



# Social protection and social security including social protection floors

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Ageing is a chronological process. Generally, with increasing age the aging process is often associated with declining health, loss of independence, dwindling social roles, isolation and feeling of loneliness, limited or no financial income, being treated as a burden on the family/society, intergenerational conflicts, mistreatment and elder abuse in old age. Within the families, the condition and status of old people is dependent on their physical health, net-worth and socio-economic situation, extent of availability of family care and social support systems available around.

With remarkable increase in longevity and comparatively better health care facilities there has been a hasty increase in the population of old people in India, which is home to over 120 million elderly and it is expected to rise to 324 million by 2050. Their proportion in overall population has been increasing more rapidly. In India only 10% of retired employees get pensions from the government and 90% are forced to survive either on other sources of income from what they have earned, saved, invested, inherited or they depend on their children/ relatives. In old age, with limited source of income ever increasing medical expenses, all round inflation and other countergencies in comparison to lack of / shrinking sustainable source of income often leads to dependence, insecurity and distress within the family. Such a situation also steals the dignity and independence of the elderly and social protection and social security remain most challenging issue.

Needless to say, social issues have deep impact on almost every old person. However, in India health problems are generally considered to be more important in comparison to social issues in old age. Availability of familial support is a key element in providing care services to the elderly people. For older people a network of family members, relatives, friends and neighbors is the appropriate social support in old age.

Existence of a negative social perception and attitude towards the elderly and lack of social support systems result in poor mental health and problems of adjustment which make them more



Courtesy: Agewell Foundation



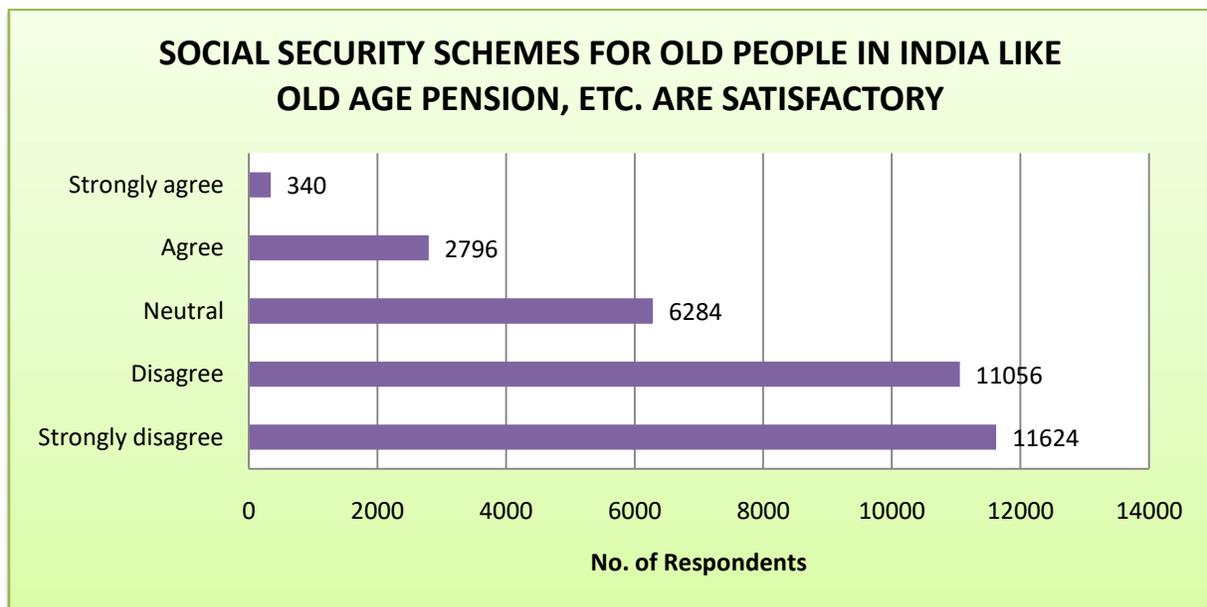
vulnerable and helpless in old age due to lack of proper social support old people have to face loneliness, isolation and even depression.

### Perceptions on Social Security Schemes for Elderly in India

(Based on survey conducted by Agewell Foundation among 32100 respondents from all age groups during July 2013. Refer:

[https://www.agewellfoundation.org/perceptions\\_towards\\_older\\_Persons\\_July\\_2013.pdf](https://www.agewellfoundation.org/perceptions_towards_older_Persons_July_2013.pdf) )

- According to 70.7% respondents, they are dissatisfied with the status of social security schemes for old people in India like old age pension, etc. (36.2% strongly dissatisfied & 34.4% dissatisfied).
- Only 9.8% respondents reportedly claimed that social security schemes being run by central/state government are quite adequate.
- 19.6% respondents could not respond as they have no or less idea about social security schemes for old people in India.



Source: Agewell Foundation

Active social network of family and friends can promote healthy aging through a variety of mechanisms including tangible and emotional support. It is believed that high quality social relations have a direct link with social protection and support system in old age. Individuals who have more restricted networks were most likely to show signs of depression and ill health in old age.

The government schemes have not fared well primarily due to ever increasing population of old people, lack of knowledge, awareness in the society, poor implementation and lack of accountability at all levels.



***Social protection and social security of older people can be ensured -***

- By providing emotional support by caring, love, trust, esteem, concern, and listening to them and expression of compassion
  - By providing them physical and financial support like helping in day-to-day work, giving money, labor, time, or any direct help to them
  - By providing Informational support like advice, suggestions, directives, tips, and information to help them cope with personal and environmental problems
- By advocating for social needs and rights of older people at various levels

So far as social protection floors for older persons are concerned, in India basic social security schemes assure protection aimed at preventing or alleviating poverty, vulnerability and social exclusion. Yet such schemes and programs are not effective enough to assure access to essential health care and basic income security to every old person in India. In India majority of older persons, particularly older women are dependent on their respective family and community/society. At national level there is an urgent need to expand the network of social protection floors in order to ensure access to essential health care, basic income security for older persons; who are unable to earn but have financial needs, particularly due to old age related diseases and disability.



*Courtesy: Agewell Foundation*

To ensure social protection and social security in India, Government and other stakeholders must focus on elderly friendly policies and programs that motivate older persons to become self-reliant in old age like providing them digital literacy training, financial and social inclusion, post-retirement gainful occupational opportunities, opportunity to ensure their active participation in mainstream activities while utilizing their vast experience, knowledge, and wisdom.

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