70 with a bank account. It provides coverage of Rs 2 lakh for accidental death or full disability and Rs 1 lakh for partial disability, with an annual premium of just Rs 20, which is auto-debited from the bank account of the individual. This scheme plays a crucial role in providing financial security to the insured's family in case of accidental

death or disability, ensuring that vulnerable families are protected.

Healthcare Initiatives for Senior Citizens

Health is a major concern for senior citizens, affecting their quality of life. Access to affordable and quality healthcare is crucial, as medical expenses can be overwhelming in old age. Recognizing this, the Government of India has implemented several healthcare schemes and programmes aimed at addressing the medical needs of the elderly. One such initiative is the *Rashtriya Swasthya Bima Yojana* (RSBY), launched by the Ministry of Labour and Employment in October 2007. It provides health insurance coverage for unorganized sector workers belonging to BPL category. The scheme provides protection to low income households from financial liabilities arising out of health shocks that involve hospitalization. Under RSBY, the Senior Citizen Health Insurance Scheme (SCHIS) provides an additional coverage of Rs 30,000 for critical illnesses. The scheme aims to bridge the gap in healthcare access for elderly individuals particularly those suffering from chronic or life-threatening diseases.

In 2010, the *National Programme for Health Care of the Elderly* (NPHCE) was launched by the Ministry of Health and Family Welfare to provide specialized and comprehensive healthcare services for senior citizens. The NPHCE focuses on making healthcare more accessible and affordable while also developing infrastructure dedicated to elderly care. This includes establishing



geriatric units in district hospitals and building a network of healthcare providers trained in geriatric care. The programme also emphasizes preventive, curative and rehabilitative services, addressing the unique health challenges faced by the elderly.

To further support senior citizens with age-related disabilities, the *Rashtriya Vayoshri Yojana* (RVY) was launched on April 1, 2017, by the Ministry of Social Justice and Empowerment. This Central Sector Scheme funded by the Senior Citizens' Welfare Fund. It aims to provide free aids and assistive devices to senior citizens belonging to the BPL category or those earning less than Rs 15,000 per month who suffer from age-related disabilities such as low vision, hearing impairment, loss of teeth, or mobility issues. Devices like walking sticks, crutches, walkers, hearing aids, wheelchairs, artificial dentures and spectacles are provided under this scheme.

Another health insurance scheme, *Pradhan Mantri Jan Arogya Yojana* (PM-JAY), was launched on September 23, 2018, by the Prime Minister, Shri Narendra Modi. It is the largest health assurance scheme in the world, providing coverage for secondary and tertiary hospitalization expenses to economically weaker sections, including senior citizens. PM-JAY offers health coverage of up to Rs 5 lakhs per family per year, ensuring that individuals from low-income and vulnerable households can access necessary medical treatments without falling into debt. PM-JAY has had a transformative impact on healthcare accessibility for millions of economically disadvantaged individuals in India, reducing healthcare costs and improving the quality of care.

Additionally, the *Senior Citizens' Welfare Fund* (SCWF), established by the Government of India in 2016, aims to enhance the welfare of senior citizens by providing financial assistance for programmes that improve their quality of life. The fund is financed through government contributions and unclaimed amounts from

central government saving schemes that remain inactive for seven years. It supports various initiatives such as healthcare services and awareness campaigns to protect the rights and interests of older persons, playing a vital role in addressing their needs in a changing society.

Livelihood and Skilling Initiatives

To encourage senior citizens to enhance their earnings and remain engaged in productive activities, several programmes have been implemented. One notable initiative is the *Senior Able Citizens for Re-employment in Dignity* (SACRED) programme by the Ministry of Social Justice and Empowerment, aimed at providing re-employment opportunities for seniors. Launched on October 1, 2021, the SACRED portal connects senior citizens with private enterprises, matching them with job opportunities based on their skills and experience. This platform facilitates virtual matching of preferences, empowering older individuals to contribute to the workforce and uphold their dignity through continued employment. Ultimately, this initiative helps seniors stay engaged while enhancing their sense of self-respect.

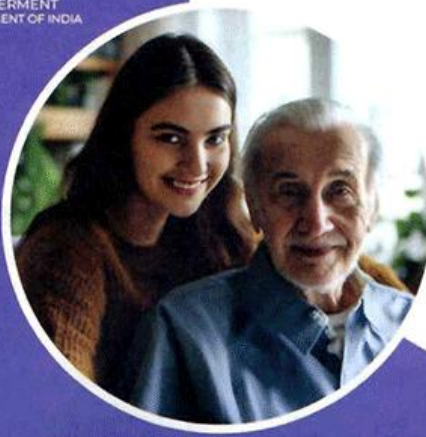
Additionally, the *Action Groups Aimed at Social Reconstruction* (AGRASR Groups) were introduced as part of the Livelihood and Skilling Initiatives for Senior Citizens. These groups encourage seniors to form Self-Help Groups (SHGs), allowing them to spend their time constructively and engage in activities that may lead to marketable products. The AGRASR groups serve as a platform for seniors to connect, share experiences and collaborate on meaningful projects. Through these Groups, seniors can also apply for financial assistance, supporting their efforts in creating sustainable livelihoods, which enhances their sense of purpose and social involvement.

Additionally, to foster innovative and unconventional solutions for commonly faced challenges, *Promoting Silver Economy* initiative identifies and supports innovative start-ups focused on developing products, processes and services for the welfare of the elderly. Selected start-ups become eligible for government equity support, facilitated through the Senior care Ageing Growth Engine (SAGE) portal launched on June 4, 2021.

Housing and Welfare Schemes

Housing security is crucial for elderly individuals, particularly those without family support. The Government of India has introduced housing schemes and welfare programmes to ensure that the elderly have





Dignity for Seniors Pledge

access to safe and comfortable living arrangements. One such initiative includes the establishment of day care centres, where senior citizens participate in recreational activities, receive basic healthcare and access counseling services. These centres aim to reduce isolation and improve the mental and emotional well-being of the elderly. Since 1992, the Government of India has been supporting old age homes for senior citizens by providing grant-in-aid to NGOs under the Central Sector Scheme, *Integrated Programme for Senior Citizens (IPSR)*. Presently, 566 Senior Citizen Homes, run by 414 NGOs, receive assistance under the Integrated Programme for Senior Citizens. Another welfare scheme for senior citizens, *the Reverse Mortgage Scheme* was launched in 2007. It allows senior citizens to mortgage their houses to banks and receive periodic payments in return. This scheme offers financial security to elderly individuals who own a home but do not have a steady income source. The senior citizens can continue to live in their homes while receiving funds to support their living expenses.

Legal Protection And Rights For Senior Citizens

Apart from economic and health challenges, many senior citizens in India face abuse, neglect and exploitation. The government has enacted several laws and initiatives aimed at protecting the legal rights of senior citizens. In this context, the Maintenance and Welfare of Parents and Senior Citizens Act, 2007, mandates that children are legally obligated to provide maintenance to their elderly parents. It allows senior citizens to claim maintenance if they are neglected or abandoned by their children. The Act also provides for the establishment of

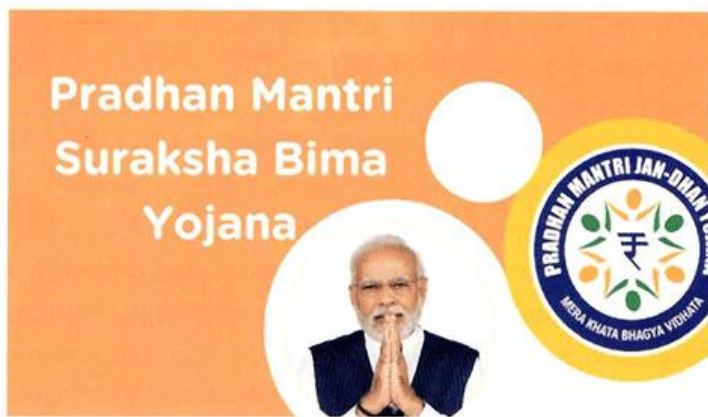
tribunals to ensure timely justice for seniors. Further, the *National Policy for Senior Citizens-2011* emphasises the importance of ensuring the dignity, care and financial security of senior citizens. It outlines the government's commitment to creating an inclusive society where the elderly are respected, protected and cared for. It also calls for the implementation of more comprehensive healthcare, housing and pension programmes. Further, to protect senior citizens from abuse, the government and various NGOs have set up help-lines specifically for the elderly. These helplines provide immediate assistance in cases of abuse, financial exploitation, or neglect. Awareness programmes are also conducted to educate senior citizens about their rights and the legal remedies available to them.

In nutshell, the Department of Social Justice and Empowerment, as the nodal agency for the welfare of senior citizens in India, is playing a pivotal role in shaping Vision-2047. This initiative focuses on timely interventions by bolstering existing schemes and programmes, while also introducing new initiatives to further enhance the welfare of senior citizens.

Challenges in Implementing Social Security for Senior Citizens

Despite the wide range of social security programmes designed for senior citizens, their effective implementation remains fraught with challenges. Firstly, inadequate infrastructure, particularly in rural areas, where essential services and resources are often scarce, is a primary obstacle. Many elderly individuals lack awareness of the available government schemes, which can leave them without the necessary support to





navigate these programmes. Furthermore, the amounts of pension provided are often insufficient to cover basic living expenses, leading to financial insecurity. Healthcare access poses another significant barrier as elderly people often encounter high medical costs that prevent them from availing necessary treatments, exacerbating their health challenges. The digital divide further complicates matters, as many elderly individuals lack the skills or resources to engage with online platforms necessary for applying for social security programmes. Complex application procedures and documentation-related difficulties can deter potential beneficiaries. Further, gender disparities often result in elderly women, particularly widows, facing greater obstacles to accessing benefits. Additionally, social isolation, prevalent among seniors, can lead to increased vulnerability and mental health issues, which are not adequately addressed by existing support systems. Fragmentation of schemes and inconsistent implementation across different states further complicate efforts to create a cohesive social security framework, resulting in disparities in access and support that leave many elderly citizens at risk.

The Way Forward

To effectively improve social security for senior citizens in India, a comprehensive and coordinated approach is imperative. Key priorities should include expanding universal pension coverage to ensure all elderly individuals receive a basic income that meets their needs. This initiative should be complemented by a commitment to enhancing healthcare services, particularly in rural and underserved areas, where access to medical facilities remains limited. Simplifying the application processes for social security programmes is essential for making these resources more accessible. This could involve streamlining documentation requirements and providing dedicated support services to assist seniors in navigating the application procedures. Additionally,

raising awareness about the rights of senior citizens and the available support systems is crucial to empower them to seek the benefits they deserve. Targeted efforts to close the gender gap in social security access are equally important. Special initiatives should focus on supporting elderly women, particularly widows, by providing tailored resources and programmes that address their unique challenges. Encouraging community engagement and creating networks for social interaction can also help combat isolation and improve mental health outcomes among seniors. By prioritizing these actions, India can develop a robust social security framework that not only meets the immediate needs of its elderly population but also fosters a society where senior citizens are respected, valued and enabled to live with dignity and security in their later years.

Conclusion

In nutshell, the rapidly growing elderly population in India presents both significant challenges and opportunities for policymakers committed to safeguarding the dignity and well-being of senior citizens. While substantial progress has been made in implementing various social security programmes, notable gaps still persist, that hinder effective access and utilization of resources. To truly enhance the quality of life for the elderly, a multi-faceted approach is essential, one that prioritizes expanding universal pension coverage, improving healthcare access and simplifying application processes for social security benefits. Furthermore, targeted initiatives to support vulnerable groups, particularly elderly women and those in rural areas, are crucial for ensuring access to these programmes. By fostering greater awareness of rights and available resources and by reinforcing legal protections, India can take meaningful strides towards creating an inclusive society where senior citizens are respected, cared for and empowered to live with dignity and security in their golden years. □

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