

Social Security Measures for Senior Citizens in India: Policies, Challenges, and Prospects

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Abstract

Today's younger generation increasingly perceives the elderly as a burden and often rejects the responsibility of caring for them. As a consequence, older persons face growing socio-economic insecurity and multiple health-related challenges. Most of the old people depend on their savings, pension, provident fund, gratuity, etc., for their personal expenses. However, existing institutional mechanisms remain inadequate for their protection and well-being. Therefore, it is necessary that suitable provisions be made for providing social security to the elderly. The increasing ageing population globally and the need for social security are emerging as social challenges for all policymakers. Given the rapid pace of demographic transition, it appears that in the coming decades a large segment of the world's population will consist of older adults, thereby necessitating more comprehensive and sustainable social security systems.

Keywords: Social Security, Senior Citizens, Ageing Population, Elderly Welfare, Social Protection Schemes, Geriatric Care.

Introduction

Serving and respecting elders has been an important part of our culture. This system has been going on in our society since the time of joint families, but at present, due to rapid urbanisation, industrialisation and changing

family relations, joint families are breaking down and, in their place, the practice of nuclear families has started, due to which the society is changing. Consequently, the traditional support structure for the elderly has weakened, altering their social and economic conditions. Generally, in the joint family system, the family was responsible for the safety of each member of the family and all their needs were met in the family itself. Economic self-sufficiency and health care facilities were made available to the elderly in the form of social security in the joint family system, but in the present times, due to the fragmentation of the joint families, the crisis of social security of the elderly has arisen.

Today's young generation has started considering the elders as a burden and rejecting the responsibility of taking care of them. Due to this, the elderly are facing socio-economic insecurity and health-related problems. Most of the old people depend on their savings, pension, provident fund, gratuity, etc., for their personal expenses. There are no special provisions for their protection. Therefore, it is necessary that suitable provisions be made for providing social security to the elderly.

From a sociological and policy perspective, this shift also represents a transformation in intergenerational relationships, the nature of care, and the perception of ageing itself. It signals a transition from family-based welfare to state-supported systems of social protection, raising new ethical, economic, and institutional questions.

The present paper examines the concept, scope and implementation of social security measures available for senior citizens in India. Specifically, it analyses existing social security policies and programmes for older persons, assesses their effectiveness and accessibility, especially for those in the unorganised sector and rural areas, compares selected international practices to draw transferable lessons, and highlights policy gaps while recommending integrated strategies to strengthen the social protection framework for the ageing population.

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The issue of social security for the elderly can be examined through the lens of welfare state theory and social justice. According to T. H. Marshall's (1950) concept of citizenship, social rights are an essential component of modern citizenship, ensuring equality and dignity for all citizens. Similarly, Amartya Sen's (1999) capability approach highlights that social security expands individuals' real freedoms to live with dignity. Applying these perspectives, the paper views elderly welfare not merely as state benevolence but as a right-based extension of citizenship and human capability.

Meaning and Definition of Social Security

Generally, social security is a human right of a citizen of any country. Therefore, every citizen should be protected from the accidents and contingencies of life. Social security refers to the assistance or protection provided by society or the state to its members against the risks or contingencies of life. Many types of contingencies come in the life of a person, like old age, unemployment, illness, accident, disability, childbirth, death, etc. Due to these calamities, a person has to face various economic and social problems. He is not able to deal with them on his own level. So, the state and the society provide help to the individuals to deal with these problems and contingencies (Pandey, 2013).

In contemporary welfare economics, social security is not merely a compensatory mechanism but an instrument of social justice aimed at redistributing resources and ensuring dignity for all individuals, particularly the vulnerable elderly. There are three major modes of social security through which social security is provided:

Social Insurance: Through social insurance, security is provided to the insured persons in case of unemployment, industrial accident, disability, illness, maternity, etc., and to their dependents in case of contingencies of their death. Benefits under social insurance are paid out of the amount collected from the contributions of the insured persons and their employers. Insurance benefits include sickness benefit, unemployment benefit, disability benefit, maternity benefit, old age pension, provident fund and dependent benefit, etc.

Social Assistance: Social assistance is provided to those people who are not able to raise even the minimum means necessary for their living. The beneficiary does not have to make any contribution for assistance in social disability, but this assistance is provided to him as a matter of right. The assistance provided under the social assistance program comes from the financial fund of the state or from the source prescribed by the state; the beneficiaries who come under the purview of the scheme

are required to fulfil the conditions prescribed by law. Social assistance includes old age assistance, assistance to the blind, assistance or allowance for dependent children, assistance to the permanently and totally disabled, and assistance to extremely poor families, etc.

Public Assistance or Social Service: Social service is in the form of services provided from the state fund to the defined categories or groups of the community or to all the people of the community, such as free health services and rehabilitation of disadvantaged groups of society, etc. Recognising the growing population of older individuals and the rapidly changing socioeconomic and demographic landscape, the Government of India has placed significant importance on addressing issues related to old age through its social security and protection schemes. India's social security system encompasses a range of initiatives and programs; however, it currently extends to only a limited segment of the population. Broadly, India's social security schemes encompass the following key areas:

Pension: This includes retirement pension, family pension, widow pension, and old age pension, among others.

Health Insurance and Medical Benefits: Provision of health insurance and medical benefits to ensure access to healthcare services.

Disability Benefits: Support and benefits for individuals with disabilities to assist them in their daily lives.

Maternity Benefits: Special benefits and provisions for women during pregnancy and childbirth.

Gratuity: Benefits provided to employees upon retirement or resignation.

While the existing social security schemes cover individuals employed in the organised sector and their employers, a significant portion of the population in the unorganised sector may not have the opportunity to participate in these programs. It is important to address the inclusion of individuals in the unorganised sector and explore avenues to expand the reach of social security schemes to provide comprehensive coverage for all segments of the population (Agewell Foundation, 2019).

This structural divide between the organised and unorganised sectors reveals a major policy gap: the benefits of welfare schemes often fail to reach informal workers, agricultural labourers, and elderly women, who constitute the majority of India's ageing population. Thus, the social security net remains fragmented and urban-centric, lacking universal inclusivity.

Need and Importance of Social Security

At present, due to the increasing population of the elderly, social security is being seen as an essential need. Social security works like a protection cell for the elderly, under which medical benefits, old age pension and other facilities are provided to the elderly in the form of social security. Social harmony can be maintained through a social security program, and human capital can be saved.

India is home to one-fifth of the world's population, including one-third of the poor and one-third of the elderly. In the last two decades, there has been a rapid increase in the elderly population in the world. At present, there are about 700 million people above the age of 60 in the world, which is about 10 percent of the total world population. By 2050, the number of people over the age of 60 will reach 2 billion, which will be 20 percent of the world's population (United Nations, 2016).

Like other countries, India too has seen a significant increase in the number of elderly people due to an increase in life expectancy and a continuous decrease in death rate. Arrangement of good medical facilities in India, proper availability of food and nutrition and economic prosperity have comparatively increased the life expectancy of the people, as a result of which there has been a rapid increase in the elderly population in India since the last four-five decades. There has been an increase of 39.3 percent in the number of elderly people in the last decade, and according to the 2011 census, the number of elderly people in India has increased to 8.3 percent, which was 6.9 percent in 2001.

According to the 2011 census, the number of elderly people above the age of 60 years in India has increased to 104 million, which was 70.6 million in 2001, and this number is expected to be 173 million by 2026. In 2011, out of 104 million elderly, 64 million were in young old age (60–69 years), 28.4 million in old-old age (70–80 years) and 11.4 million in oldest age (above 80 years), of which 0.6 million elderly are above 100 years of age (Registrar General, Government of India, 2013).

One notable aspect of the ageing process is the increasing prevalence of older women, which can be attributed to the higher growth rate in life expectancy among females compared to their male counterparts. Projections indicate that by 2050, the average life expectancy for males will be 71.8 years, while for females, it will rise to 75.7 years. Consequently, by 2050, the number of elderly women aged 60 years and above is expected to exceed that of elderly men by 18.4 million (Sathyaranayana, 2013).

This gender imbalance introduces critical analytical implications: elderly women often face compounded vulnerabilities—economic dependence, widowhood, and limited access to assets—making gender-sensitive social protection policies indispensable.

The sex ratio among the elderly is also projected to change, with an increase from 940 women per 1000 men in 2001 to 1020 in the near term and further to 1050 by 2026. This shift is partly due to the longer lifespan of women, which renders them more vulnerable to widowhood as they age.

Given the disadvantages women face in terms of asset ownership, lower workforce participation, and lower wages, they are often more dependent on male family members, especially after becoming widowed. This highlights the increased vulnerability experienced by older women and the potential challenges they may encounter in their later years.

From an analytical viewpoint, the ageing scenario in India signifies a dual challenge, addressing the quantitative expansion of the elderly population and responding to the qualitative aspects of ageing such as dignity, participation, and intergenerational justice. The growing demographic and gendered dimensions of ageing necessitate a closer look at the institutional framework of welfare measures available for the elderly in India.

In this sense, the inclusion of the elderly within welfare and pension frameworks represents not merely an act of compassion but an extension of social rights inherent in citizenship, as articulated by Marshall (1950). Ensuring economic and social security for older adults thus becomes a core function of the welfare state, reaffirming the social contract between the individual and the state.

Availability of Services and Measures of Social Security for Senior Citizens in India

Social security has been the primary focus area of various schemes and policies in India since independence. Initially, the main focus of most social security schemes was on youth and their related issues, health care and disability as target groups. Old age social security was considered a family issue because most of the old people lived in the family with their children, but in present times, due to the rapidly increasing population of old people and the changing socio-economic scenario, the security of old people has also become an issue. And this is also being included in the social security program.

This policy evolution signifies an important shift from a welfare-based to a rights-based approach, where elderly well-being is no longer treated as a matter of charity but as a constitutional and developmental responsibility of the state.

Like some other developing countries, the Government of India, as well as the State Governments, has made some important provisions and initiatives for the elderly towards social security. In January 1999, the National

Policy on Older Persons (NPOP) was introduced to safeguard the welfare and rights of older individuals. This policy focuses on ensuring their financial security, access to food, healthcare, suitable living arrangements, fair participation in development initiatives, protection against exploitation and abuse, as well as the availability of essential services to enhance their overall quality of life.

To oversee the effective implementation of the NPOP, the National Council for Older Persons (NCOP) was established in 1999, with the Minister of Social Justice and Empowerment serving as its chairperson. The NCOP plays a crucial role in monitoring and coordinating efforts related to the NPOP to ensure the well-being and empowerment of older persons.

In 2000, the National Initiative on Care for the Elderly (NICE) was launched by the National Institute of Social Defence. NICE aims to enhance the quality of care provided to elderly individuals by offering various training programs and courses. These initiatives are designed to equip dedicated professionals with the necessary skills and knowledge to deliver comprehensive services and support to the elderly population. Provision of various old-age welfare services has been talked about in the 11th and 12th five-year plans. The main objective of geriatric welfare services is to establish 30-bedded geriatric departments in 8 selected provincial medical institutions (Provincial Geriatric Centres) in different provinces of the country and dedicated health centres at district hospitals, CHCs, PHCs, and sub-centre levels in 100 selected districts of 21 states. Service facilities were to be made available (Insha & Siwach, 2016).

The central government-sponsored Indira Gandhi National Old Age Pension Scheme (IGNOAPS) was started in 1995 to provide monthly old-age pensions to 60 years or above 60 years old people living below the poverty line. The Maintenance and Welfare of Parents and Senior Citizens Act was implemented by the Government of India in 2007 to protect the rights and interests of the elderly and to prevent incidents of old age abuse. This legislation was an important milestone, recognising elder neglect as a legal concern rather than a private family matter.

For the responsibility of the maintenance of the elderly, the Assam government has implemented a historic law, PRANAM (Parent Responsibility and Norms for Accountability and Monitoring Bill, 2017). If an employee refuses to take care of his parents, a certain percentage of his salary (10–15%) may be deducted and transferred to the dependents. Similarly, other state governments like Madhya Pradesh and Himachal Pradesh have also implemented such provisions. Annapurna Yojana (2000) and Antyodaya Anna Yojana (2001) were started

to provide food security to the elderly. The National Program for Health Care of the Elderly (NPHCE) was launched in 2010 for the health care of the elderly, whose main objective is to provide accessible and high-quality long-term comprehensive and dedicated caregiver services to the elderly.

The Post Office Senior Citizens' Saving Scheme is a social security instrument offered by the government of India, specifically designed for senior citizens. It offers a competitive interest rate of 9 % per annum, paid out quarterly. The scheme requires a minimum deposit of Rs. 10,000, with multiples thereof, and has a maximum limit of Rs. 15 lakhs. The scheme has a duration of 5 years but can be extended for an additional period of 3 years. This initiative aims to provide financial security and stability to senior citizens in India (Shaw, 2011). While India has introduced numerous programs for the elderly, many remain fragmented and inadequately funded. The lack of convergence among ministries and limited local implementation mechanisms weakens the overall impact of these initiatives. A holistic national framework integrating economic, health, and psychosocial components is thus urgently needed.

Building upon these broad policy efforts, several ministries in India have introduced sector-specific concessions and schemes that contribute to the overall welfare ecosystem for senior citizens.

Facilities, Services, Concessions, Schemes Provided by Various Ministries

The Ministry of Social Justice and Empowerment of the Government of India has detailed the facilities and exemptions/concessions available to the elderly under various ministries. The Ministry of Rural Development implements the Indira Gandhi National Old Age Pension Scheme, under which Rs. 200 per month is given to persons aged 60 years and over living below the poverty line, and additional central assistance of Rs. 500 per month is provided for certain categories. For air travel, male passengers aged 65 years and above and female passengers aged 63 years and above are eligible for up to 50 % concession on Air India fares on presentation of a valid photo identity.

The Insurance Regulatory and Development Authority (IRDA) has directed health insurers to permit entry into health insurance plans up to the age of 65 years, ensure transparency in premium charging, and record reasons for denial of proposals. Insurers are discouraged from arbitrary rejections or unexplained reclassification of senior citizen applicants. The Department of Telecommunications has created a priority category for senior citizens applying for new telephone connections

and prioritises the resolution of their complaints. The Ministry of Law and Justice instructs High Courts to give priority to cases involving older people and to dispose of such matters expeditiously.

The Department of Pensions operates an online pension portal allowing senior citizens to track application status, check pension eligibility and required documents, and lodge complaints. Under the Ministry of Health and Family Welfare, several provisions exist, such as separate consultation queues for the elderly in government geriatric clinics, the establishment of National Institutes of Gerontology (Delhi and Chennai), and the introduction of geriatric psychiatry departments in selected medical colleges. The Ministry of Finance provides several tax benefits for senior citizens, including higher basic exemption limits for persons aged 60 and above and additional deductions under Section 80(D) for those who pay health insurance premiums for elderly parents. The Ministry of Railways offers senior citizens facilities such as separate ticket counters at PRS centres, lower berths for eligible passengers, wheelchair assistance at stations, and travel concessions that vary for male and female senior citizens and are subject to age thresholds and reservation rules.

In a nutshell, these ministry-level provisions aim to provide social and economic support to the elderly; however, a major challenge remains how to make these social security programmes accessible to the entire elderly population and to simplify procedures so that the most vulnerable can avail themselves of benefits without undue barriers.

Status of Social Security Measures for the Elderly in Some Developing Countries

Social security-related laws have been adopted for the welfare of the elderly in different countries of the world, under which a pension is provided to the elderly in different countries. For example, old-age insurance in America. The US federal government provides grants for old-age assistance in the federal social insurance program. A compulsory old-age pension program was adopted in 1854 in Austria. Taiwan has declared the ninth day of the ninth lunar month of the year to be a day for the nation to pay respect to the elderly population. In the United States, the month of May has been declared 'Older Americans Month'. In Canada, the month of June is celebrated as 'Senior Citizens Month'. In the year 1989, Egypt proposed at the Fourteenth International Elders Conference in Acapulco (Mexico) to declare November 30 as a day of global respect for the elderly.

Respect for elders is traditional in China. The city of Shanghai has enacted an act that legally mandates children

to visit and support their elderly parents. If the children do not visit or maintain their parents, the parents can file a case against them. If old parents are not taken care of, there is difficulty in taking loans and getting financial facilities. Banks do not give loans easily if the credit record is poor. Such social enforcement reflects the moral underpinnings of filial piety embedded within Chinese culture, contrasting with the more institutionalised Western welfare models.

Similarly, 15th September is celebrated every year in Japan as 'Grandfather's Day', when grandsons greet their grandfathers with flowers and gifts. Clubs are being formed in Japan for the elderly. There are more than 40 thousand old-age homes. Most of the people here are suffering from dementia and Alzheimer's disease. Robotic companions are being made for the elderly in Japan, illustrating how advanced technology is now being utilised as an alternative to human caregiving in ageing societies. Several countries have made efforts to support informal sector, domestic, and rural workers by implementing social insurance schemes to protect them during challenging times, such as sickness and old age. Examples include initiatives like Grameen Banks in Bangladesh, Village Credit Societies in certain African countries, and the Self-employed Women's Association (SEWA) in India. From a comparative policy perspective, it is clear that while Western nations have mature welfare models and East Asian countries rely on cultural and familial mechanisms, India's approach remains hybrid, combining constitutional responsibility with selective welfare interventions. This hybridity, though innovative, requires institutional strengthening and inclusivity to achieve sustainable outcomes.

Conclusion

In this way, the increasing ageing population globally and the need for social security are emerging as social challenges for all policymakers. The rate at which the number of elderly people is increasing it seems that in the coming time, almost half of the world's population will be old and they will need more social security. To deal with this problem, continuous efforts are being made at the global level, and many important measures have been taken for the social security of the elderly in the developed countries of the world. The United Nations has also expressed its concern on this subject and has suggested many welfare measures to deal with this problem. But compared to the rate at which the elderly population is increasing, the efforts to deal with it have been very less and social security measures have also not been implemented. In this regard, this problem is becoming more serious in India. There have been very

few measures and efforts related to the social security of the elderly in India. In the determinants of social security of the elderly in India, only old age pension schemes, laws and facilities and exemptions/concessions available under various ministries have been included.

Similar to several other developing nations, the Indian government, along with state governments, has initiated efforts to address the issue of social security for the elderly. Currently, the discussion surrounding elderly social security revolves around determining eligibility criteria, expanding coverage, determining suitable pension amounts, and identifying appropriate forms of assistance, such as food, physical aid, or monetary support. Additionally, there is a focus on developing effective delivery mechanisms and assessing the economic implications of these measures. Given the rising ageing population, it is crucial to implement well-thought-out strategies, tactics, and concerted efforts to effectively manage this demographic shift.

The findings suggest that India's social protection framework for the elderly, though wide in scope, is fragmented in execution; institutional coordination must be strengthened, and delivery mechanisms must be simplified and decentralised. It is essential to prioritise gender-sensitive measures because older women are disproportionately vulnerable, and to expand coverage of the unorganised sector through a mix of contributory and non-contributory pension schemes. Integrated care, linking economic support with geriatric healthcare, community-based services and digital access to benefits, can increase the effectiveness of existing provisions.

Given the evolving demographic reality, India should adopt a consolidated National Policy for Ageing that brings diverse schemes under a single, coherent framework and mandates inter-ministerial coordination. Policy instruments should balance contributory pension models with targeted non-contributory transfers to extend coverage to informal workers, widows and the asset-poor elderly. Programmes must include gender-responsive measures, special pensions, asset-right facilitation, and legal aid for older women. Implementation should prioritise decentralised delivery (panchayat and municipal level), simplified enrolment (one-stop service counters and mobile outreach), and digital-plus-human systems to ensure access for non-digital elders. Finally, investments in community-based geriatric care, awareness campaigns to rebuild intergenerational solidarity, and public-private partnerships for affordable long-term care will be critical to shift ageing policy from ad-hoc welfare to sustainable social protection.

As Sen (1999) argues, true development lies in expanding people's capabilities and real freedoms to lead lives they

value. From this perspective, social security measures for the elderly must go beyond mere financial assistance to enhance their functional abilities, health, participation, and autonomy. Policies grounded in the capability approach can therefore transform ageing from a state of dependence into one of active and dignified citizenship. Future policy frameworks must integrate ageing within India's broader development agenda, treating it as both a social and economic resource rather than a demographic burden. A rights-based and participatory approach that values the elderly as contributors to community life can make social security truly inclusive and sustainable.

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