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SPECIAL EDITORIAL

Social Security Schemes for Elderly in India Awareness, Utilisation and Barriers

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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 by 2023, surpassing China, as per the latest projections (United Nations, 2022). In the 2011 census, the elderly population aged 60 years and above accounted for 8.6 percent of India's population, numbering 103 million elderly persons. The share of the elderly population is projected to rise further to 19.5 percent (around 319 million) by 2050 (RGI, 2011). The dramatic and widespread nature of these ongoing demographic shifts, indicates that the challenges that India will face due to population ageing are not only inevitable, but also exist on an enormous scale. These demographic changes present complex health, social, and economic challenges to which this vast country must rapidly adapt, both in the present and continuing into the future. The demographic and epidemiological transition has dramatically shifted a major share of India's burden of disease from children to the aged population.

Social welfare schemes play an important role in addressing the problems of the weaker and vulnerable sections of the 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 economic status and quality of life. In addition to national schemes, there are many state-specific schemes for the welfare of the elderly that provide health care 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 senior citizens are not aware of these schemes, or even if aware, they do not receive the benefits of such schemes for various reasons. The social security measures are important and at times the only means of support for the poor among the elderly. However, to assess the coverage and impact, and take steps for further improvement of such measures in the future, it is important to have credible information and empirical evidence about the levels of awareness and utilisation, and practical problems experienced by the elderly while utilising them.

Newly Emerging Data Sources

In order to assess the coverage and utilisation of various social security programmes aimed at the elderly, one important source of nationally representative data is the Longitudinal Ageing Study in India (LASI). LASI is internationally harmonised and credible scientific data on the social and economic wellbeing and health status of the elderly in India and its states (IIPS and others, 2020; Bloom, Sekher and Lee, 2021; Arokiasamy and others, 2022). The field survey of LASI Wave 1 was conducted from April 2017 to December 2018. Out of the total sample of 73,396 individuals interviewed, 31,902 were in the ages of 60 years and above. The LASI is India's first and the world's largest study that provides a longitudinal database for designing policies and programmes for the older population in the broad domains of social, health and economic wellbeing. In LASI, all respondents aged 60 years and above were asked about the extent of their awareness and utilisation of the social security schemes. In addition, questions were asked regarding their awareness and utilisation of government facilities or concessions given to senior citizens.

The LASI survey collected the following information on social welfare schemes: awareness of various schemes whether the elderly had availed of any benefits under various schemes; if so, then what benefits and how

much had they received during the past one year and if not, then the reasons for not availing of the benefits. Information was also collected about various problems the elderly faced in accessing those schemes, whether their problems were resolved, how did they resolve them, and what they mainly did with the financial benefits received. Information was also gathered about the various concessions provided by the government to senior citizens and awareness about the “Maintenance and Welfare of Parents and Senior Citizens Act”.

Other two major data sources on ageing in India are: Study on global AGEing and adult health (SAGE) Wave-1 and 2, India (Arokiasamy and others, 2012; 2020); and Building a knowledge base on Population Ageing in India -BKPAI (UNFPA, 2012).

Living Arrangements and Work Participation of Elderly

In order to assess the social security programmes and their implications in a better way, it is important to have an understanding of the living arrangements and work status of the elderly in India. Living arrangements are a reflection of an individual’s social support and is an important determinant of the quality of life. Living with a family is considered as the most preferred living arrangement, especially for older people in India. Children and their families have the prime responsibility of taking care of their elderly. 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 a majority of the elderly women are widows living either alone or with their children. The family is still the primary source of support and care for a majority of the aged in India, who co-reside with their spouse and children. In recent decades, there has been a rise in the elderly living alone or only with spouse. This is particularly true for elderly women. According to LASI, nearly 6 percent of the elderly live alone; this being 9 percent for elderly women, with considerable state variations.

Opportunities for participation in labour activities, access to social protection and security in old age, as well as a positive workplace environment are keys to achieving a productive ageing society. Although old age is the time to retire and relax, over one third (36 percent) of the elderly in India are currently working, more in rural areas (40 percent) than in urban areas (26 percent). Gender differences are notable in the current work status of the elderly: 51 percent of elderly men and 22 percent of

elderly women are working outside their homes to support themselves and their families.

Health insurance coverage is a mechanism for increasing health care utilisation and improving health outcomes. Although the ageing process exposes individuals to increasing risk of illness and disability, health care of older people has been greatly neglected in India (Sekher, Kumar and Shijith, 2015). Only 18 percent of the elderly are covered by some form of health insurance, as per LASI.

Important Issues

Overall, the awareness of the social security schemes among the elderly in India is low. A little over half of the elderly (55 percent) were aware of the old-age pension scheme (IGNOAPS), 44 percent of the elderly were aware of the widow pension scheme (IGNWPS), while only 12 percent of the elderly interviewed were aware of the Annapurna Scheme. 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 percent are beneficiaries of the widow pension scheme. In many states, the monthly pension is only Rs. 200/-, which is a pittance (Goli and others, 2019; Cherian, 2020). The old age pension money should be enhanced concomitantly with the increased cost of living.

The two main reasons reported for not availing of the social security schemes were that the process of enrolment for the scheme was cumbersome, and that they did not have the required documents. A little over a third of the beneficiaries of the widow pension scheme stated that there was considerable delay in receiving the money due to them. About a quarter of the elderly were aware of the concessions provided by the government for senior citizens, such as on travel by train, bus and by air, special interest rates for bank accounts and loans, and income tax benefits. The awareness and utilisation of these concessions among the rural elderly was quite limited; hence, campaigns focusing on rural areas through NGOs and Panchayats might help in creating better awareness among them.

Even after a decade of the enactment, only 12 percent of the elderly in India were aware of an important legislation like the Maintenance and Welfare of Parents and Senior Citizens Act 2007. This demonstrates that awareness campaigns in local languages on the provisions of the Act are necessary. Helplines for senior citizens should be used for spreading information about the Act, and Panchayats must be involved in creating awareness in rural areas.

Social security measures for the elderly on the whole is inadequate and caters 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 the social and economic support at different levels. Government should also enable the active involvement of civil society groups and the private sector towards creating an elder-friendly attitude and facilities to meet the challenges. Focused attention is required through policy and programme interventions considering the increasing vulnerability of elderly women, particularly widows, in rural India. Even though the period of 2020–2030 has been declared by the World Health Organization as the Decade of Health Ageing, very little is done to protect our senior citizens. We need to assess the value of social welfare and government health programmes and innovate on their design and implementation, with particular focus on the vulnerable, abused, and neglected geriatric populations.

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