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Social Security and Senior Citizen

Introduction

Respect to elders is an integral part our culture. Helps tender in any form to elders are consider as a sacred/ service to God. This continued till we had a system of joint family. Due to the rapid urbanization, the joint family system has been broken down. The elders are finding it difficult to sustain themselves in old age due to growing of the nuclear families, migration of their ward(s) to the big cities/ abroad for work and increasing longevity.

In the present prevailing situation the situation of prevailing senior citizen has become very critical because young people now see senior citizens as a burden. As a result senior citizens are facing number of problems like social, health and financial insecurity. This has compelled most of the senior citizens to depend on their savings or their provident fund and gratuity, whose value is shrinking by the day. This is getting aggravated in absence of effective safety nets for elders. Therefore, it has become necessary that the elders should be provided social security.

The demographic profile depicts that in the years 2000-2050, the overall population of India will grow by 55% whereas population of people in their 60 years and above will increase by 326%and those in the age group of 80+ by 700% -the fastest growing group. 1/8th of the World Elderly Population lives in India.[1] In the current ageing scenario, there is a need for all aspects of care for the Oldest Old (80+ years) namely, socio economic, financial, health and shelter.

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[1] Draft National Policy on Senior Citizen, 2011, http://www.socialjustice.nic.in/npsc.php

Years	Total Population (millions)	60+ (millions)	80+ (millions)
2000	1008	76	6
2050	1572	324	48

Source: Quoted in National Policy on Senior Citizen (Draft), 2011, p.3.

What is Social Security?

Social security, in its broadest sense, implies an overall security for a person within the family, work place, and society. It may be understood as measures designed to ensure that citizens meet their basic needs (such as adequate nutrition, shelter, education, health care, clean water and food supplies), as well as be protected from contingencies (such as illness, disability, accidents, death, unemployment, medical care, child birth, child care, widowhood, and old age) to enable them to maintain an adequate standard of living consistent with social norms. It must also by implication include protection of livelihoods and a guarantee of work and adequate and fair wages, because without this, other contingency benefits have no meaning. Social security deals with both absolute deprivation and risk and vulnerabilities.

Social Security for Senior Citizen

The disappearance of large family system in India that "took care of the social security needs of all members" has necessitated provision of social security for senior citizens. This can be in number of ways like providing economic independence, healthcare facilities etc. For the senior citizens, social security can works like a protection cell which provides security through the medical benefit and old age pension plan. Social security deals not only with social risks (sickness, unemployment and social exclusion) but also with programs that secure incomes for senior citizen. Presence of social security programs can maintain social cohesion and can prevent irreversible losses of human capital. The poverty in rural areas for older persons is increasing and needs attention. Hence rural poor would need social security in large measure.

Any step in this direction would help in meeting the Constitutional duty i.e., Article 41 of Directive Principles of State Policy has particular relevance to Old Age Social Security. According to this article, "the state shall, within the limits of its economic capacity and development, make effective provision for securing the right to work, to education and to public assistance in case of unemployment, old age, sickness and disablement and in other cases of undeserved want." It would also make the Government to fulfill the mandates of international conventions/ treaties related with the social security of senior citizen of which India is also signatory.

Nature of Problems Faced by the Senior Citizen in India

The old age is not without problems. In old age physical strength deteriorates, mental stability diminishes; money power becomes bleak coupled with negligence from the younger generation. There are about 81 million older people in India amongst it about 40% of senior citizens living with their families face abuse of one kind or another, but only 1 in 6 cases actually comes to light.[2]

Dr. Aruna Khatri a social scientist points out that, "Changing family dynamics have left many elderly people feeling lonely and more vulnerable to crime. This is primarily due to a growing number of middle class children moving out of their parental homes to live independently or go overseas to seek better work opportunities. The problems of the senior citizen as follows:

1) Economic problems, include such problems as loss of employment, income deficiency and economic insecurity.

2) Physical and physiological problems, include health and medical problems, nutritional deficiency, and the problem of adequate housing etc.

3) Psycho-social problem which cover problems related with their psychological and social maladjustment as well as the problem of the elder abuse etc.[3]

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[2] The Problem of Old Age in India, Azad India Foundation, http://azadindia.org/social-issues/problem-of-old-age-in-india.html

[3] India's senior citizens finally get a hearing, http://www.silverinnings.com/docs/Elder%20Law/Indian/Sr.Ctz%20get%20hearing.pdf

Apart from the social and economic problems, what also troubles the elderly- especially in cosmopolitan areas- is lack of safety and security. For instance, Delhi, which home to nearly a million senior have witnessed increasing number of crimes against senior citizens. As per the study of Helpage India, the crime against elders in Delhi is more than double than that in Bangalore and four times more in Mumbai. Of the total cases of crime against senior citizens registered in Delhi, the highest form of crime was hurting a senior (42.2%) followed closely murder (35.5%) and then robbery (13.3%).[4]

Government has taken initiative but these are not sufficient for example Delhi has nearly 11 lakh senior citizen but there are only 4 governments' run homes for them and 31 by NGOs, private agencies and charitable trusts. The facilities are lacking in government run homes.[5]

Government's Initiatives

Government has taken number of initiatives to address the issues related with senior citizens. These measures are in one or the other way related with social security of the senior citizen like pensions, travel concessions, income tax relief, medical benefit, extra interest on savings, security of older persons.

At the national level the beginning was made with the announcement of National Policy on Older Persons.

National Policy on Older Persons 1999

The National Policy on Older Persons was announced in January 1999. The policy has identified a number of areas of intervention -- financial security, healthcare and nutrition, shelter, education, welfare, protection of life and property etc. for the wellbeing of older persons in the country. It also emphasizes the importance of family in providing vital non formal social security for older persons.

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[4] HELPAGE India, http://www.helpageindia.org/rights-advocacy-elder-abuse.php
[5] The problem of old age in India, Azad India Foundation, http://azadindia.org/social-issues/problem-of-old-age-in-india.html

National Policy on Senior Citizens 2011 (Draft)

It aims to strengthen integration between generations, facilitate interaction between the old and the young as well as strengthen bonds between different age groups. This policy addresses issues concerning senior citizens living in urban and rural areas, special needs of the "oldest old" and older women.

National Council for Older Persons (NCOP)

A National Council for Older Persons (NCOP) was constituted in 1999 (reconstituted in 2005). The basic objectives of the NCOP are to:

- Advice the government on policies and programmes for older persons
- Provide feedback to the government on the implementation of the National Policy on Older persons as well as on specific programme initiatives for older persons.
- Advocate the best interests of older persons provide a nodal point at the national level for redressing the grievances of older persons which are of an individual nature.
- Provide lobby for concessions rebates and discounts for older persons both with the government as well as the corporate sector
- Represent the collective opinion of older persons to the Government
- Suggest steps to make old age productive and interesting
- Suggest measures to enhance the quality of inter-generational relationship.
- Undertake any other work or activity in the best interest on older persons.

Maintenance and Welfare of Parents and Senior Citizens Act, 2007

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

- Maintenance of Parents/ senior citizens by children/ relatives made obligatory and justiciable through Tribunals
- Revocation of transfer of property by senior citizens in case of negligence by relatives
- Penal provision for abandonment of senior citizens

- Establishment of Old Age Homes for Indigent Senior Citizens
- Adequate medical facilities and security for Senior Citizens

Indira Gandhi National Old Age Pension Scheme

The Indira Gandhi National Old Age Pension Scheme was launched in 2007 as a social safety net for the senior citizen and vulnerable. This policy addresses issues concerning senior citizens living in urban and rural areas, special needs of the 'oldest old' and older women. The basic objective of the scheme is to ensure dignified life and enable them to access to improved resources. Central Government provides Rs 200 as pension for the age of 60-79 and Rs. 500 to persons of 80 years and above.

Annapurna Scheme

Under the Annapurna scheme, free food grains (wheat or rice) up to 10 kg. per month are provided to destitute older persons 65 years or above who are otherwise eligible for old age pension but are not receiving it.

The Union Budget 2011-12 has enhanced the exemption limit for tax to Rs. 2.50 lakh from Rs. 2.40 lakh and has created a new category for very senior citizens', 80 years and above who are otherwise eligible for a higher exemption limit of Rs. 5 lakh. Similaraly, Senior citizen concession in Railways has been hiked from 30% to 40%.

In a bid to provide maximum benefit to senior citizens, the Ministry of Railways provides concession to 40% for male senior citizens who are above 60 years of age. In case of women senior citizens, the minimum age for availing senior citizens concession is 58 years and the concession is 50 per cent.

Airlines provide 50 per cent discount on basic fare for all domestic flights in Economy Class to senior citizens. In buses two seats are reserved for senior citizens in front row of the buses of the State Road Transport Undertakings.

To expedite the cases related with senior citizens the Hon'ble Chief Justice of India has advised Chief Justices of High Courts in the country to accord priority to cases involving older persons and ensure their expeditious disposal.

Post Office Senior Citizen's Saving Scheme
Senior Citizen's Saving Scheme is a social security tool given to senior citizens by govt. of India. It provides 9% interest per annum payable quarterly. Minimum Deposit: Rs.10000 and multiples there of, maximum Limit is 15lakhs. The scheme is for 5years and can be extended for a further period of 3 years.

The above details show that Government has taken measures to address the social security of the senior citizens but in practice these policies have not been able to get address the issues. This could be exemplified by the increasing problems faced by the senior citizens. Many pan-India surveys have revealed that almost 30% of India's elderly are subjected to some form of abuse or neglect by their families. Shockingly 47.3% of abuse against elders is committed by adult caregivers, partners or family members, while 48.7% of all abuse cases imply neglect of an elderly person, abandonment, physical, financial or emotional abuse.[6]

Even Act in this regard has also not proved to be effective inspite of having Maintenance and Welfare of Parents and Senior Citizens Act, 2007 still senior citizens face lot of problems on the front of their maintenance by their family members.

Way Forward
Merely announcing policies is not sufficient these need to be implemented in an effective way with suitable monitoring mechanism at the place. For example identification of eligible beneficiaries for Indira Gandhi national Old Age Pension Scheme has not been done in a proper way as a result number of beneficiaries are very less. The requirement of

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[6] India's senior citizens finally get a hearing,
http://www.silverinnings.com/docs/Elder%20Law/Indian/Sr.Ctz%20get%20hearing.pdf

the time is to restructure the implementation mechanism and sensitize the functionaries about the importance of the scheme.

Seeing the current ageing scenario, there is a need for all aspects of care for the Oldest Old (80+ years) namely, socio economic, financial, health and shelter. Increase in life span also results in chronic functional disabilities creating a need for assistance required by the Oldest Old to manage simple chores. Among the oldest there is a requirement for the special attention for the elderly women because their numbers are likely to increase in the future and, given the multiple disadvantages they face in life, they are likely to be grossly unprepared to tackle these issues. They required attention also because over 50% of women over age 80 are widows and most of them are illiterate. The beginning has been made by the Government in the 2011-12 budget by granting the tax exemption limit to 5 lakh for the people above 80 years of age. So in other word it could be said that the concern is no more limited to only above 60 years but a special attention is required for a people of age above 80 years who are more vulnerable because of their age.

At present most of the benefits to the senior citizens are made after the submission of papers or who have retired from formal sectors like Government employee. Very little attention has been paid towards senior citizens living in rural areas. There is a high level of destitution among the elderly rural poor (51 million elderly live below the poverty line). Most of these people do not possess documents that are required for availing the benefits. The situation gets accentuated due to absence of awareness among senior citizens of the rural areas. As a result many eligible beneficiaries fail to get the benefits. The best example could be criteria for the identification of IGNOAPS beneficiaries i.e., to be BPL. Still there is lot of controversies on BPL and there is an absence of BPL list. In this regard there is a need to disseminate information about the scheme at large scale and also to make the identification of beneficiaries transparent.

Time has come to recognize the diversity in the lives of the aged in rural agricultural areas and other areas. This diversity requires diverse policy responses from the government. We need to focus on old age rural problems and come out with and effective social security scheme for senior citizens living in rural areas. Beginning in this direction has

been made i.e. to target the rural senior citizens by National policy on Senior Citizen (draft), 2011. The policy seeks to reach out in particular to the bulk of senior citizens living in rural areas who are dependent on family bonds and intergenerational understanding and support.

The social security benefits need to be extended to the people working in unorganized sector for example provision of pension or provident fund. More than 93 percentage of the entire work force, that is roughly 423 million, are unorganized and informal who contribute 62% of the total GDP are worst sufferers without any institutional backing and their vulnerabilities is increasing constantly. Coverage of social security to these people would be an measure to address the issue of social security and senior citizen at the first level itself.[7]

It would not be correct to say that senior citizens cannot do any work that could engage them and at the same time enable them to earn that could make them economically independent. In this regard, certain strategies and approaches at different level of policy making, planning and programming etc. need to be adopted in order to harness this vast human resource for promoting the involvement and participation of senior citizens in socio-economic development process on a much larger scale.

This participation must result in an end to their social isolation and an increase in their general satisfaction with their life. Any attempt to secure the help of the elderly in offering their service to the nation must simultaneously ensure some sort of package of services aimed at arranging for them a better quality of life and a well-designed social security network for the senior citizen. The society and the state in Indian need to accept the challenge of their effectively focusing their attention on the following twin issues of:

i) How to provide a fair-deal to the senior citizens so that they are able to peacefully, constructively and satisfactorily pass their lives, and

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[7] Social Security Now, (The Concept, History, Justification, Basis and Right, Increasing Vulnerability in Globalization and Informalisation)

ii)	How to utilize the vast treasure of knowledge and rich life experience of the older people so that they are able to utilize their remaining energies and contribute to the all round development of their nation.

There is need to revisit our culture/ values where all senior citizens were to be like parents. We have to change the attitude of our children first, educate and spend time with them and then we would not have to ask them to take care of us when we get old. There is an urgent need to place a structure for the effective implementation of Schemes related with Senior Citizens if not then we keep on making promises on International Senior Citizen's day on 1st October each year and keep on unveiling new schemes one after another.

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