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6

Social Security Schemes for the Elderly in India

Awareness, Utilization, and Barriers

T. V. Sekher and Sangeeta Gupta

INTRODUCTION

The United Nations' Population Division (2019) projects global life expectancy to reach 74.5 years for males and 79.1 years for females by 2050. With approximately 1.40 billion inhabitants in 2021, India is projected to become the world's most populous country in 2023, surpassing China. In the 2011 census, the elderly population, aged 60 years and above, totalling to 103 million in number, accounted for 8.6 per cent of India's population. The share of the elderly population is projected to further rise to 19.5 per cent (around 319 million) by 2050 (Registrar General of India [RGI], 2011).

The dramatic and widespread nature of these ongoing demographic shifts indicates that the population-ageing challenges that India will face are both inevitable and exist on an enormous scale. These demographic changes present complex health, social, and economic challenges to which this heterogeneous country must rapidly adapt, both in the present and going forward into the future.

This chapter largely draws upon the *Longitudinal Ageing Study in India (LASI) Wave 1, 2017–18: India Report* (2020), with which the two authors are associated. The authors are thankful for the support and cooperation of their LASI colleagues.

Social welfare schemes play an important role in addressing the problems of the weaker and vulnerable sections of society, particularly the elderly. The government has launched many policies and programmes for the welfare of the elderly, and such programmes are designed to enhance their quality of life. Apart from national schemes, there are many state-specific schemes for the welfare of the elderly that provide healthcare and economic support for older people. To access and avail themselves of the benefits, the elderly need to be aware of the relevant schemes and programmes implemented by the central and state governments. Many eligible elders are not aware of these schemes, or even if they are aware, they do not receive the benefits of such schemes for various reasons.

In this chapter, we discuss the three major social security schemes for the elderly in India. The Indira Gandhi National Old Age Pension Scheme (IGNOAPS) was introduced in 1995 as part of the National Social Assistance Programme (NSAP) to provide financial assistance to the elderly poor. The scheme was later transferred to the states in 2002–03 for implementation with additional central financial assistance. The main objective of this scheme is to provide social security to make older people economically independent. The scheme covers the elderly, aged 60 and above (in some states, it is 65 years and above), who have little or no regular means of subsistence either from their own source of income or through financial support from family members or other sources.

Another scheme, the Indira Gandhi National Widow Pension Scheme (IGNWPS), is implemented by the Ministry of Rural Development, Government of India. The applicant should belong to a household falling below the poverty line (BPL) as per the criteria prescribed by the Government of India. The pension amount is INR 200 per month, and the state government is also urged to provide the same amount or more. The pension is credited into a post-office or public-sector-bank account of the beneficiary and is discontinued if the widow remarries or moves above the poverty line.

The Annapurna Scheme is a centrally sponsored food-security scheme that was launched in 2000 as part of the NSAP. It provides food security for senior citizens who, although eligible, remain uncovered by the IGNOAPS. All beneficiaries are given 10 kilograms of food (grains) per month free of cost. The Annapurna Scheme is targeted to cover 20 per cent of the people eligible to receive a pension under the IGNOAPS and is provided to the beneficiaries who fulfil the following criteria:

1. The age of the applicant (male or female) should be 65 years or above.
2. The applicant must be destitute in the sense of having little to no regular means of subsistence from his or her own source of income or through financial support from family members or other sources.
3. The applicant should not be in receipt of a pension under the IGNOAPS or a state pension scheme.

These social security measures are important and, at times, the only means of support for the elderly poor. However, to assess their impact and the steps for further improvement in the future, it is important to have information about the level of awareness and practical problems faced by the elderly while utilizing them. Therefore, this chapter is an attempt to assess the awareness, utilization, and barriers faced by the elderly while utilizing the social security schemes.

DATA SOURCE

In order to assess the coverage and utilization of various social security programmes aimed at the elderly, we utilize the latest data from the Longitudinal Ageing Study in India (LASI). The LASI is internationally harmonized credible scientific data on social and economic well-being and health status of the elderly in India and its states. The LASI adopted multi-stage area probability cluster sampling design (International Institute for Population Sciences [IIPS] et al., 2020; Bloom, Sekher, and Lee, 2021). The field survey of the LASI Wave 1 was conducted from April 2017 to December 2018. Out of the total sample of 72,250 individuals interviewed, 31,464 were aged 60 years and above. We analyse the nationally representative data of the elderly, covering all states and union territories (UTs) (except Sikkim). In the LASI, all respondents aged 60 years and above were asked about the extent of their awareness and utilization of the social security schemes. In addition, questions were asked regarding their awareness and utilization of government facilities or concessions given to senior citizens. We also utilized the available government data on the number of old-age pension beneficiaries across the states and UTs.

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More Information

The LASI survey collected the following information on social welfare schemes: (*a*) awareness of various schemes among the elderly, (*b*) whether they were availing any benefits under any scheme, (*c*) the amount they received during the last one year if they availed the benefits, and (*d*) if they were not availing the scheme, then the reasons for not doing so. Information was also collected about the various problems they faced in availing the schemes, whether and how their problems were resolved, and what they mainly did with these benefits. Additionally, information was gathered about the various concessions provided by the government to senior citizens and the awareness of the Maintenance and Welfare of Parents and Senior Citizens Act, 2007. In order to better assess social security and its implications, it is important to have an understanding of the living arrangements and work status of the elderly in India.

LIVING ARRANGEMENTS OF THE ELDERLY

Living arrangements are a reflection of an individual's social support and are an important determinant of the quality of life. Living with a family is considered the most preferred living arrangement, especially for older people in India. Children and families have the prime responsibility of taking care of older adults. However, with changing family structures and the shifting socio-economic milieu, the living arrangements of the elderly are also slowly changing, even in rural India. The number of older people living alone or only with their spouses has increased in recent years. The traditional living arrangements of the elderly in India have undergone a substantial change with declining fertility, increased life expectancy, and changing family structures and lifestyles. In the Indian context, a large number of elderly men live with their spouses, whereas the majority of elderly women are widows, either living alone or with their children.

Table 6.1 presents the living arrangements of the elderly by select background characteristics such as gender, marital status, religion, caste, education, work status, place of residence, and economic status. Around 41 per cent of the elderly live with their spouses and children, and around 6 per cent of the elderly live alone. More than one-fourth of the elderly live with their children without a spouse, 74 per cent of the widowed elderly live with their children, and 9 per cent of the elderly women live alone, compared to 3 per cent of elderly men. More than half of the divorced,

Table 6.1 Percentage distribution of living arrangements among the elderly in India by background characteristics, 2017–18

Background characteristics	Living alone	Living with spouse	Living with spouse and children	Living with children (without) spouse)	Living with others	Number
Place of residence						
Rural	6.3	21.5	40.6	25.6	6.0	20,725
Urban	4.1	17.5	40.7	32.6	5.0	10,739
Sex						
Male	2.5	26.0	54.4	13.2	3.9	15,098
Female	8.5	15.2	28.2	40.7	7.4	16,366
Marital status						
Currently married	0.2	33.0	65.9	0.6	0.3	19,920
Widowed	14.3	–	–	73.5	12.2	10,719
Divorced/Separated/ Deserted/Others	19.1	–	–	29.5	51.4	825
Religion						
Hindu	5.8	20.8	40.1	27.6	5.7	23,037
Muslim	4.0	17.8	44.7	28.1	5.4	3,731
Christian	10.3	23.3	31.5	26.8	8.0	3,150
Others	3.5	15.9	46.6	27.4	6.6	1,546

(*Contd*)

Table 6.1 *(Contd)*

Background characteristics	Living alone	Living with spouse	Living with spouse and children	Living with children (without) spouse)	Living with others	Number
Caste/Tribe						
Scheduled Tribe	5.1	22.1	38.0	27.3	7.4	5,173
Scheduled Caste	6.0	19.5	39.4	28.7	6.5	5,140
Other backward class	6.3	21.5	39.8	27.1	5.4	11,886
None of the above	4.7	18.5	43.6	28.0	5.3	9,265
Education						
No schooling	7.2	18.8	34.0	32.8	7.1	16,889
Less-than-five years complete	5.4	20.9	43.4	25.7	4.7	3,781
Five–nine years complete	3.5	21.6	49.6	21.1	4.2	6,017
Ten-or-more years complete	2.5	24.4	53.3	16.8	3.0	4,777
Work status						
Currently working	5.3	25.9	49.5	14.9	4.4	9,307
Worked in past but currently not working	6.3	19.9	38.9	29.1	5.8	13,377
Never worked	5.2	14.5	33.0	40.1	7.2	8,780

Monthly per capita expenditute (MPCE) quintile						
Poorest	5.5	13.4	44.4	30.0	6.8	6,484
Poorer	3.7	14.5	44.1	30.8	6.9	6,477
Middle	5.6	21.4	41.8	25.8	5.5	6,416
Richer	6.7	23.3	37.8	27.7	4.5	6,170
Richest	7.5	32.4	32.7	22.8	4.6	5,917
Total	**5.7**	**20.3**	**40.6**	**27.6**	**5.7**	**31,464**

Source: Longitudinal Ageing Study in India (LASI) (IIPS et al., 2020).

Note: '–' indicates less number of cases or no cases.

separated, or never-married elderly live with other family members. Amongst the elderly, 19 per cent of the divorced, separated, or deserted live alone. LASI has no information regarding the elderly living in old-age homes.

WORK PARTICIPATION AMONG THE ELDERLY

Though old age is the time to retire and relax, almost two-fifth (36 per cent) of the elderly in India are currently working (Table 6.2). The proportion of the elderly who are currently working is higher in rural areas (40 per cent) than in urban areas (26 per cent). Gender differences are notable in the current work status of the elderly and their work-related characteristics: 51 per cent of elderly men and 22 per cent of elderly women are currently working. By caste, the proportion of currently working elderly is highest among the Scheduled Tribes (48 per cent), followed by the Scheduled Castes (40 per cent) and other backward classes (37 per cent). Further, it was observed that the elderly majorly engaged in agricultural and allied activities (65 per cent), followed by wage or salaried work (less than one-fifth), and 17 per cent are self-employed (Table 6.2).

FINANCIAL SUPPORT

Financial support is essential for a positive sense of well-being for the elderly as it directly affects their everyday life and social prestige (Sekher, Kumar, and Shijith, 2015). Along with the financial support received by the elderly, it is equally important to understand the contribution made by the elderly by providing financial support to family and friends. Financial help includes providing money, helping to pay bills, and covering the cost of medical care, schooling, and marriages.

Table 6.3 presents the financial support received and provided by the elderly both from and to their family members and friends during the past 12 months prior to the survey. Fifteen per cent of the elderly received financial help from family members or friends, and 6 per cent provided financial help to others. The elderly without any formal education, and those staying in rural areas, received more financial help. The richest, those with a higher

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Table 6.2 Percentage distribution of the currently working elderly in India by background characteristics, 2017–18

Background characteristics	Currently working	Number
Place of residence		
Rural	39.9	20,725
Urban	25.6	10,739
Sex		
Male	50.9	15,098
Female	22.0	16,366
Marital status		
Currently married	43.4	19,920
Widowed	22.4	10,719
Divorced/Separated/Deserted/Others	39.9	825
Religion		
Hindu	36.0	23,037
Muslim	35.2	3,731
Christian	39.6	3,150
Others	28.5	1,546
Caste/Tribe		
Scheduled Tribe	48.0	5,173
Scheduled Caste	40.0	5,140
Other backward class	36.6	11,886
None of the above	27.7	9,265
Education		
No schooling	34.0	16,889
Less-than-five years complete	38.7	3,781
Five–nine years complete	39.6	6,017
Ten-or-more years complete	35.2	4,777
Monthly per capita expenditute (MPCE) quintile		
Poorest	35.5	6,484
Poorer	35.9	6,477
Middle	38.8	6,416
Richer	36.2	6,170

(*Contd*)

Table 6.2 (*Contd*)

Background characteristics	Currently working	Number
Richest	31.3	5,917
Total	**35.7**	**31,464**

Source: Longitudinal Ageing Study in India (LASI) (IIPS et al., 2020).

Table 6.3 Percentage distribution of the elderly receiving or providing financial support to family and friends during the past 12 months in India by select characteristics, 2017–18

	Financial Support		
Select characteristics	**Received**	**Provided**	**Number**
Place of residence			
Rural	16.6	5.8	20,725
Urban	11.7	6.2	10,739
Sex			
Male	14.0	8.0	15,098
Female	16.3	4.1	16,366
Marital status			
Currently married	14.6	6.9	19,920
Widowed	16.5	4.2	10,719
Divorced/Separated/Deserted/Others	11.7	8.2	825
Work status			
Currently working	13.8	8.2	9,307
Worked in the past but currently not working	17.0	6.0	13,377
Never worked	14.0	3.0	8,780
Total	**15.2**	**5.9**	**31,464**

Source: Longitudinal Ageing Study in India (LASI) (IIPS et al., 2020).

education, and elderly men provided more help than their counterparts (Table 6.3). Receiving financial help was more common amongst the elderly living alone (28 per cent) compared to only 13 per cent amongst the elderly living with spouses and children (Figure 6.1).

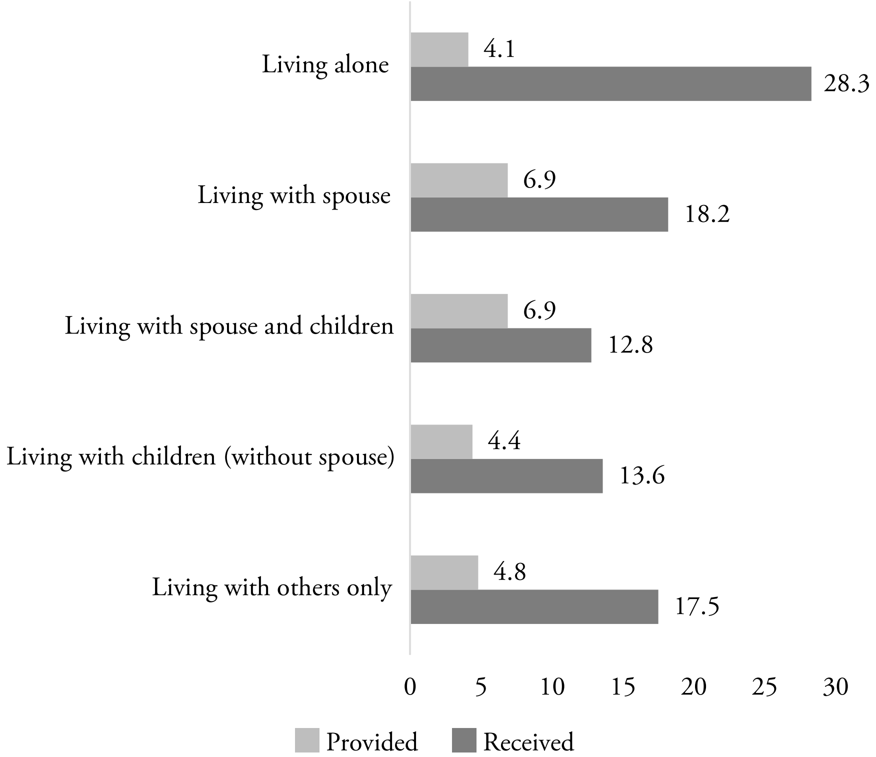

Figure 6.1 Percentage distribution of the elderly receiving or providing financial support to family and friends in India by living arrangements, 2017–18

Source: Longitudinal Ageing Study in India (LASI) (IIPS et al., 2020).

AWARENESS OF SOCIAL SECURITY SCHEMES AMONG THE ELDERLY

Table 6.4 presents the percentage of the elderly who are aware of the various social security schemes according to their background characteristics. A significant proportion of the elderly are aware of the IGNOAPS (55 per cent) and the IGNWPS (44 per cent), whilst awareness of the Annapurna Scheme is rather limited (12 per cent).

A higher proportion of the elderly is aware of the IGNOAPS than the other two programmes. Interestingly, a higher proportion of the elderly from rural areas is aware of these social security schemes than those from urban

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More Information

Table 6.4 Percentage distribution of the elderly in India with awareness of social security schemes by select characteristics, 2017–18

Background characteristics	Indira Gandhi National Old Age Pension Scheme (IGNOAPS)	Indira Gandhi Widow Pension Scheme (IGNWPS)	Annapurna Scheme	Number
Place of residence				
Rural	57.6	44.8	11.7	20,725
Urban	48.6	42.0	12.7	10,739
Sex				
Male	59.0	43.0	15.9	15,098
Female	51.5	44.9	8.5	16,366
Marital status				
Currently married	56.6	42.6	14.1	19,920
Widowed	52.5	46.7	8.3	10,719
Divorced/Separated/Deserted/Others	53.1	37.4	12.4	825
Religion				
Hindu	55.1	44.4	12.6	23,037
Muslim	53.5	42.9	7.9	3,731
Christian	61.1	48.5	16.5	3,150
Others	53.5	36.1	6.0	1,546

Caste/Tribe				
Scheduled Tribe	54.8	41.2	9.9	5,173
Scheduled Caste	58.8	44.9	10.4	5,140
Other backward class	56.1	44.6	12.9	11,886
None of the above	50.8	43.2	12.1	9,265
Education				
No schooling	56.0	43.2	8.3	16,889
Less-than-five years complete	52.7	40.6	8.9	3,781
Five–nine years complete	56.0	45.9	16.8	6,017
Ten-or-more years complete	51.8	47.8	23.4	4,777
Total	**55.0**	**44.0**	**12.0**	**31,464**

Source: Longitudinal Ageing Study in India (LASI) (IIPS et al., 2020).

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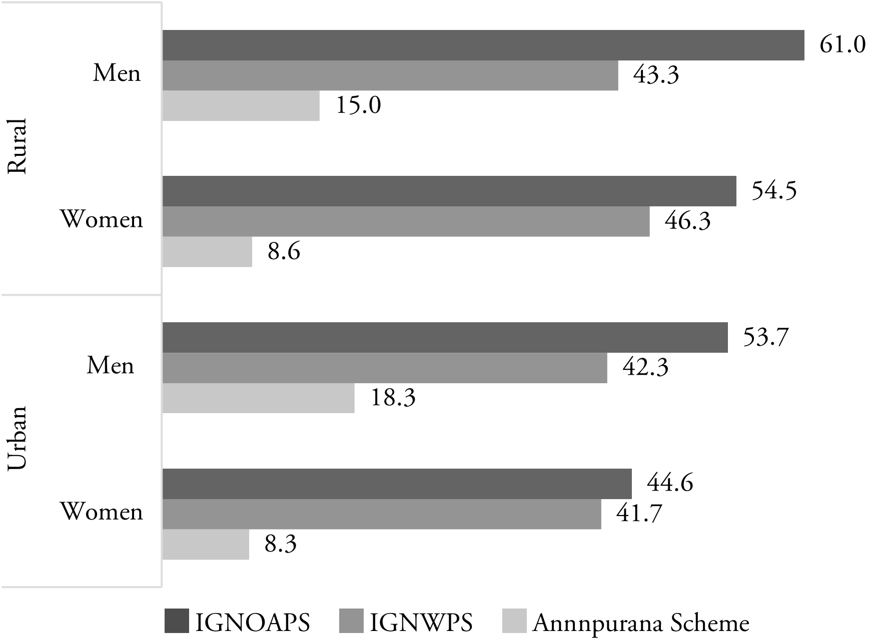

Figure 6.2 Percentage distribution of the elderly in India who are aware of social security schemes by gender and place of residence, 2017–18

Source: Longitudinal Ageing Study in India (LASI) (IIPS et al., 2020).

Note: IGNOAPS stands for the Indira Gandhi National Old Age Pension Scheme; IGNWPS stands for the Indira Gandhi National Widow Pension Scheme.

areas. Of the elderly respondents, 58 per cent from rural areas and 49 per cent from urban areas are aware of the IGNOAPS, and 45 per cent from rural areas and 42 per cent from urban areas are aware of the IGNWPS. Awareness of the IGNOAPS (59 per cent of men and 52 per cent of women) and the Annapurna Scheme is lower amongst elderly women (9 per cent) than elderly men (16 per cent), while a slightly higher proportion of elderly women know of the IGNWPS (45 per cent) than elderly men (43 per cent) (Figure 6.2). Across India, amongst the interviewed elderly, the majority of widows have not heard about the IGNWPS.

The level of awareness amongst the elderly is lower amongst Muslims compared to other religions. Regarding IGNOAPS, 56 per cent of elderly Muslims are not aware, and around 43 per cent are not aware of IGNWPS, and more than 92 per cent are not aware of the Annapurna scheme. The level of awareness for the IGNOAPS, IGNWPS, and Annapurna schemes increase as the level of education of the respondent increases.

UTILIZATION OF SOCIAL SECURITY SCHEMES BY THE ELDERLY

It has often been seen that the awareness of a scheme alone does not necessarily lead to its utilization. Therefore, it is important to understand the coverage of these schemes alongside the levels of awareness. Table 6.5 presents the percentage of the elderly who receive benefits from the various social security schemes according to their background characteristics. About a third of the rural elderly (29 per cent) from BPL households receive the benefits of the IGNOAPS. Amongst the elderly widows belonging to BPL households, a quarter of them (24 per cent) receive the widow pension. The percentages of the elderly receiving these benefits are lower in urban areas than in rural areas. Of the elderly who live alone and belong to BPL households, 27 per cent receive IGNWPS and 32 per cent receive IGNOAPS benefits.

Although the schemes are meant for the elderly in BPL households and the destitute, it has been found that 16 per cent of the elderly men belonging to non-BPL households received the benefits of an old-age pension, and 15 per cent of the elderly women of non-BPL households also received the benefits of the widow pension. For elderly widows, they can either receive an old-age pension or a widow pension, but they cannot be beneficiaries of both schemes simultaneously (UNFPA, 2012).

Table 6.6 depicts the percentage of elderly receiving benefits from pension schemes by the states in India. Around 29 per cent of the elderly from the BPL category and 16 per cent from the non-BPL category received old-age pension in India.

The LASI also collected information on the actual amount received under various schemes during the last one year by the senior citizens surveyed. The mean amount received in the last year under old-age pension is INR 6,497; and for widow pension, it is INR 7,174 (Table 6.7). This is much lower than the expected amount due to various reasons such as delay in payment of pensions.

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Table 6.5 Percentage distribution of the elderly in India who received benefits from pension schemes by select characteristics, 2017–18

Background characteristics	Old-age pension			Widow pension		
	BPL	Non-BPL	Total	BPL	Non-BPL	Total
Place of residence						
Rural	30.3	20.4	26.3	25.4	17.8	22.6
Urban	22.1	9.7	14.0	17.8	9.4	12.5
Sex						
Male	31.4	16.4	24.1	NA	NA	NA
Female	26.3	15.9	21.3	23.7	13.9	19.2
Marital status						
Currently married	28.4	14.8	21.7	NA	NA	NA
Widowed	29.4	18.2	24.2	NA	NA	NA
Divorced/Separated/Deserted/Others	24.6	20.4	22.9	NA	NA	NA
Living arrangement						
Living alone	32.1	21.3	27.6	26.5	17.3	22.9
Living with spouse and/or others	30.3	16.4	24.0	NA	NA	NA
Living with spouse and children	27.2	14.0	20.4	NA	NA	NA
Living with children and others	28.1	16.7	22.6	23.2	14.1	18.9
Living with others only	31.9	24.5	28.7	22.6	9.0	16.7
Religion						
Hindu	28.7	16.0	22.7	23.3	13.9	19.0

Muslim	30.1	11.5	21.3	27.0	12.4	20.5
Christian	27.2	14.9	23.4	27.1	15.9	24.3
Others	22.5	27.1	25.8	13.1	17.7	16.1
Caste/Tribe						
Scheduled Tribe	32.9	20.6	29.4	24.8	5.1	22.4
Scheduled Caste	31.7	26.7	29.9	26.5	16.1	22.9
Other backward class	28.5	16.0	22.6	22.5	14.2	18.6
None of the above	23.1	11.6	15.8	22.3	12.5	16.5
Education						
No schooling	30.9	23.0	27.8	25.0	16.8	21.7
Less-than-five years complete	30.5	14.4	23.2	19.9	11.6	15.2
Five–nine years complete	23.6	14.9	18.6	18.6	8.8	12.4
Ten-or-more years complete	14.1	4.4	6.6	3.6	4.1	4.0
Work status						
Currently working	24.2	15.3	20.8	24.4	21.5	23.6
Worked in the past but currently not working	33.2	17.0	25.3	26.2	15.3	22.0
Never worked	27.3	15.5	20.4	20.1	11.9	15.3
Total	**28.7**	**16.1**	**22.6**	**23.7**	**13.9**	**19.2**
Number	**16,083**	**15,381**	**31,464**	**4,716**	**3,710**	**8,426**

Source: Longitudinal Ageing Study in India (LASI) (IIPS et al., 2020).

Note: BPL stands for below poverty line.

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More Information

Table 6.6 Percentage distribution of the elderly in India receiving benefits from pension schemes by states and union territories (UTs), 2017–18

	Old-age pension scheme			Widow pension scheme		
States/UTs	**BPL**	**Non-BPL**	**Total**	**BPL**	**Non-BPL**	**Total**
India	**28.7**	**16.1**	**22.6**	**23.7**	**13.9**	**19.2**
North						
Chandigarh	41.2	10.7	12.7	29.9	25.0	25.5
Delhi	43.1	24.3	29.4	44.2	18.1	23.0
Haryana	60.1	49.8	53.0	39.3	50.6	46.6
Himachal Pradesh	28.0	15.8	19.3	41.6	10.3	23.6
Jammu and Kashmir	35.2	9.4	22.7	42.7	16.0	29.1
Punjab	54.8	34.0	35.9	20.9	15.8	16.1
Rajasthan	68.9	45.3	51.9	32.5	18.9	22.7
Uttarakhand	30.2	13.4	21.2	37.3	11.6	25.9
Central						
Chhattisgarh	32.3	13.0	27.5	35.8	16.6	31.5
Madhya Pradesh	43.7	10.0	28.5	36.2	8.8	25.6
Uttar Pradesh	15.2	9.0	11.5	20.0	17.0	18.2
East						
Bihar	46.1	23.2	36.7	17.1	20.0	18.1
Jharkhand	34.9	18.1	27.5	30.3	33.8	31.7

Odisha	42.1	26.0	35.7	41.1	33.6	38.4
West Bengal	18.8	4.6	12.7	22.8	11.3	18.9
North-east						
Arunachal Pradesh	4.9	3.8	4.6	2.3	1.3	2.1
Assam	29.2	11.1	21.7	3.7	0.7	2.7
Manipur	23.9	9.4	19.4	2.4	0.0	1.9
Meghalaya	37.4	19.2	30.9	7.2	3.2	5.9
Mizoram	28.8	12.5	19.3	0.0	0.0	0.0
Nagaland	18.0	8.8	15.2	2.2	5.6	2.8
Tripura	54.1	24.0	41.8	15.1	10.6	13.3
West						
Dadra and Nagar Haveli	41.2	29.3	33.7	41.1	20.5	28.1
Daman and Diu	51.2	39.8	43.4	47.2	27.7	32.8
Goa	37.7	19.2	25.5	19.5	11.5	14.7
Gujarat	11.5	2.9	6.0	6.0	7.1	6.6
Maharashtra	4.3	2.5	3.3	9.6	6.6	8.0
South						
Andaman and Nicobar Islands	29.0	32.1	31.2	14.6	26.5	23.0
Andhra Pradesh	34.2	7.9	30.7	51.0	12.2	45.7
Karnataka	48.2	19.1	38.1	26.5	6.9	18.1

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More Information

Table 6.6 (*Contd*)

States/UTs	Old-age pension scheme BPL	Old-age pension scheme Non-BPL	Old-age pension scheme Total	Widow pension scheme BPL	Widow pension scheme Non-BPL	Widow pension scheme Total
Kerala	34.7	23.3	27.9	35.3	20.1	27.2
Lakshadweep	9.3	5.7	6.9	25.8	22.6	23.8
Puducherry	53.0	34.0	44.7	16.8	18.5	17.3
Tamil Nadu	13.0	14.0	13.3	6.1	7.7	6.6
Telangana	24.8	8.1	21.2	41.3	28.6	38.9

Source: Longitudinal Ageing Study in India (LASI) (IIPS et al., 2020).

Note: BPL stands for below poverty line.

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More Information

Table 6.7 Amount (in INR) actually received by beneficiaries under old-age and widow pension schemes in India (during one year prior to the survey) by states and union territories (UTs), 2017–18

States/UTs	Old-age pension	Widow pension
India	**6,497**	**7,174**
North		
Chandigarh	10,758	6,720
Delhi	13,211	16,121
Haryana	17,936	18,005
Himachal Pradesh	8,425	6,587
Jammu and Kashmir	6,653	6,075
Punjab	6,481	6,507
Rajasthan	6,514	6,720
Uttarakhand	10,679	9,909
Central		
Chhattisgarh	4,045	4,223
Madhya Pradesh	3,308	3,329
Uttar Pradesh	3,663	4,839
East		
Bihar	4,225	3,928
Jharkhand	6,921	6,747
Odisha	3,812	3,672
West Bengal	5,819	5,782
North-east		
Arunachal Pradesh	2,456	2,427
Assam	2,668	3,866
Manipur	2,087	2,676
Meghalaya	4,955	5,907
Mizoram	2,813	NA
Nagaland	2,196	3,828
Tripura	8,054	8,400
West		
Dadra and Nagar Haveli	10,237	9,036
Daman and Diu	8,762	8,009

(*Contd*)

Table 6.7 (*Contd*)

States/UTs	Old-age pension	Widow pension
Goa	18,938	11,210
Gujarat	4,333	6,111
Maharashtra	6,935	5,860
Andaman and Nicobar Islands	18,101	21,640
South		
Andhra Pradesh	10,886	11,075
Karnataka	5,673	5,916
Kerala	8,968	8,032
Lakshadweep	8,941	12,787
Puducherry	19,679	19,519
Tamil Nadu	8,584	8,735
Telangana	9,246	10,937

Source: Longitudinal Ageing Study in India (LASI) (IIPS et al., 2020).

Table 6.8 shows the amount of old-age pension and the number of beneficiaries. The information is from state government official documents (such as the *State Economic Survey*) or web portals of old-age pension schemes. However, for some states, the number of beneficiaries from government sources was not available (Goli et al., 2019). It is important to note here that the age eligibility criteria for old-age pension vary across states though most states start receiving the pension at 60 years. In some states, it is from 65 years onwards, and women are eligible for pension five years earlier than men. The pension amount also varies considerably, from INR 200 to INR 3,000 in a month, mainly because of the varying contributions of the state governments. In most states, the elderly above 80 years are eligible for a higher amount compared to those in the age group of 60–79 years.

Table 6.9 shows the percentage of the elderly from BPL and non-BPL households that received benefits from various pension schemes by the states in India. Almost 7 in every 10 elderly people(68.9 per cent) from the BPL category in Rajasthan received old-age pension, and only 4 per cent of the elderly from the BPL category in Maharashtra received old-age pension.

Table 6.8 Amount (in INR) of old-age pension and the number of beneficiaries in India by states, 2014–17

States/UTs	Age eligibility slabs for pension	Pension amount per beneficiary (INR/month)	Age eligibility slabs for pension	Pension amount per beneficiary (INR/month)	Total Old-Age Pension Beneficiaries (N)	Total Old-age pension beneficiaries (per cent)	Year of reference
India	**60–79**	**200**	**80 and above**	**500**	**307,00,835**	**29.6**	**2014–17**
Andaman and Nicobar Islands	60 and above	1,000	NA	NA	813	3.2	2014–15
Andhra Pradesh	65 and above	1,000	NA	NA	2,102,257	25.4	2015–16
Arunachal Pradesh	60 and above	200	NA	NA	29,290	46.0	2015–16
Assam	60–79	200	80 and above	500	707,927	34.1	2015–16
Bihar	60 and above	400	NA	NA	4,478,000	58.1	2015–16
Chandigarh	60 and above	1,000	NA	NA	2,969	4.4	2015–16
Chattisgarh	60–79	350	80 and above	650	630,506	31.8	2016–17
Dadra and Nagar Haveli	1,000			8,058	58	2012–13	
Daman and Diu		1,000			540	7.4	2013–14
Delhi	60–79	1,000	70 and above	1,500	381,843	33.3	2015–16
Goa	60–80	200	80 and above	500	1,648	1	2015–16
Gujarat	60–79	500	80 and above		540,199	11.3	2015–16
Haryana	60 and above	1,600	NA	NA	1,419,593	64.7	2015–16

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More Information

Table 6.8 *(Contd)*

States/UTs	Age eligibility slabs for pension	Pension amount per beneficiary (INR/month)	Age eligibility slabs for pension	Pension amount per beneficiary (INR/month)	Total Old-Age Pension Beneficiaries (N)	Total Old-age pension beneficiaries (per cent)	Year of reference
Himachal Pradesh	60–79	650	80 and above	1,200	92,332	13.1	2015–16
Jammu and Kashmir	60 and above	1,000	80 and above	1,000	67,060		2015–16
Jharkhand	60–79	600	80 and above	700	726,371	30.8	2015–16
Karnataka	60–64	200	80 and above	750	750,000	13	2015–16
Kerala	60–74	1,100	75 and above	1,500	2,084,738	49.7	Dec–17
Lakshadweep					569	10.8	2012–13
Madhya Pradesh	65 and above	300	80 and above	500	1,385,512	25.8	Oct–16
Maharashtra	65 and above	600	NA	NA	1,170,000	10.5	2015–16
Manipur	60–79	200	80 and above	500	114,065	57	2015–16
Meghalaya	60–79	250	80 and above	500	47,937	34.5	2015–16
Mizoram	60–79	200	80 and above	500	25,469	37.1	2015–16
Nagaland	60–79	200	80 and above	500	54,905	53.4	2015–16
Odisha	60–79	300	80 and above	500	1,418,000	35.6	2015–16
Puducherry	60–79	2,000	80 and above	3,000	17,713	14.7	2015–16
Punjab	60+ women and 65+ men	250	NA	NA	1,303,323	45.5	2015–16

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More Information

Rajasthan	55+ women and 60+ Men	500	75+	750	4,059,145	69.8	2015–16
Sikkim					16,418	40.3	2015–16
Tamil Nadu	65 and above	400	NA		1,237,809	16.5	2015–16
Telangana	65 and above	1,000	NA	NA	1,339,685	41.3	2016–17
Tripura	60–79	500	80 and above	700	161,959	48.9	2014–15
Uttar Pradesh	65 and above	300	80 and above	500	3,786,015	24.5	2016–17
Uttarakhand	60 and above	800	NA		435,090	28.8	2015–16
West Bengal	60 and 79	400	80 and above	1,000	1,557,510	20.1	2015–16

Source: Cited in Goli et al. (2019).

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More Information

Table 6.9 Percentage of the elderly in India, from below-poverty-line (BPL) and non-BPL households, receiving benefits from pension schemes by states and union territories (UTs), 2017–18

States/UTs	Old-age pension scheme			Widow pension scheme		
	BPL	Non-BPL	Total	BPL	Non-BPL	Total
India	**28.7**	**16.1**	**22.6**	**23.7**	**13.9**	**19.2**
North						
Chandigarh	41.2	10.7	12.7	29.9	25.0	25.5
Delhi	43.1	24.3	29.4	44.2	18.1	23.0
Haryana	60.1	49.8	53.0	39.3	50.6	46.6
Himachal Pradesh	28.0	15.8	19.3	41.6	10.3	23.6
Jammu and Kashmir	35.2	9.4	22.7	42.7	16.0	29.1
Punjab	54.8	34.0	35.9	20.9	15.8	16.1
Rajasthan	68.9	45.3	51.9	32.5	18.9	22.7
Uttarakhand	30.2	13.4	21.2	37.3	11.6	25.9
Central						
Chhattisgarh	32.3	13.0	27.5	35.8	16.6	31.5
Madhya Pradesh	43.7	10.0	28.5	36.2	8.8	25.6
Uttar Pradesh	15.2	9.0	11.5	20.0	17.0	18.2
East						
Bihar	46.1	23.2	36.7	17.1	20.0	18.1
Jharkhand	34.9	18.1	27.5	30.3	33.8	31.7

Odisha	42.1	26.0	35.7	41.1	33.6	38.4
West Bengal	18.8	4.6	12.7	22.8	11.3	18.9
North-east						
Arunachal Pradesh	4.9	3.8	4.6	2.3	1.3	2.1
Assam	29.2	11.1	21.7	3.7	0.7	2.7
Manipur	23.9	9.4	19.4	2.4	0.0	1.9
Meghalaya	37.4	19.2	30.9	7.2	3.2	5.9
Mizoram	28.8	12.5	19.3	0.0	0.0	0.0
Nagaland	18.0	8.8	15.2	2.2	5.6	2.8
Tripura	54.1	24.0	41.8	15.1	10.6	13.3
West						
Dadra and Nagar Haveli	41.2	29.3	33.7	41.1	20.5	28.1
Daman and Diu	51.2	39.8	43.4	47.2	27.7	32.8
Goa	37.7	19.2	25.5	19.5	11.5	14.7
Gujarat	11.5	2.9	6.0	6.0	7.1	6.6
Maharashtra	4.3	2.5	3.3	9.6	6.6	8.0
South						
Andaman and Nicobar Islands	29.0	32.1	31.2	14.6	26.5	23.0
Andhra Pradesh	34.2	7.9	30.7	51.0	12.2	45.7
Karnataka	48.2	19.1	38.1	26.5	6.9	18.1

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More Information

Table 6.9 *(Contd)*

States/UTs	Old-age pension scheme			Widow pension scheme		
	BPL	Non-BPL	Total	BPL	Non-BPL	Total
Kerala	34.7	23.3	27.9	35.3	20.1	27.2
Lakshadweep	9.3	5.7	6.9	25.8	22.6	23.8
Puducherry	53.0	34.0	44.7	16.8	18.5	17.3
Tamil Nadu	13.0	14.0	13.3	6.1	7.7	6.6
Telangana	24.8	8.1	21.2	41.3	28.6	38.9

Source: Longitudinal Ageing Study in India (LASI) (IIPS et al., 2020).

Note: BPL stands for below poverty line.

REASONS FOR NOT UTILIZING THE SCHEMES

Those among the elderly who were not availing the scheme benefits were asked about the reasons. The reasons for not utilizing the social security schemes were also explored in the field survey of LASI Wave 1, with reasons of 'no need', 'not eligible or not applicable', 'do not have the proper documents', 'not yet applied', 'process of getting benefits is cumbersome', and 'other reasons'. Table 6.10 presents the reasons reported for not utilizing the social welfare schemes and shows that more than a third (35 per cent) of elderly men reported that the process of getting benefits is cumbersome. However, a quarter of the elderly men (26 per cent) had not applied for an old-age pension in the first place. For the IGNWPS, 10 per cent of the elderly widows said that they did not need this pension, and 47 per cent of the elderly widows were not eligible for it.

Among the beneficiaries, it is also important to know about the types of problems usually faced by the elderly in receiving the benefits. Figure 6.3 shows the percentage distribution of the elderly in BPL households by the type of problems they face while receiving the pension. Thirty per cent of the elderly beneficiaries of the old-age pension scheme state that there was a delay in receiving the money, and 24 per cent experience problems in producing the required documents. Similarly, 35 per cent of the beneficiaries of the IGNWPS stated delay in receiving financial assistance,

Table 6.10 Percentage distribution of the elderly from below-poverty-line (BPL) households in India not availing social security schemes by reasons, 2017–18

	Old-age pension scheme		Widow pension scheme
Reasons mentioned	**Men**	**Women**	**(only for women)**
No need	7.2	5.9	10.3
Not eligible/Not applicable	19.9	22.5	47.4
Not having documents	8.3	6.9	5.2
Not yet applied	25.6	24.5	14.9
Process of getting benefits is cumbersome	35.2	36.5	20.0
Other reasons	3.8	3.7	2.2
Number	**2,244**	**2,437**	**2,720**

Source: Longitudinal Ageing Study in India (LASI) (IIPS et al., 2020).

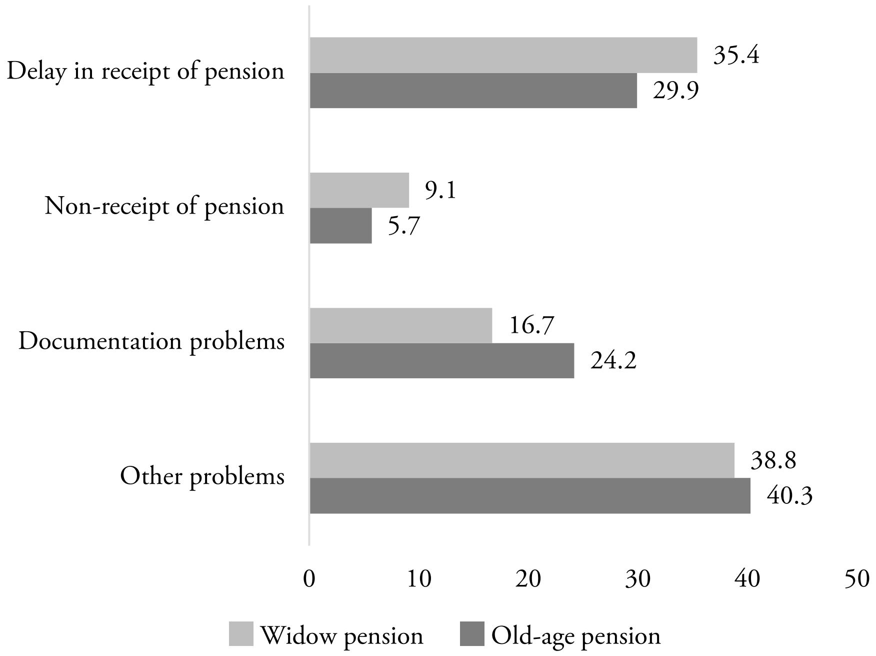

Figure 6.3 Percentage distribution of the elderly from below-poverty-line (BPL) households in India by type of problems faced in receiving pension benefits, 2017–18

Source: Longitudinal Ageing Study in India (LASI) (IIPS et al., 2020).

and 17 per cent have problems in producing the required documents from time to time.

AWARENESS AND UTILIZATION OF CONCESSIONS FOR SENIOR CITIZENS

The Ministry of Social Justice and Empowerment, Government of India, along with many other ministries, provide various types of concessions for elderly citizens. These include concessions in train, bus, and air travel, telephone connections, special interest-rates for bank accounts and loans, and income-tax benefits.

The awareness and utilization of concessions provided show that in India, less than a third (28 per cent) of the elderly are aware of the concessions provided by the government (Figure 6.4). The awareness about concessions

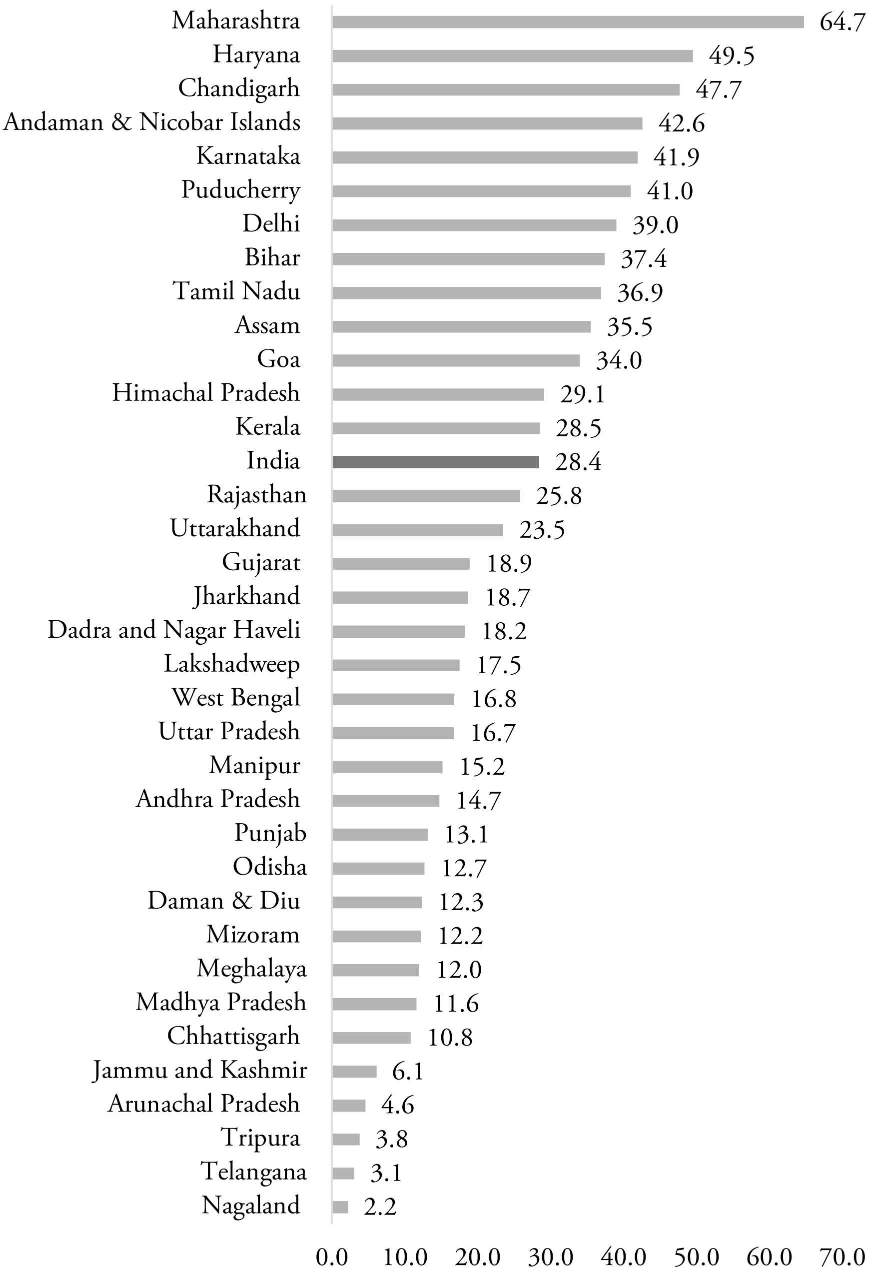

Figure 6.4 Percentage distribution of the elderly in India who are aware of concessions given by the government for senior citizens by states and union territories (UTs), 2017–18

Source: Longitudinal Ageing Study in India (LASI) (IIPS et al., 2020).

is high among the elderly from Maharashtra (64 per cent), and it is very low among the elderly from Nagaland (2 per cent), Telangana (3 per cent), and Tripura (4 per cent).

Awareness is higher among the elderly in urban areas (37 per cent) than in rural areas (25 per cent). A higher proportion of elderly men (33 per cent), as compared to elderly women (24 per cent), are aware of the concessions. With an increase in education as well as economic status, there is an increase in the awareness of concessions amongst both elderly men and women. The awareness of concessions increases from 18 per cent amongst elderly women with no education to 54 per cent of women with 10 or more years of education (Table 6.11).

A higher proportion of the elderly from urban areas compared to rural areas have used the concessions (Table 6.12). Similarly, a higher proportion of elderly men, as compared to elderly women, are using various concessions. The concessions are also being utilized more by the elderly who are economically well-off because of their enhanced awareness. Higher education and better household economic conditions also lead to a higher utilization of some of these concessions. The proportion of the elderly who utilized the various types of concessions is low. Only 15 per cent of the elderly have received concessions for train and bus travel, and 2 per cent of the elderly utilize concessions for air travel. However, 3 per cent of the elderly have benefitted from special interest-rates for bank accounts or loans.

HEALTH INSURANCE COVERAGE AMONG THE ELDERLY

Overall, only 18 per cent of the elderly are covered by health insurance. A higher proportion of elderly men have health insurance as compared to women. Across states and UTs, more than half of the elderly have health insurance in Mizoram (67 per cent), Odisha (59 per cent), and Dadra and Nagar Haveli (58 per cent). The presence of state-sponsored schemes may explain the high coverage in some states regarding health insurance. Contrastingly, less than 5 per cent of the elderly have health insurance in Jammu and Kashmir (0.2 per cent), Andaman and Nicobar Islands (0.3 per cent), Nagaland (0.5 per cent), Manipur (0.7 per cent), Bihar (1.3 per cent), Uttar Pradesh (2.2 per cent), and Madhya Pradesh (2.9 per cent) (Figure 6.5).

Health insurance coverage is slightly higher among the rural elderly than among the urban elderly (Figure 6.6). This may be due to various ongoing

Table 6.11 The elderly in India who are aware about concessions given by the government for senior citizens by gender, 2017–18

Background characteristics	Men		Women		Total	
	Percentage	Number	Percentage	Number	Percentage	Number
Place of residence						
Rural	30.2	10,077	19.7	10,648	24.9	20,725
Urban	40.0	5,021	33.6	5,718	36.7	10,739
Marital status						
Currently married	34.3	12,398	23.9	7,522	30.5	19,920
Widowed	27.7	2,293	24.0	8,426	25.0	10,719
Divorced/Separated/Deserted/Others	21.1	407	27.7	418	24.3	825
Living arrangement						
Living alone	26.6	365	21.7	1,257	22.9	1,622
Living with spouse and/or others	32.4	3,739	23.2	2,476	28.9	6,215
Living with spouse and children	35.3	8,528	24.4	4,937	31.4	13,465
Living with children and others	28.5	1,928	25.4	6,490	26.4	8,418
Living with others only	23.0	538	18.7	1,206	20.1	1,744
Religion						
Hindu	33.9	11,078	24.8	11,959	29.3	23,037
Muslim	28.1	1,804	17.4	1,927	22.8	3,731

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More Information

Table 6.11 (*Contd*)

Background characteristics	Men		Women		Total	
	Percentage	Number	Percentage	Number	Percentage	Number
Christian	33.0	1,468	19.4	1,682	25.2	3,150
Others	26.6	748	28.2	798	27.7	1,546
Caste/Tribes						
Scheduled Tribe	18.9	2,436	11.5	2,737	14.9	5,173
Scheduled Caste	25.2	2,448	18.7	2,692	21.8	5,140
Other backward class	34.1	5,781	25.8	6,105	30.0	11,886
None of the above	40.2	4,433	28.6	4,832	34.2	9,265
Education						
No schooling	20.5	5,479	18.3	11,410	19.1	16,889
Less-than-five years complete	33.4	2,184	29.6	1,597	32.1	3,781
Five–nine years complete	38.1	3,850	37.8	2,167	38.1	6,017
Ten-or-more years complete	48.3	3,585	54.0	1,192	49.8	4,777
Work status						
Currently working	32.1	6,331	23.5	2,976	29.4	9,307
Worked in the past but currently not working	34.8	8,011	25.3	5,366	31.0	13,377
Never worked	16.7	756	23.2	8,024	22.9	8,780

Monthly per capita expenditute (MPCE) quintile						
Poorest	26.1	3,035	17.9	3,449	21.7	6,484
Poorer	30.6	3,068	21.6	3,409	25.9	6,477
Middle	34.3	3,064	23.7	3,352	29.0	6,416
Richer	34.6	2,990	28.1	3,180	31.4	6,170
Richest	40.6	2,941	31.2	2,976	36.2	5,917
Total	**32.9**	**15,098**	**24.0**	**16,366**	**28.4**	**31,464**

Source: Longitudinal Ageing Study in India (LASI) (IIPS et al., 2020).

Table 6.12 Percentage distribution of the elderly in India who availed concessions by gender and place of residence, 2017–18

	Rural			Urban			Total		
Received concessions	**Male**	**Female**	**Total**	**Male**	**Female**	**Total**	**Male**	**Female**	**Total**
Train travel	14.6	8.4	11.4	24.7	21.6	23.0	17.4	12.4	14.8
Bus travel	13.6	11.0	12.3	20.4	20.4	20.4	15.5	13.9	14.7
Air travel	1.7	0.5	1.1	6.6	3.1	4.7	3.0	1.3	2.1
Telecommunications services	0.7	0.2	0.4	3.5	1.3	2.3	1.5	0.5	1.0
Special interest rates on bank accounts or loan	3.7	0.9	2.2	9.6	2.9	5.9	5.4	1.5	3.3
Income tax benefits	1.2	0.2	0.7	5.1	1.5	3.1	2.3	0.6	1.4

Source: Longitudinal Ageing Study in India (LASI) (IIPS et al., 2020).

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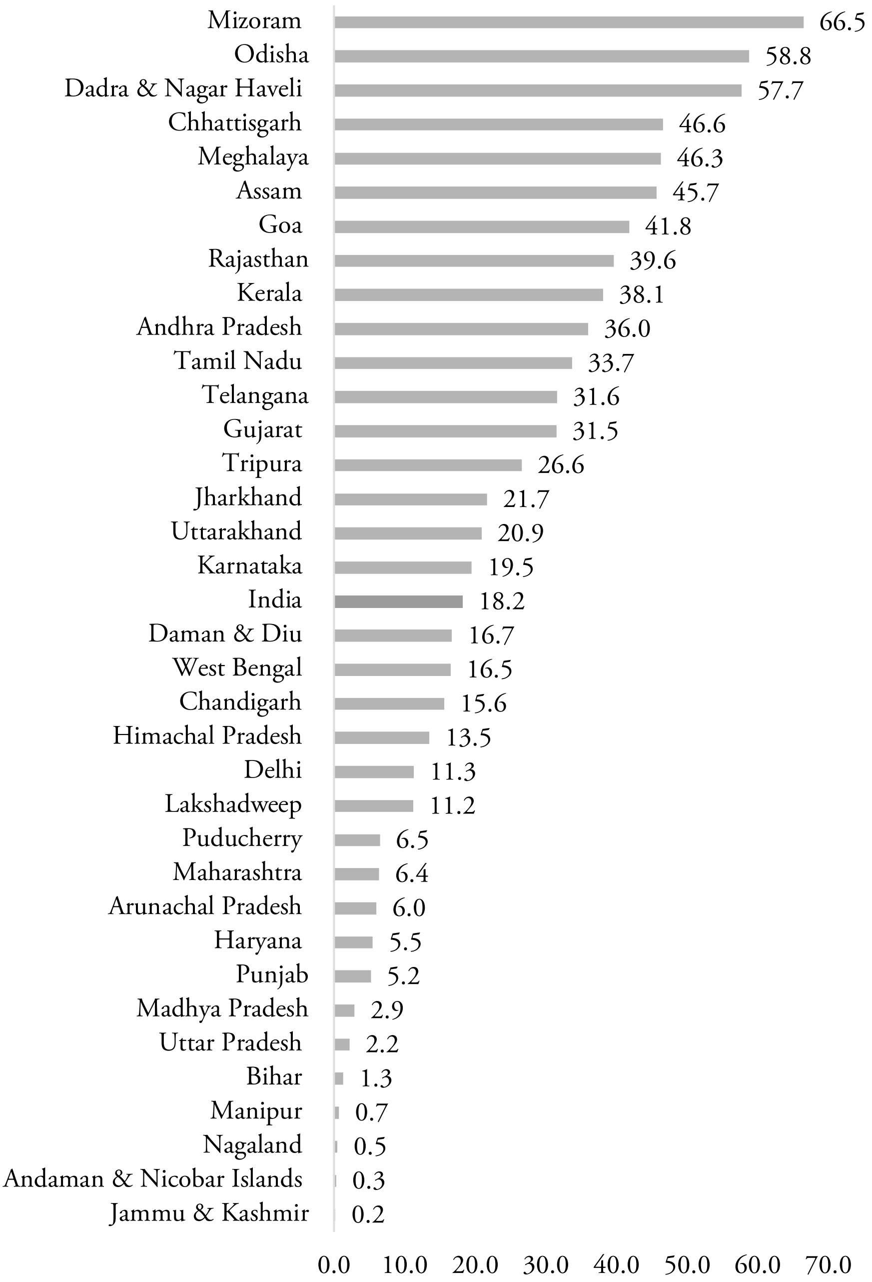

Figure 6.5 Percentage distribution of the elderly in India who are covered by health insurance by states and union territories (UTs), 2017–18

Source: Longitudinal Ageing Study in India (LASI) (IIPS et al., 2020).

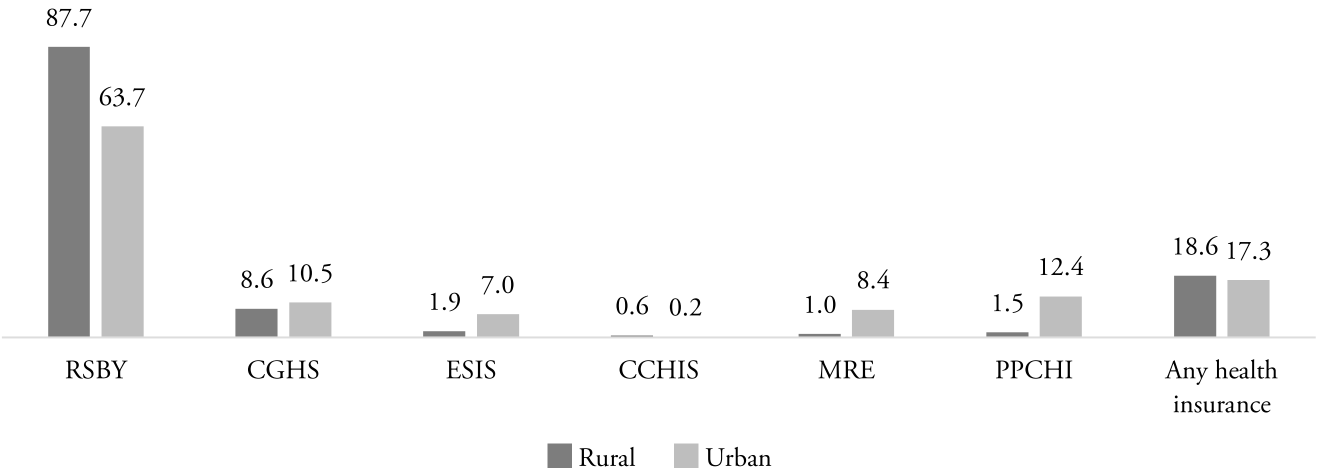

Figure 6.6 Percentage distribution of the elderly in India covered by types of health insurance by place of residence, 2017–18

Source: Longitudinal Ageing Study in India (LASI) (IIPS et al., 2020).

Note: Some respondents are covered with more than one insurance scheme, so the sum may exceed 100 per cent. RSBY stands for the Rashtriya Swasthya Bima Yojana; CGHS stands for the Central Government Health Scheme; ESIS stands for the Employees State Insurance Scheme; CCHIS stands for community or cooperative health insurance schemes; MRE stands for medical reimbursement from an employer; and PPCHI stands for privately purchased commercial health insurance.

health schemes by state governments targeting the rural elderly. Among those who had any type of health insurance, 88 per cent in rural and 64 per cent in urban areas were covered under the Rashtriya Swasthya Bima Yojana (RSBY). Moreover, the proportion of the elderly covered under private schemes (such as privately purchased commercial health insurance) is higher in urban areas (12 per cent) than in rural areas (2 per cent). The coverage of community or cooperative health insurance schemes in both rural and urban areas is negligible.

AWARENESS OF THE MAINTENANCE AND WELFARE OF PARENTS AND SENIOR CITIZENS ACT

The Maintenance and Welfare of Parents and Senior Citizens Act was enacted in 2007 to ensure the need-based maintenance and welfare of parents and senior citizens. The Act provides for:

1. maintenance of parents or senior citizens by children or relatives made obligatory and justiciable through tribunals;
2. revocation of the transfer of property by senior citizens in case of negligence by relatives;
3. penal provision for the abandonment of senior citizens;
4. establishment of old-age homes for indigent senior citizens;
5. protection of life and property of senior citizens; and
6. adequate medical facilities for senior citizens

Only 12 per cent of the elderly are aware of the Act, and awareness is relatively higher amongst the urban elderly (18 per cent) than those from rural areas (9 per cent).

More elderly men, compared to women, are aware of the Act, and awareness amongst the elderly increases with increasing levels of education. Only 5 per cent of elderly women with no formal education are aware of the Act. However, 39 per cent of elderly women with 10 or more years of education are aware of it (Table 6.13). These findings demonstrate that awareness campaigns in local languages on the provisions of the Act are necessary, helplines for senior citizens should be used to spread information about the Act, and local *panchayat*s (village councils) must be involved in creating awareness in rural areas.

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Edited by K. S. James , T. V. Sekher
More Information

Table 6.13 Percentage distribution of the elderly in India who received concessions by states and union territories (UTs), 2017–18

States/UTs	Train travel	Bus travel	Air travel	Telecommunication services	Special interest rates on bank accounts or loans	Income-tax benefits	Number
India	**14.8**	**14.7**	**2.1**	**1.0**	**3.3**	**1.4**	**31,464**
North							
Chandigarh	32.3	34.8	1.3	0.0	2.6	2.8	394
Delhi	33.1	25.5	9.7	7.1	14.9	8.6	495
Haryana	27.4	32.7	2.7	0.8	5.8	1.6	848
Himachal Pradesh	6.6	15.3	2.4	1.1	8.4	3.1	621
Jammu and Kashmir	1.1	0.9	0.5	0.2	0.2	0.1	731
Punjab	5.9	3.8	0.3	0.2	1.0	0.4	1,004
Rajasthan	11.5	17.8	4.4	1.7	5.0	2.4	1,078
Uttarakhand	9.9	11.8	0.6	0.1	2.9	1.0	641
Central							
Chhattisgarh	7.8	1.0	0.8	0.0	3.1	1.3	780
Madhya Pradesh	6.5	2.1	0.6	0.0	1.1	0.2	1,313
Uttar Pradesh	11.8	6.8	2.1	1.2	3.1	1.6	2,169

(*Contd*)

Cambridge University Press & Assessment
978-1-009-31886-0 — India Population Report
Edited by K. S. James , T. V. Sekher
More Information

Table 6.13 *(Contd)*

States/UTs	Train travel	Bus travel	Air travel	Telecommunication services	Special interest rates on bank accounts or loans	Income-tax benefits	Number
East							
Bihar	22.2	4.8	1.5	1.6	3.5	1.7	1,808
Jharkhand	14.2	2.0	1.4	1.0	5.2	2.3	1,168
Odisha	11.1	6.3	2.5	0.5	3.4	1.4	1,237
West Bengal	10.3	4.1	3.0	1.1	3.9	1.0	1,544
North-east							
Arunachal Pradesh	0.0	0.0	0.0	0.0	0.0	0.0	318
Assam	4.3	2.5	1.6	0.1	0.7	0.1	816
Manipur	7.9	6.7	6.5	4.1	5.1	1.4	606
Meghalaya	0.2	0.0	0.2	0.2	0.2	0.0	412
Mizoram	0.5	3.2	0.0	0.0	0.0	0.0	531
Nagaland	0.4	0.0	0.1	0.0	0.0	0.0	608
Tripura	1.9	1.2	1.3	0.0	1.0	0.8	461
West							
Dadra and Nagar Haveli	3.7	2.6	0.0	0.0	0.9	0.0	451
Daman and Diu	6.2	0.6	0.1	0.0	1.7	1.2	434
Goa	7.6	14.6	3.0	1.9	2.8	1.5	637

Gujarat	10.3	5.0	2.6	1.3	3.7	3.3	991
Maharashtra	30.4	55.6	3.2	0.7	4.1	0.9	1,790
South							
Andaman and Nicobar Islands	4.7	40.9	3.6	0.0	0.0	0.0	523
Andhra Pradesh	6.5	10.2	2.2	1.6	2.3	1.7	1,105
Karnataka	17.2	29.3	0.6	0.4	2.4	0.4	1,004
Kerala	11.9	5.6	2.5	1.9	2.9	1.9	1,209
Lakshadweep	2.7	5.3	3.5	0.9	0.8	0.4	502
Puducherry	22.1	22.9	6.9	2.2	1.8	0.8	640
Tamil Nadu	17.8	12.0	3.9	2.0	5.9	2.7	1,534
Telangana	1.8	1.7	0.9	0.7	1.0	0.9	1,061

Source: Longitudinal Ageing Study in India (LASI) (IIPS et al., 2020).

T V Sekher

Table 6.14 Percentage distribution of the elderly in India aware of the Maintenance and Welfare of Parents and Senior Citizens Act (2007) by gender, states, and unions territories (UTs), 2017–18

	Men		Women		Total	
States/UTs	**Percentage**	**Number**	**Percentage**	**Number**	**Percentage**	**Number**
India	**15.1**	**15,098**	**8.7**	**16,366**	**11.7**	**31,464**
North						
Chandigarh	23.2	190	23.3	204	23.3	394
Delhi	16.7	251	9.0	244	12.9	495
Haryana	12.1	363	2.6	485	6.6	848
Himachal Pradesh	12.7	304	1.7	317	7.1	621
Jammu and Kashmir	12.1	382	3.6	349	7.8	731
Punjab	4.0	501	1.2	503	2.6	1,004
Rajasthan	16.4	505	5.6	573	10.5	1,078
Uttarakhand	13.4	303	2.8	338	7.9	641
Central						
Chhattisgarh	9.9	392	2.8	388	6.3	780
Madhya Pradesh	17.6	644	11.2	669	14.4	1,313
Uttar Pradesh	5.7	1,119	2.9	1,050	4.3	2,169
East						
Bihar	12.4	925	7.8	883	10.2	1,808
Jharkhand	7.2	585	1.6	583	4.3	1,168

Odisha	16.5	601	6.5	636	11.3	1,237
West Bengal	24.5	752	9.4	792	16.7	1,544
North-east						
Arunachal Pradesh	3.8	176	0.0	142	2.0	318
Assam	54.3	388	35.7	428	44.3	816
Manipur	13.2	261	8.8	345	10.7	606
Meghalaya	7.6	164	6.0	248	6.6	412
Mizoram	14.6	265	13.3	266	14.0	531
Nagaland	0.0	301	1.3	307	0.7	608
Tripura	20.3	227	15.0	234	17.6	461
West						
Dadra and Nagar Haveli	28.6	197	11.5	254	19.2	451
Daman and Diu	20.0	184	6.9	250	12.1	434
Goa	25.5	289	19.2	348	22.0	637
Gujarat	17.8	454	8.5	537	12.7	991
Maharashtra	15.6	829	6.7	961	10.7	1,790
South						
Andaman and Nicobar Islands	6.1	276	5.2	247	5.7	523
Andhra Pradesh	9.3	551	6.2	554	7.8	1,105
Karnataka	10.6	479	9.4	525	10.0	1,004

(*Contd*)

Table 6.14 (*Contd*)

States/UTs	Men		Women		Total	
	Percentage	Number	Percentage	Number	Percentage	Number
Kerala	27.4	538	13.6	671	19.4	1,209
Lakshadweep	17.7	240	6.1	262	11.5	502
Puducherry	51.2	275	42.7	365	46.4	640
Tamil Nadu	28.3	685	20.0	849	23.7	1,534
Telangana	6.2	502	3.7	559	4.9	1,061

Source: Longitudinal Ageing Study in India (LASI) (IIPS et al., 2020).

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Edited by K. S. James , T. V. Sekher
More Information

A higher percentage of elderly men, as compared to elderly women (15.1 per cent versus 8.7 per cent), reported being aware of the Maintenance and Welfare of Parents and Senior Citizens Act (Table 6.14).

CONCLUSION

In recent decades in India, there has been a rise in the number of the elderly living alone or only with their spouse. This is particularly true for elderly women, with considerable state variations. Still, the family is the primary source of support and care for the majority of the aged in India, who co-reside with their spouse and children.

The Indian labour market is dominated by an unorganized sector of employment, mainly in agriculture. The proportion of the elderly who are currently working is higher in rural areas (40 per cent) than in urban areas (26 per cent), indicating that the rural elderly continue to work in the agriculture sector beyond the age of 60 years. Fifteen per cent of the elderly received financial help from family members or friends, while 6 per cent provided financial help to others in the past year. This provides insight into financial contributions made by the elderly to their families, which is often ignored in the available literature.

Overall, the awareness of social security schemes among the elderly in India is low. Slightly more than half of the elderly (55 per cent) are aware of the old-age pension scheme (IGNOAPS), 44 per cent of the elderly are aware of the widow pension scheme (IGNWPS), and only 12 per cent of the elderly are aware of the Annapurna Scheme. A higher proportion of the elderly from rural areas is aware of social security schemes than those from urban areas. About a third of the rural elderly from BPL households are recipients of old-age pension benefits. Amongst the elderly widows belonging to BPL households, 24 per cent are beneficiaries of the widow pension scheme. However, the actual amount received by the elderly, as reported, is much lower than expected. The mean annual amount received by the elderly enrolled under old-age pension and the widow pension is INR 6,497 and INR 7,174, respectively. In many states, the monthly pension amount is just INR 200, which is not sufficient. Old-age pension amount should be enhanced keeping in mind the increased cost of living.

The two main reasons reported for not availing the social security schemes are that the process of enrolment in the schemes is cumbersome (35 per cent) and because of not having the required documents (8 per cent). Slightly more than a third (35 per cent) of the beneficiaries of the widow pension scheme stated that there is a considerable delay in receiving the promised amount. About a quarter of the elderly are aware of concessions provided by the government for senior citizens, such as for train, bus, and air travel, telephone connections, special interest-rates for bank accounts and loans, and income-tax benefits. This proportion is lower amongst the rural elderly than amongst their urban counterparts. The awareness and utilization of these concessions among the rural elderly are rather limited, and therefore, campaigns focusing on rural areas through non-governmental organizations (NGOs) and *panchayat*s may help in creating better awareness among the rural elderly.

Even after a decade of the enactment of the Maintenance and Welfare of Parents and Senior Citizens Act, only 12 per cent of the elderly in India are aware of this important legislation; awareness is relatively higher amongst the urban elderly (19 per cent) than the among the elderly from rural areas (10 per cent). More elderly men than women are aware of the Act, and awareness amongst the elderly increases with increasing levels of education. This demonstrates that awareness campaigns in local languages on the provisions of the Act are necessary. Helplines for senior citizens should also be used to spread information about the Act, and *panchayat*s must be involved in creating awareness in the rural areas.

The social security measures for the elderly on the whole are inadequate and cater only to a segment of the needy population. There is a growing need for interventions mainly to ensure income security for the elderly and to create a coherent policy to meet their needs. This can only be possible by strengthening social and economic support at different levels. The government should also enable the active involvement of civil-society groups and the private sector to advocate an elderly-friendly attitude and facilities to meet the challenges faced by senior citizens. Focused attention is required through policy and programme interventions, considering the increasing vulnerability of elderly women, particularly widows, in rural India.

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