Welfare Schemes for the Aged in India

Introduction

India has a significant and growing elderly population. Recognising their vulnerability, the Government of India has launched several welfare schemes to ensure their financial security, healthcare, social protection, and dignified living. These schemes are primarily administered by the **Ministry of Social Justice and Empowerment**.

a **National Council for Older Persons (NCOP)** was constituted in 1999 to oversee implementation of the Policy and to advise the Government in-the formulation and implementation of policy and programmes for the aged.

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1. Financial Security and Pension Schemes

a) Indira Gandhi National Old Age Pension Scheme (IGNOAPS) This is the most widely known scheme under the **National Social Assistance Programme (NSAP)**. It provides ₹200 per month to BPL (Below Poverty Line) seniors aged 60–79, and ₹500 per month to those aged 80 and above. Many state governments also provide additional top-up amounts.

The Annapurna Scheme, launched by the Government of India in 2000, provides 10 kg of free food grains per month to destitute senior citizens aged 65+ who are not covered under the National Old Age Pension Scheme.

b) Pradhan Mantri Vaya Vandana Yojana (PMVVY) Administered by LIC (Life Insurance Corporation), this scheme offers an assured return of 8% per annum, payable monthly, for a period of 10 years to senior citizens aged 60 and above. It provides a stable income source during old age.

c) Atal Pension Yojana (APY) A contributory pension scheme that guarantees a monthly pension of ₹1,000 to ₹5,000 after the age of 60, depending on the amount contributed during working years.

d) Pradhan Mantri Shram Yogi Maan-Dhan (PM-SYM) This scheme provides an assured pension of ₹3,000 per month for unorganized sector workers earning less than ₹15,000 per month, after they reach the age of 60. The government makes matching contributions to the pension fund.

e) Senior Citizens Saving Scheme (SCSS) A safe, government-backed savings instrument for individuals aged 60 and above, offering higher interest rates compared to regular savings accounts. It is available through banks and post offices across India.

f) Senior Citizens Welfare Fund (SCWF) - A **Senior Citizens Welfare Fund (SCWF)** has been established under the **Finance Act, 2015**. The Fund shall be utilised for schemes for the promotion of the welfare of senior citizens in line with the National Policy on Older Persons and the National Policy on Senior Citizens.

The fund is sourced from unclaimed deposits lying for over 7 years in schemes such as Small Savings Schemes, Employees Provident Fund (EPF), Public Provident Fund (PPF), and others, after accounts are declared inoperative.

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2. Health and Physical Assistance Schemes

a) Rashtriya Vayoshri Yojana (RVY) This scheme provides physical aids and assistive living devices — such as walking sticks, hearing aids, wheelchairs, and dentures — free of cost to BPL senior citizens who suffer from age-related disabilities. It aims to restore dignity and mobility to the elderly poor.

Atal Vayo Abhyuday Yojana (AVYAY) empower senior citizens (60+) in India. It provides financial assistance, healthcare, shelter, and security to improve their quality of life, particularly for the destitute

b) Integrated Programme for Senior Citizens (IPSrC) The government provides 100% funding for running old age homes with a capacity of 25 to 50 persons, ensuring food, shelter, and medical care for destitute senior citizens.

c) Ayushman Bharat Vaya Vandana Yojana (AB-VVY) Launched on 29 October 2024, this scheme focuses on healthcare security by extending medical support and insurance benefits to elderly citizens. Union Cabinet approved an expansion of Ayushman Bharat (PM-JAY) to include all senior citizens aged 70 years and above, and in October 2024, Ayushman Vay Vandana Cards were introduced to enable seniors to access these services.

c) National Programme for Health Care of the Elderly (NPHCE) This programme provides dedicated healthcare services for senior citizens at the primary, secondary, and tertiary levels of public healthcare. It ensures that elderly people have access to specialised medical care through government hospitals.

d) e-Sanjeevani Telemedicine - This technology-based initiative provides free home-based consultations to senior citizens, reducing the need to travel to hospitals.

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3. Social Protection and Empowerment Schemes

a) Elderline — National Helpline (14567) A toll-free helpline operating from 8 AM to 8 PM that provides emotional support, information about welfare schemes, and field intervention in cases of elder abuse. It acts as a lifeline for senior citizens in distress.

d) Integrated Programme for Senior Citizens (IPSrC) Under the AVYAY umbrella scheme, this programme sets up homes to improve the quality of life of senior citizens, especially the indigent, by providing basic amenities like shelter, food, medical care, and entertainment opportunities while encouraging productive and active ageing.

e) SAGE Portal The Seniorcare Ageing Growth Engine (SAGE) portal encourages private sector participation in elder care by connecting startups and enterprises with senior citizens and their families, creating a "silver economy."

b) SACRED Portal The Senior Able Citizens for Re-Employment in Dignity (SACRED) portal is a government initiative to facilitate re-employment opportunities for senior citizens who wish to continue contributing their skills after retirement.

c) Vayoshreshtha Samman National awards are given to eminent senior citizens and institutions that have made significant contributions to society, recognising their continued value and role.

d) AGRASR Groups The Action Groups Aimed at Social Reconstruction (AGRASR) encourages senior citizens to form self-help groups (SHGs) and engage in activities to create marketable products, promoting economic independence.

Conclusion

India's welfare framework for the aged covers a wide range of needs — from financial pensions and healthcare to assistive devices and social helplines. However, effective implementation remains a challenge, especially in rural areas. There is a need for greater awareness, better outreach, and stronger coordination between central and state governments to ensure that every elderly citizen benefits from these schemes. Social workers play a crucial role in connecting elderly beneficiaries to these services and advocating for their rights.