

Elderly and Old Age Pensions in India

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ABSTRACT

The elderly population in India is growing, the contributed largest percentage of share represent within Asia. This paper focus on the demographic trends of elderly and its recent developments, reviews definitions through conceptual frame work with the prime focus on the old age pension in India .The aim of this paper is to share the challenges related to the increasing number of elderly on welfare measures particularly old age pensions . It concluded with the short summary of the current status, different policies for the welfare of marginalized section *i.e.* Old age pensioners along with other welfare program by the government of India.

Key Words : Elderly, Issues, Welfare program, India

INTRODUCTION

India is a home of one fifth of the world's populations includes third of world's poor and eighth are elderly. While old age definition express elusively as does not have same meaning in all societies. With the substantial increase in elderly populations due to advance in medical sciences and developed social environments in the society the life expectancy increased too (Behera *et al.*, 2007). It is considered as normal period of life span with its own characteristics or a period of decline in which the physical, mental and social capacities are restricted and seen as the age where possibility of extensive contribution weakens (Gorman and Heslop, 2002).

The rapid growth of old age dependency ratio are visible globally as it is triple in Asia, Latin America and the Caribbean sphere (James and Joann, 2011).As United Nations estimates the projected population that the number of older person is likely to increase from 600 million to almost 2 billion by the year 2050 and it will be one out of every three person would be aged 60 and over (Rammamurti *et al.*, 2004). Besides that India will symbolizes of 1,445.6 million older population by the year 2025 and will represent the second largest population in the world while china uphold the first place in elderly age group of 60 and above. While the table below projected that the population escalated two times more of the 2001 population *i.e.* 70.57 million to 112.96 million.

Status of elderly:

As it is well acquainted fact that increasing age brings changes in the mental or psychological function or as the reduction of brain functions (Pandy and Joshi, 2012). The psychological issues

Table 1 : India projected figures of the population aged 60 and above 1996-2016, Official projections for the 9th plan

Year	Males	Females	Persons
1996	32.32 [6.67]	29.99 [6.67]	62.32 [6.67]
2001	36.21 [6.91]	34.36 [7.03]	70.57 [6.97]
2006	41.83 [7.41]	39.99 [7.55]	81.81 [7.48]
2011	48.86 [8.05]	47.06 [8.23]	95.92 [8.14]
2016	57.36 [8.84]	55.60 [9.05]	112.96 [8.94]

Source: census of India 1991, population projections for India and states, 1996-2016
Registrar general, India, New Delhi, 1996

related to elderly express through being independent self to endure the being dependent off. So the muddles of elderly started at times when they enforce by the feeling of insecurity. As stated by Anand (2001) that the dwindling health, everlasting ailments and weakening financial status are the components which serve in psychological arousal disturbance of the elderly.

According the United Nations Department of Economic and Social Affairs (2007) the solitary living of older persons increasing globally as one in seventh (1/7) is living alone. While it appears that in the developed countries the ratio of secluded elderly are more than the developing countries.

Comparatively in the past, the aged were an integral part of family and community life, social disengagement and isolation has emerged as substantial pattern in recent years. The feeling, satisfactions felt limited by elderly which evaluate the well-being (Mallya, 2003). Depression appeared to be a common condition among elderly in India (Sengupta *et al.*, 2007; Prakash, Choudhary and Singh, 2004; Levretsky, 2002). As stated by Rammamurti (2003) respectful status in Indian society are not being enjoyed by older person, joint family system is the dying institute merely 14% factual represents are the good joint family (Singh, 2003). As coded by Brown (1990) the aged is suffering of psychological pathology or that they are experiencing some kind of social deprivation or both, seemed largely displaced in the community and are vulnerable to isolation in India reflect till today.

Objective:

The objective of this paper is, to provide a conceptual frame work and provide a baseline data related to elderly in India. It intended to critically review the old age pension belongs to elderly, also focuses on the practical facts on them, the phenomenon that are explore in this study are status of elderly which influence in ageing and examine the policy design *i.e.* old age pension scheme and enact for the welfare of elderly.

METHODOLOGY

Secondary source of data are being targeted in this article with the objective to examine the status of elderly and old age pension. A descriptive and empirical approach is used to understand the problem of elderly. Sources from journals, books and reports by the Indian government are the key factors incorporated in this paper whereas conference abstract, unpublished papers, letters

and commentary and editorial are too enlighten in this paper. Welfare measures are closely described and the contributions of state and centre government are detailed under the scheme of old age pension.

Welfare Measures: Elderly in India:

NSSO (1997) shows statistically that out of nearly eight per cent of elderly population to the general population in the country, 1/3 is below poverty line and one third just above it. By that it need to focus as two third of the aged fall in vulnerable condition in India who required social safety net. Though the effort is being given by State and center government for improvement and well-being of elderly and implements several social security Act for the welfare of elderly in India.

This social security Act elaborate through social security scheme such as National Old Age Pension Schemes (NSAP) a centrally sponsored welfare scheme enforce on August 5, 1995 with the purpose to provide monthly pension to elderly under the age of 65 and more, fall in underprivileged and belongs to the impoverished family who have no regular source of income or less means of subsistence from family and other sources. The scheme in 2007 revised and modified with the name Indira Gandhi National Old Age Pension Scheme (IGNOPS), covers the destitute under below poverty line across and the age limit of beneficiary to avail pension been cut down to 60 years and above. And per annum income has to be less than 60,000/- of the family.

RESULTS AND DISCUSSION

The result and discussion are elaborated into two parts in this section firstly, the status of elderly in India and secondly the social security net by the government of India considering the status of old age people.

As stated earlier that old age is accompanied by various problems. Along with physical deterioration there are psychological problems like boredom, loneliness, depression or helplessness. The role of emotional stimulation are more to provoke health issues such as high blood pressure or coronary heart diseases therefore psychological condition prompt elderly to debility. A change of mood is normal phenomenon in our daily life, the reaction to success and achievement is elation and to failure, loss and inability the reaction is depression. In old age depression is characterized by delusions of disease or dysfunction of body organs. It generates a feeling of distress and insecurity (Singh, 2006).

Attitudes towards old age, degradation of status in the community, problems of isolation, loneliness and the generation gap are the prominent thrust areas resulting in socio-psychological frustrations among the elderly (Mohanty, 1989). The growing uncertainties' are making elderly mentally more stressed in today's competitive world and also creating more worries and tension (Sandhu and Bakshi, 2004).

Ageing and infirmity are often thought as interdependent on one another. Deterioration in physical condition often enhances dependency among aged persons and develops a feeling of helplessness. Health can have impact on the feeling of helplessness in a person as with good health one can be independent and perform his or her jobs himself while due to ill health one becomes dependent and feels helpless.

Old age is often characterized by declining health, reduced social and physical activities which leads to poor economic conditions and hopelessness. All these sometimes force an individual to

have negative perception about own situation in the eyes of family members. An individual's global judgments are put up by psychological well-being as how the quality of life functions to mediate the life stress through the coping mechanism. It is an important predictor to remain active physically particularly in advance ages (Andrews, 2001).

On social security net elderly in India various schemes are introduced to uplift the marginalized population of India. One among them is old age pension schemes.

State/UT	NSAP Pension Per Month (Rs.) State Pension per Month (Rs.)	Age Eligibility Criteria (years)	Other Eligibility Criteria and Verification Documents/ Process of Application
Andhra Pradesh	NSAP-200	60	BPL Ration Card
Arunachal Pradesh	NSAP-200	60	Belong to a recognized Scheduled Tribe of Arunachal Pradesh NA
Assam	NSAP-400	65	BPL Disabled/Infirm NA
Bihar	NSAP-300 500	60-79 80+	BPL NA
Chhattisgarh	NSAP-300 600	60-79 80+	BPL NA
Goa	State Pension-500 with increase of Rs. 25 p.a Current Rate/ 1000	60+ senior Citizens, single Women, Disabled up to 60 years	the applicant per capita income should be less than the amount of financial assistance under the scheme. And should not in receipt of financial assistance from any other source Implemented through Goa State Co-op.Bank (GSCB), as disbursing bank
Gujarat	NSAP-200 500 StateOAP-200 275	60+ 80+	BPL BPL Age proof Income, proof from village Accountant, Destitute, Certificate
Haryana	State Pension-550/- 650 & 700/-	Haryana domicile; 60 years or above; income from all sources together with spouse should not exceed 50,000/- p.a.	For State Pension: rural areas involved in the process at various levels are: Sarpanch/MLA, Gram Sabha, Gram Panchayat, Child Development Project Officer, Panchayat Samiti, District Social Security In Urban areas: Councillor/MLA, Executive Officer of the Municipalities and Secretary of the Municipal Corporation, Sub-Divisional Magistrate for sanction/rejection

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ELDERLY & OLD AGE PENSIONS IN INDIA

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Himachal Pradesh	NSAP-500 (up to 79 years) 1000 (80+) State Pension-500	IGNOAPS-60+ State OAP 60 years	IGNOAPS-BPL State OAP-Annual income if destitute Rs.6000/- Annual income if son's are young Rs. 11,000/- IGNOAPS-Age proof, BPL Card State Pension-Age proof, Annual Income proof
Jammu & Kashmir	NSAP-325 State Pension-300	65+	IGNOAPS-BPL State OAP- Domicile in J&K, Residence in J&K for more than 3years IGNOAPS:- UID Age proof, Date of birth certificate, Income certificate, Colour Photograph
Jharkhand	NSAP-400 (60-79yrs) 700 (80+) State Pension-400	60+	BPL NA
Karnataka	State Pension-400	State OA P-65+	State OAP-annual income of the proposed pensioner and his or her spouse shall not exceedRs.20,000/- as certified by the local revenue authority
Kerala	NSAP-Rs 500 Rs 1100	65-79 years 80+	Applicant must be a destitute No person shall be eligible for the pension, if he/she is in receipt of any other pension except for Leprosy, TB and cancer. No person shall be eligible if he/she resorts to habitual begging. No person shall be eligible for the pension, if he/she is admitted to a poor home. BPL / Ration Card, Voters Id Card Income Certificate
Maharashtra	NSAP-600 Shravan Bal Yojana- 400	65+	Below poverty line's ration card Destitute Senior citizen Persons should be the resident of state for 15 years,Proof of age, Income proof from Village Accountant, Destitute Certificate, Residence Proof
Madhya Pradesh	Mukhya Mantri Kanya Abhibhavak Pension Yojana 500/-	60+	Parents of "Daughters only" Family Applicant should not be an income tax payer NA
Manipur	NSAP-200 (60-79 years) 500 (80+)	IGNOPAPS-60 State OAP 60 + for men and 55+ for women	IGNOAPS-BPL State OAP-destitute, widows with no income, no property and no support If both husband and wife are destitute, each one of them shall be eligible for pension. NA
Meghalaya	NSAP-400	60	BPL
Nagaland	NSAP-300 (60-79 years) 600 (80+)	60	BPL

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Odisha	NSAP-300 State OAP-300	60	IGNOAPS-BPL State OAP-Family income should not exceed Rs.12000/- per annum Age Proof, income proof, Attested copies of Photographs
Punjab	NSAP-200 (60-79yrs) 500 (80+) State OAP-250	IGNOAPS-60 + For State OA Pension 60(male) 58 (female)	The monthly income of the applicant should not exceed Rs.1000/- in case of individual and Rs.1500/- if husband /wife both are alive. The Applicant should be permanent resident of Punjab State Pension: In rural areas the bodies involved in the process at various levels are: Sarpanch/MLA, Gram Sabha, Gram Panchayat, Child Development Project Officer, Panchayat Samiti, District Social Security In Urban areas: the respective roles would be performed by: Councillor/MLA, Executive Officer of the Municipalities and Secretary of the Municipal Corporation, Sub-Divisional Magistrate for sanction/ rejection
Tamil Nadu	IGNOAPS -1000 State OAP- 1000	IGNOAPS-60+ State OAP-65 + 60 years in case of Destitute who are Incapacitated to earn their livelihood due to blindness, leprosy, insanity, paralysis or loss of limb	IGNOAPS-BPL State OAP- No Income and no support should not be a Professional beggar should not be supported by son or sons aged 20 years or above and should not own property valued above Rs.5,000/-
Uttar Pradesh	IGNOAPS-300 (60-79) 500 (80+) State OAP-100	60+	BPL for Rural areas Antodaya for Urban Areas
West Bengal	IGNOAPS-200 State OAP-200	IGNAOPS-60+ StateOAP-65+	BPL
Chandigarh	IGNOAPS-200 500 State OAP-500	60+	Monthly income should not exceeds Rs.1000/- if spouse is not living and Rs.1,500/- if spouse is living excluding the income of sons who are living separately. Domicile in Chandigarh and have resided in Chandigarh for more than three years. Application Form duly complete in all respect and verified by the Tehsildar, UT, Chandigarh and Medical report from the PMO, General Hospital, Sector 16, Chandigarh or any Govt. Dispensary along with attested following documents:- 1) Two passport size photographs. 2) Residence Proof for the last three years duly attested(Voter Identity Card, Ration Card, Electricity Bill, Aadhar Card)

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Chandigarh	IGNOAPS-200 500 State OAP-500	60+	<p>Monthly income should not exceeds Rs.1000/- if spouse is not living and Rs.1,500/- if spouse is living excluding the income of sons who are living separately. Domicile in Chandigarh and have resided in Chandigarh for more than three years. Application Form duly complete in all respect and verified by the Tehsildar, UT, Chandigarh and Medical report from the PMO, General Hospital, Sector 16, Chandigarh or any Govt. Dispensary along with attested following documents:-</p> <ol style="list-style-type: none"> 1) Two passport size photographs. 2) Residence Proof for the last three years duly attested(Voter Identity Card, Ration Card, Electricity Bill, Aadhar Card)
Delhi	1000(60-69 yrs) 1500 (70+)	60+	<p>A resident of the National Capital Territory of Delhi for at least 5 years preceding the date of submission of application His/her annual family income should not be more than Rs. 60,000/- p.a from all sources. Has a singly operated' account in any Bank or Post Office for receiving the payment through electronic clearing system. This provision may be relaxed in the case of mentally challenged applicants or those who come under the purview of Legal Guardianship as per rules of National Trust. Is not in receipt of any pension/ financial assistance from Central/State Govt./MCD/ NDMC or any other source for this purpose</p> <ol style="list-style-type: none"> A. Proof of residence document which clearly shows at least 5 years of residence in Delhi B. Proof of age C. A self-declaration by the applicant regarding his/her family income D. Recommendation by a Gazetted Officer of Central/ State Govt. or MP/MLA and the <p>Accompanying documents should also be attested.</p> <p>E. In case "No Documentary Evidence" is available with the applicant in r/o proof of residence,</p> <ol style="list-style-type: none"> i) the applicant will need to produce statements of any of the two witnesses from the following list, stating the period of applicant's length of stay in Delhi-1. Public representative such as MP of the area, MLA of the area. j. President or General Secretary of RWA of the locality k. Two neighbours of the applicant with their contact details l. Registered women SHGs'/ Mahila Mandal's President or General Secretary m. ICDS Supervisors/ ASHA workers of the area n. Gazetted Officer of the Central/ Delhi Govt. Along with the witness's statement, the relevant document for the photo identity proof, residence and length of stay for the witnesses shall also have to be appended with the application, clearly showing that the witnesses themselves have been around in the same for all except Public representative such as MP/MLA of the area. Other conditions: It will be obligatory for the beneficiary to inform of any change in address and/or bank details like change in bank, a/c number

Conclusion:

According to the National Policy for Older Persons (1999) the government of India ensures and protects the well-being of the senior citizens of India. These policies also safeguard and assure that elderly concerns are national concern and will not live unprotected, ignored or marginalized.

The vulnerability of the destitute and needy aged thus turns to be obligatory to reduce by the Indian state, reducing of poverty and financial dependency of elderly has to focus area to uplift this segment as the mental issues subside with the support of socioeconomic contribution. In order to minimize the susceptibility of the elderly government, civil society organizations have to offer program and services to ensure well-being and facilitate service provider to expand their range and effect towards advancing ageing.

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