

## AGING PROCESS AND SOCIAL SECURITY SYSTEM IN INDIA

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### ABSTRACT

Nearly 80% of elderly population works in India, increasing age does not give them any relief from physical work. Moreover, this is because of lack of social and financial security, elderly population in India has to work to meet their necessities as long as physically possible. The present scenario shows that there is continuous rise in the elderly population in last decade and it is projected to rise further in coming years. On the other hand, because of the demographic rise in the population of the elderly people, the focus drives for the more emphasis on the socio-economic implications it holds for society, and providing them better quality of life. The needs and problems of the elderly vary significantly according to their age, socio-economic status, health, living status and other environmental features. The paper proposes that there is a need to look at the elderly in positive way with respect to their productive nature to the family rather than simply associating elderly to dependency, it will also look into social security scenario, globally and in India. Last but not the least suggestions for improvement of social infrastructure and looking after elderly as resource for country.

**Keywords:** Elderly, Policies, Social Security, Economic Security.

### ARTICLE

Deep marks of creases on face, frail body structure, running after every train entering the railway stations on other side few carrying luggage of 25 to 30 kgs or may be more than that and trying to balance oneself on the busy platforms. This is the picture of almost all the railway stations in India, which all of us would have noticed. Why only railways stations but also the busy roads of Indian markets the various shops around all have old age people working in them. Nearly 80% of elderly population works in India, increasing age does not give them any relief from physical work. Moreover, this is because of lack of social and financial security, elderly population in India has to work to meet their necessities as long as physically possible. As per the 2011 Census, the elderly population account for 8.3% of total population. Among states the proportion vary from around 4% in small states like Dadra & Nagar Haveli, Nagaland Arunachal Pradesh, Meghalaya to more than 10.5% in Kerala. Both the share and size of elderly population is increasing over time (Khan :2010), from 5.6% in 1961 it was projected to rise to 12.4% of population by the year 2026. The number of senior citizens was identified to grow substantially in the coming years with better quality of life and better medical services at least in the urban areas. A study by the National Commission on Population projects that senior citizens will comprise of, 9.3 per cent by 2016, 10.7 per cent by 2021, 12.40 percent by 2026 and to 19 per cent by 2050(Kumar:1999).

The present scenario shows that there is continuous rise in the elderly population in last decade and it is projected to rise further in coming years. On the other hand, because of the

demographic rise in the population of the elderly people, the focus drives for the more emphasis on the socio-economic implications it holds for society, and providing them better quality of life. The socio-economic care is essential because of the significant rise in the population and it exerts pressure for both internal as well as external support system. For internal support system, family plays an important role whereas for external government, NGOs, religious and various social organizations are important.

Old age reflects its sole and distinctive problems but these have been aggravated due to the unmatched speed of socioeconomic transformation leading to a large number of changes in different aspects of life. The needs and problems of the elderly vary significantly according to their age, socioeconomic status, health, living status and other environmental features.

For elders in India living with their families is still the dominant living arrangement (Mohanty:1989), in traditional Indian society, the informal support systems of family, kinship and community were considered strong enough to provide social security to its members, particularly older people. Urbanisation, industrialisation and the ongoing phenomenon of globalisation have overshadowed on traditional values and norms within society. Gradual increase of the nuclear family, changes in the value system, migration of youth to urban areas for work and increasing participation of women in the workforce are important factors responsible for the marginalisation of older people in India (Mutharayappa:2008).

The rate at which ageing population is growing in India, direct towards an urgent need to focus on ageing issues and to take effective measures for improvement in the quality of life of elderly in general and elderly women in particular. A country as large and complex as India needs to work out an extensive plan for welfare of the elderly as required according to the differences in levels of urbanisation as well as in cultural and family systems. The rural poor, who mostly work in the informal or unorganised sector, face insecure employment, inadequate income, and lack of access to any form of social security. In India above mentioned social infrastructure are lacking and huge number of elderlies are deprived of these benefits and live through various insecurities. At the same time, it is necessary to recognize that the aged are a resource, as unless physical incapacity compels, they remain actively engaged.

The paper proposes that there is a need to look at the elderly in positive way with respect to their productive nature to the family rather than simply associating elderly to dependency, it will also look into social security scenario, globally and in India. Last but not the least suggestions for improvement of social infrastructure and looking after elderly as resource for country.

At a global level the developed western countries social support system towards elderly is associated with Medicare and network of homes, day care centres, nursing homes along with little monetary support in terms of pensions. For instance, social security programme of the United States includes old age assistance to the needy persons supplemented by medical insurance, social services, housing projects, institutional care, etc. (He: 2008) The Canadian government programme for the elderly constitute the Canadian Pension Plan in which labour force contributes in order to earn retirement pension at the age of sixty-five. In Canada, those who have not been able to make adequate provision for their later life can take advantage of the Guaranteed Income Supplement Scheme and the Canadian Unemployment Insurance. In

Britain, the Social Security Programmes provides financial help to the elderly, disabled, unemployed and widows. The pension in the country is based on the needs for the aged with a contributory old age pension. In addition, there are also home nurses, home visitors and home help that try to meet the needs of the elderly. In the case of Australia, pensions for the aged, old parents, unemployed, additional amounts for children, and rehabilitation allowances, and allowances for families with children are the main components of their social security programmes. One quarter of the GNP of the country is absorbed for such social security and welfare programmes which are non-contributory and paid directly to the recipient (Health Canada Report: 2009).

As a result, providing care for the elderly population has become increasingly a major concern for India in comparison to the other part of the world and participation of voluntary organizations resulting in various social security measures and support mechanisms towards the elderly population as a helping hand of formal support system. State includes constitutional provisions, pension schemes, insurance schemes and various other privileges and benefits at the national and state levels the increasing need for intervention in area of old age welfare, Ministry of Social Justice and Empowerment, Government of India adopted 'National Policy on Older Persons' in January 1999. The policy provides broad guidelines to State Governments for taking action for welfare of older persons in a practical manner by devising their own policies and plans of action as per their requirement (Siva: 2004). The main features of this policy are old age pension scheme, tax exemption for senior citizens, subsidy in healthcare, geriatrics care, mental health services, counselling facilities Grants, land grant at concessional rates to NGOs for elderly population, private hospitals to provide economical and specialized care for the older person, earmarking 10% of the houses in housing schemes and easy and lower rate of interest access to loans layout of housing colonies, quick disposal of cases of property-transfer, mutation, property-tax etc. Assistance for construction, maintenance of Old-Age Home, day care centres, Multi-service Citizens centre, outreach services, supply of disability related aids etc., last but not the least Setting up a welfare fund for older persons (siva: 2004), and helping them cope with problems associated with growing age.

Welfare of the elderly population had been mandated in the Constitution of India, Article 41, of Directive Principle of State Policy, which has directed that the State shall, within the limits of its economic capacity and development, make effective provision for securing the right of public assistance in cases of old age (siva:2002). There are other provisions, too, which direct the State to improve the quality of life of its citizens. Right to equality has been guaranteed by the Constitution as a Fundamental Right. These provisions apply equally to the elderly population of India as well. The major change came up in the policies of the elderly population only after India's participation in the World Assembly Conference in Vienna in 1982, where India adopted the United Nations International Plan of Action on Aging. This focused mainly on the government's role in adopting programs aimed at providing care and protection to the elderly, while getting it aligned with the changing socio-economic conditions of the society.

Following participation at the World Conference, the Government of India, with its intentions for the welfare of the elderly, began to identify the old as a social category that needs dedicated consideration (Human Development Report: 2010). Keeping in view of the changing global

scenario the Maintenance, Welfare of Parents, and senior Citizen Act, 2007, came in which is also known as "Senior Citizens Act" it was enacted to eliminate some technical implications of the earlier provisions and legal obligations. Maintenance of Parents is included in section 125 of Criminal Procedure Code, 1973 and also the "Hindu Adoption and Maintenance Act 1956". Under both of the above acts, parents can claim maintenance from their children. However, the Government wanted to put in place some explicit, speedy, inexpensive process and thus the Maintenance and Welfare of Parents and senior Citizen Act, 2007 was enacted (CSO Report: 2011). The 2007 act explicitly maintains that it should be the duty of the children to maintain their parents. It is applicable to all persons irrespective of their religion. Maintenance covers all necessities and requirements of life. Parent can claim maintenance without any age bar, except in the case that children are minor. The act also includes the Childless senior citizen. A childless senior citizen can claim maintenance from relative who is legal heir of that senior citizen and who is in possession of or would inherit his property after his death (Subaiya:2011). The Ministry of Social Justice and Empowerment, Government of India, is accountable for undertaking a special care of elderly welfare, care and protection by initiating various programs and projects:

The National Social Assistance Programme (NSAP) UN Report: 2007) is a welfare programme being administered by the Ministry of Rural Development. This programme is being implemented in rural areas as well as urban areas with effect from 1995. NSAP represents a significant step towards the fulfilment of the Directive Principles of State Policy enshrined in the Constitution of India, which directs States to undertake within its means a number of welfare measures. The NSAP programme, focused towards providing social security to aged citizens, especially those belonging to the below poverty line. At present NSAP comprise of Indira Gandhi National Old Age Pension Scheme (IGNOAPS), National Family Benefit Scheme (NFBS) Indira Gandhi National Widow Pension Scheme (IGNWPS) Indira Gandhi National Disability Pension Scheme (IGNDPS) National Family Benefit Scheme (NFBS) and Annapurna.

- IGNOAPS which was launched on 19th November, 2007, Rs. 200 per month per beneficiary is provided by way of central assistance to all persons at the age of 60 or above and belonging to a family below poverty line. The amount of old age pension was increased from Rs. 75 to Rs. 200 per month with effect from 1st April 2006 and the States were urged to contribute at least another Rs. 200 so that an old age pension beneficiary could get at least Rs. 400 per month.
- Indira Gandhi National Widow Pension Scheme (IGNWPS): BPL widows aged 40-59 years are entitled to a monthly pension of Rs. 200.
- Indira Gandhi National Disability Pension Scheme (IGNDPS): BPL persons aged 18-59 years with severe and multiple disabilities are entitled to a monthly pension of Rs. 200.
- National Family Benefit Scheme (NFBS): BPL household is entitled to lump sum amount of money on the death of primary breadwinner aged between 18 and 64 years. The amount of assistance is Rs. 10,000.

- Annapurna: Under the scheme (1999), 10 kg of food grains per month are provided free of cost to those senior citizens who, though eligible, have remained uncovered under IGNOAPS (Chandra: 1993).

IGNOAPS is the major welfare scheme for the aged. For those belonging to unorganized sector and BPL family, the scheme brings in income security. However, much is to be done, for the elderly population because their medical expenses increase, at the same time dependency on children, relative for physical, mental and economic support also increases. Therefore, in order to bring sense of security and stability in their lives more flexible and within their limits social security system is to be introduced. The beneficiaries of the IGNOAP scheme have increased to nearly 1.7 crore individuals in 2010-2011 since its inception (Kumar:1999).

The work participation at older ages is often viewed differently in different contexts. For example, many developed countries argue that there exists significant unused labour force capacity at older ages. In developing countries like India, however, the state is different. Labour force participation of the elderly, and particularly of women, is often driven by poverty, India's occupational structure is dominated by informal sector employment where there is neither a retirement age nor a pension. Additionally, private saving is often difficult or entirely infeasible for many Indians for several reasons: earnings are low, a significant portion of the economic activity is informal and may not be tied to cash exchange, and, given that seventy percent of the aging population in India lives in a rural area, bank accounts are often not available (Nandal:1987). Hence, to continue to remain engaged in labour force is the only option available to many of the elderly. According to the NSSO, nearly 84 per cent of workers are employed in the informal sector and this is true even for the senior citizens. However, in terms of working status, the proportion of rural elderly is higher than their urban counterparts, which may be due to the fact that many of them are into un-organized sector, without any prescribed retirement age or retirement benefits (Prakash:1984). The table below is showing the elderly population involved in active work force according to 2011 census:

#### Currently Working Elderly by Age and Sex, 2011

Table: 2

Age group	Men	Women
60-69	48.5	14.9
70-79	27.2	5.2
80-89	13.2	2.7

Source: 2011 census report

In general, work participation by the elderly is desirable if only it is by choice and not by economic or social compulsion. However, the current rate and pattern of work participation in India indicates towards poverty, illiteracy, informal sector. Further, the above chart shows that work participation of the elderly continues even beyond age 80, which is a strong indication of lack of any social and economic support. It is also seen that the reasons for work for the majority of the elderly are economic or because of other compulsions. The Indian occupational structure

of currently working elderly shows significant numbers are employed in unskilled and low paid jobs. Pension or retirement benefits are not available to the majority of them, which forces them to work in the informal sectors at minimal pay.

### SUGGESTIONS

A society as large and complex as India needs to explore the contemporary society to work out an extensive plan for the care and well-being of the elderly. The plan would vary from those in the more developed countries due to the different stages of urbanisation and differences in the cultural and familial systems in India. There is need to develop model of family care supplemented suitably by various government policies and there support system services while at the same time rightfully adapting them to Indian conditions. The rural elderly who has worked in informal sector or agricultural occupation through out there lives lack in savings and are not very well aware of the governmental policies. In addition, where in rural India elderly population would rely on the family ties for their later ages is also moving apart because of the urbanization as more and more people are moving out to urban area in search of jobs. As a result they are the most vulnerable as their lives depends on the physical ability to work and not on any social security (Treas:1986) Therefore, Social security pensions, though too little in amount create a sense of financial security for the elderly, they should have access to schemes such as old age pension, widow's pension, agricultural pension and pension for informal sector workers. However, the proportions of the elderly who benefit from these schemes have to be improved significantly.

Due to urbanisation and industrialisation the changing trends in the society is that urban elderly who are more likely to face the consequences of this transition, as lack of infrastructure facilities often cannot meet their needs. Which forces people to live in slums which are characterised by poor physical condition, low income levels, high proportion of rural immigrants, high rates of unemployment, rising personal and social problems such as crime, alcoholism, mental illness, etc. along with lack of basic amenities such as drinking water, sanitation, drainage systems and access to affordable healthcare services. With the increasing prevalence of slum dwellers that come to urban areas in search of better opportunities, a significant proportion of them would constitute the elderly. Therefore more and more mobilization should be there for old age homes, free or subsidized medical services a systematized PDS system so that at least they get the basic amenities (UN:2007).

The next category belongs to the population whose awareness level of improving the quality of later life has led to the emergence of a section of the elderly who are healthy and active and therefore, refuse to sit idle contemplating the sunset when they can lead a productive and purposeful later life well into their 80s and 90s. The healthy elderly have to be acknowledged as a resource and the notion that they are social and economic burdens has to be discarded. While rural India continues to provide the support of the family in old age, the impact of urbanisation has touched many life leading to migration of children to cities or abroad. Many elderly are well off due to their prosperous children but are left alone to take care of themselves. Those elderly who are living alone have to be identified and made aware of the services that are available to them. These services range from home care (cooking, cleaning etc.) and utility

services (paying of bills, taxes etc.), medical care (treatments, medication, emergency services etc.), security (verification of domestic staff, repair people; installation of double doors, alarm systems, building security) to the establishment of an elder-friendly living environment (grab bars in bathrooms, adequate lighting in passages and stairways etc). The elderly should be supported and enabled to register for and avail of these services (UN:2009). There should be small club activities or group's formation so that they can collect at one place, which would serve as a source of recreation for them and the vacuum of loneliness, can also be fulfilled, participation of youth should be encouraged. These are the ways in which we can bring awareness in the society and can give a safer environment to our elderly population.

### CONCLUSIONS

The status of ageing in India shows that there is vast variations in the division of elderly population. However, the diversity that has emerged in the ageing process necessitates our research efforts to focus on different ageing issues in society. This, in turn, is expected to promote development of effective age-related policies and programmes. Ageing needs multi- and inter-disciplinary perspectives. The development of social gerontology reveals that disciplines like sociology, demography, psychology, anthropology, geography, law, social policy and administration, management, economics, nutrition, as well as varied professional training like social work, nursing, counselling and clinical psychology focus on various ageing issues. However, no single disciplinary focus gives a holistic understanding. A combination of qualitative and quantitative approaches is required for a more comprehensive understanding of ageing issues. The wide variation in levels of development and socioeconomic status of people living in different geographical regions make national level studies on elderly essential. Analysis of both secondary and primary data needs to be done, wherever necessary, which in turn will help to focus on ageing issues, both at micro and macro levels. The focus of social gerontology is not only concerned with people in later life but also the social institutions, which particularly affect that period such as retirement, pensions and welfare policy. Given the changes in the socioeconomic profile of the elderly, there is a need to recognise them as a resource group and to develop suitable policies and programmes for their integration into the development process. So that we have the actually accounted population and social security can be provided in a foolproof manner.

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