Social Security Measures for Older Persons

Introduction

Old age is a stage of life marked by declining physical strength, loss of income, reduced social roles, and increasing dependence. To protect older persons from poverty, neglect, and vulnerability, societies and governments put in place various **social security measures** — a set of programmes, policies, laws, and schemes that ensure the **economic, social, health, and legal protection** of elderly people.

In India, with a rapidly growing elderly population (expected to reach 347 million by 2050), social security for older persons has become a critical area of concern for social policy and social work.

Meaning of Social Security

Social security refers to **protection provided by the state and society to individuals** against risks such as old age, disability, sickness, poverty, and death. For older persons specifically, it means ensuring:

- **Economic security** — income and financial support
- **Health security** — medical care and treatment
- **Social security** — protection from abuse, neglect, and isolation
- **Legal security** — rights and legal protection

Categories of Social Security Measures

A. Legislative / Legal Measures

1. Maintenance and Welfare of Parents and Senior Citizens Act, 2007

This is the **most important legislation** for elderly protection in India.

Key Provisions:

- Children and relatives are **legally obligated** to maintain elderly parents
- Senior citizens can approach a **Maintenance Tribunal** if children neglect them
- Maximum maintenance allowance of **₹10,000 per month** (revised in amendments)
- Provides for **return of property** transferred by elderly if children neglect them

- Establishment of **old age homes** in every district
- **2019 Amendment** expanded the definition of "parents" and increased penalties

    Example: An elderly widow neglected by her son can approach the Tribunal and legally claim maintenance.

2. The Persons with Disabilities Act, 1995

Provides protection and benefits to elderly persons who develop disabilities with age — including **reservations, concessions, and rehabilitation services.**

3. Hindu Adoption and Maintenance Act, 1956

Under this act, a Hindu wife, children, and aged parents have the **legal right to claim maintenance** from the head of the family.

4. Indian Penal Code (IPC) Provisions

Various sections of IPC protect elderly persons from:

- Physical abuse and assault
- Financial exploitation and fraud
- Abandonment and neglect

B. Financial / Economic Security Measures

1. Old Age Pension Schemes

Indira Gandhi National Old Age Pension Scheme (IGNOAPS)

- Launched under the **National Social Assistance Programme (NSAP)**
- Provides monthly pension to **Below Poverty Line (BPL)** elderly persons aged **60 years and above**
- Pension amount:
    - ₹200/month for ages 60–79
    - ₹500/month for ages 80 and above
- Funded by Central Government with state top-ups

2. National Social Assistance Programme (NSAP)

A Central Government scheme providing social assistance to poor households. For elderly it includes:

- **IGNOAPS** — old age pension
- **IGNWPS** — widow pension

- **IGNDPS** — disability pension

3. Employees' Provident Fund (EPF)

- Mandatory savings scheme for organized sector workers
- On retirement, employees receive their **accumulated savings + interest**
- Provides financial security post-retirement

4. Employees' Pension Scheme (EPS), 1995

- Provides **monthly pension** to retired employees of organized sector
- Minimum pension of ₹1,000 per month
- Also covers family pension in case of death

5. Atal Pension Yojana (APY)

- For **unorganized sector workers**
- Guarantees monthly pension of ₹1,000–₹5,000 after age 60
- Government co-contributes for eligible subscribers

6. Senior Citizens Savings Scheme (SCSS)

- A **Post Office / Bank savings scheme** exclusively for persons above 60
- Higher interest rate than regular savings
- Provides regular income through quarterly interest payments

7. Pradhan Mantri Vaya Vandana Yojana (PMVVY)

- Pension scheme for senior citizens above 60 years
- Guaranteed return of **7.4% per annum**
- Managed by **LIC of India**
- Ensures regular monthly income

8. Tax Benefits for Senior Citizens

- Higher income tax exemption limit for senior citizens
- **Super Senior Citizens** (80+) have even higher exemptions
- Tax deduction on medical insurance premiums under **Section 80D**

C. Health Security Measures

1. Rashtriya Swasthya Bima Yojana (RSBY)

- Health insurance for BPL families including elderly members
- Covers hospitalization up to **₹30,000 per year**

2. Ayushman Bharat — Pradhan Mantri Jan Arogya Yojana (PM-JAY)

- Provides health cover of **₹5 lakh per family per year**
- Covers elderly persons from poor and vulnerable families
- Cashless treatment at empanelled hospitals

3. National Programme for Health Care of the Elderly (NPHCE)

- Launched by Ministry of Health & Family Welfare
- Provides **dedicated geriatric care** at district and sub-district hospitals
- Establishes **geriatric wards and outpatient departments**
- Trains healthcare workers in elderly care

4. Senior Citizens Health Insurance

- Many state governments offer **free or subsidized health insurance** for elderly
- Some states provide **free medicines** to senior citizens above 60 or 70

D. Institutional / Social Care Measures

1. Old Age Homes

- Established under the **Maintenance and Welfare Act, 2007**
- Government mandates **at least one old age home per district**
- Provides shelter, food, medical care, and companionship to destitute elderly
- Run by government, NGOs, and religious organizations

2. Day Care Centres

- Elderly people spend the day in a structured, supportive environment
- Provides **recreational activities, health checkups, meals, and social interaction**
- Helps combat loneliness and isolation without full institutionalization

3. Mobile Medicare Units

- **Mobile health vans** that visit elderly in remote and rural areas
- Provide basic health checkups, medicines, and referrals at doorstep

4. Integrated Programme for Older Persons (IPOP)

- Ministry of Social Justice & Empowerment scheme
- Funds NGOs and organizations providing services to elderly:
    - Old age homes
    - Day care centres
    - Mobile Medicare units

    - Helplines for elderly

E. Policy Level Measures

1. National Policy on Older Persons (NPOP), 1999

India's first comprehensive policy for elderly persons. Key objectives:

- Ensure **financial security** through pension and savings schemes
- Provide **healthcare** and nutrition support
- Promote **welfare of the aged** through institutional services
- Encourage **intergenerational bonding**
- Protect elderly from **abuse and exploitation**

2. National Policy for Senior Citizens, 2011

An updated and more comprehensive policy replacing NPOP 1999. Focuses on:

- Active and productive aging
- Mainstreaming elderly in development programmes
- Strengthening legal protection
- Promoting **age-friendly infrastructure**

3. United Nations Principles for Older Persons (1991)

India is a signatory. The five key principles are:

Principle	Meaning
Independence	Access to food, shelter, income, and work
Participation	Involvement in society and policy decisions
Care	Access to family, health, and social care
Self-Fulfillment	Access to education, culture, and spirituality
Dignity	Freedom from abuse and respectful treatment

F. Other Support Measures

1. Concessions and Privileges for Senior Citizens

- **Railway concession** — discounted train fares for senior citizens
- **Air travel concession** — discounted airfare on domestic routes
- **Bank privileges** — higher interest rates, priority service
- **Hospital priority** — separate queues and counters in hospitals
- **Income tax benefits** — higher exemption limits

2. Vayoshreshtha Samman

- National awards given by the Government of India to **eminent senior citizens** and institutions working for elderly welfare
- Recognizes and celebrates the contribution of older persons to society

3. Elder Line — 14567

- **National helpline for senior citizens** launched by Government of India
- Provides information, guidance, emotional support, and field intervention
- Available in multiple languages across states

Role of Social Workers in Social Security for Elderly

Social workers play a vital role in ensuring elderly persons actually benefit from available social security measures:

- **Awareness** — informing elderly clients about their rights and available schemes
- **Linkage** — connecting elderly persons to pension offices, hospitals, and legal aid
- **Advocacy** — fighting for policy reforms and better implementation
- **Counselling** — addressing emotional and psychological needs
- **Community mobilization** — building local support networks for elderly care

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Conclusion

Social security measures for older persons are essential to ensure they live their final years with **dignity, independence, and comfort.** India has made significant progress through legislation, pension schemes, health programmes, and institutional care. However, implementation gaps remain — especially in rural areas where the most vulnerable elderly live. There is a growing need for **stronger enforcement of laws, increased pension amounts, universal health coverage, and community-based care systems** to truly protect the aging population.

> *"A society that does not protect its elderly has forgotten its roots."*

Suitable for 15 Marks | Covers legal, financial, health, institutional, and policy measures with examples