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INNOVATING DIGNITY: EXPLORING A PATHWAY TO SOCIAL SECURITY FOR SENIOR CITIZENS

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ABSTRACT

Social Security is a human right that everyone as a member of society should enjoy. It is a prominent element of welfare state which safeguards citizens against economic uncertainty and difficulties at different stages of life. The senior citizens often face economical, health and social challenges. In India, traditional joint family system is slowly fading away, which earlier ensured the well-being and the dignity of the elders. India has been undergoing a demographic shift, with rapid increase in its elderly population. The rise in the elderly population is due to improved life expectancy, driven by advancements in healthcare services and living conditions. The present demographic change poses significant implications for social security due to rapid urbanization; nuclear family systems are changing family structures and social norms have paved the way to formal State intervention. In view of the evolving socio-economic and demographic landscape, the Government of India has implemented several social security programmes aimed at the protection and welfare of senior citizens.

KEYWORDS: Welfare, Traditional, Economic Dignity, Social Norms.

1. INTRODUCTION

India has a wide-ranging social security system which is holistic in nature and includes prominent aspects of upbringing and living of people of a country with dignity and pride. With the changing socio-economic, demographic and development scenario in the country, the Government has introduced several schemes which aims at ensuring the social and economic security of senior citizens. Due to the rapid increase in senior citizen's population and limited resources, it is crucial to investigate the existing system of social security for elderly citizens in India. This includes focusing on pension schemes, health care, housing, legal protection and addressing the challenges that still need attention to ensure a dignified and secured life of the senior citizens. The increase in the nuclear family system, urban migration and globalization has taken away the traditional cultural norms of joint family system, underscoring the urgent need for formal economic and social security mechanisms for senior citizens.

1.1 Statement of Problem

Despite several pension schemes, health programs and welfare measures available for senior citizens, many older adults still face economic hardship, inadequate healthcare facilities, lack of awareness and social neglect. There is an urgent need to explore innovative, inclusive and sustainable pathways that uphold dignity while expanding security coverage for the senior citizens.

3. DATA ANALYSIS

3.1 Current Social Security

Table 1: Senior Citizens Saving Schemes & Details of Interest Rates for the Financial Years.

Financial Year	Senior Citizen Saving Scheme-Interest Rate
2020-21	7.4%
2021-22	7.4%
2022-23	7.4%-7.6%-8%
2023-24	8%-8.2%
2024-25	8.2%
2025-26	8.2%

Source: Goodreturns from Policybazaar

Table 2: Social Security Measures for Senior Citizens in India.

Aspect	Description
Pension Support	Monthly Financial assistance provided through Government Pension Schemes.
Healthcare Security	Access to free or subsidized medical services & insurance
Old Age Homes	Shelter & Care facilities for destitute senior citizens
Legal Protection	Safeguards against abuse, neglect and exploitation
Travel Concessions	Reduced fares in public transport for senior citizens.

Source: csic.org.in/Wikipedia

1.2 Objectives

- To understand the existing social security mechanisms
- To identify the major challenges faced by the elderly in accessing social security benefits.
- To examine innovative models- digital, community based and policy driven that enhance dignity in old age.
- To propose a framework for strengthening social security pathways for senior citizens.

1.3 Scope of the Study

The research is restricted to senior citizens living in India only.

1.4 Research Methodology

The Archival Research Method is adopted. It is a method of collecting data from sources that already exists. The Secondary data is collected from journals, magazines, articles, reports, handbook and internet. This paper focuses on theoretical and conceptual analysis using textual descriptions to convey findings.

2. LITERATURE REVIEW

2.1 Gaps identified in Existing Literature

- Lack of integrated frameworks comprising economic, health, social and legal protections.
- Limited impact studies of State led innovations such as senior citizens wellness centres.
- Insufficient research on rural ageing challenges.
- Lack of uniform indicators to measure dignity as an outcome.

3.2 Long Term Insurance Coverage

Table 3: Senior Citizens Covered under Long Term Insurance Coverage.

Year	No. of Senior Citizens covered under long term insurance
2021	No National Data, Nil/Negligible
2022	No National Data, Nil/Negligible
2023	No National Data, Nil/Negligible
2024	No National Data, Nil/Negligible
2025	No National Data, Nil/Negligible

Source: goltc.org (Long Term Care System Profile: India)

Table 4: No. of Senior Citizens Centres in India in 2025.

State	Senior Citizens Centres
Maharashtra	109 Nos
Karnataka	97 Nos
Tamil Nadu	94 Nos

3.3. Dignity Centered Framework

Table 5: Social Isolation of Senior Citizens from 2017-2023.

Year	% of Isolation	Source
2017-18	13.4	Based on LASI Survey, Longitudinal Ageing Study in India
2018-19	19.7	BKPAI Study on Older people in India (Building a Knowledge Base on Population Ageing in India)
2020-21	26.5	Range across studies „
2021-22	34.3	LASI
2022-23	23.8	LASI

Table 6: Sex-Wise Distribution of Elderly Population (Aged 60+) in India (Million).

Year	Male	Female	Total
1981	21.1	22.0	43.1
1991	27.3	29.4	56.7
2001	38.9	37.8	76.7
2011	52.8	51.1	103.9
2021*	66.8	71.1	137.9
2031*	92.9	100.9	193.8

Note: * Projected population; Sources: Census of India, Various Reports.

Table 7: Table showing the Composition of Population in India (Percent).

Year	0-14 Age	15-59 Age	60+ Age
1981	39.7	53.9	6.4
1991	37.6	55.7	6.7
2001	35.3	56.9	7.4
2011	30.8	60.3	8.6
2021*	25.5	64.4	10.1
2031*	21.7	65.2	13.1

Note: * Projected population; Sources: Census of India, Various Reports.

Summary of Findings

Over the last five financial years, the general trend was increase of interest rate from 7.4% to 8.2% reflecting macroeconomic conditions and policy decisions on small savings scheme. It is found that rising social isolation concerns especially in Urban low-income setting which results in reduced well-being of senior citizens. It is found that there is no evidence of National Long Term Insurance Coverage Product covering seniors at scale in India from 2021-25 where Long Term Coverage Services exist, they are financed

by family out of pocket payments or general health insurance which itself covers a minority of seniors. It is found that recent initiatives like Senior Saathi in 2025 reflect policy attempts to boost participation, suggesting growing awareness even if evident numbers are unavailable. It is found that there are no official nationwide annual statistics on the number of village level elderly clubs in India. Most evidence of such clubs comes from local reports, case studies and programmes references. It is found that pension and insurance schemes form the cornerstone of financial security for elderly

people, especially those without any regular source of incomes. It is found that many senior citizens face a digital divide, limiting access to online services, tele-health, banking and social connection. It is found that many seniors report limited access to age-friendly healthcare, transport and social welfare schemes. It is to be noted that the shift towards nuclear families has reduced inter-generational interaction, affecting emotional and practical support for the elderly.

Recommendations & Suggestions

It is recommended that key priorities should include expanding universal pension coverage to ensure all elderly individuals receive a basic income that meets their needs. It is suggested that healthcare services particularly in rural and underserved areas where access to medical facilities remain limited. Application processes for social security programmes are essential for making these resources more accessible. It is suggested that raising awareness about the rights of senior citizens and the available support systems is crucial to empower them to seek the benefits they deserve. Targeted efforts to close the gender gap in social security are equally important. Encouraging community engagements and creating networks for social interaction can help combat isolation and improve mental health outcomes among seniors. It is suggested that a robust social security framework not only meets the immediate needs of elderly population but also fosters a society where senior citizens are respected, valued and enabled to live with dignity and security in their later years. It is suggested to strengthen community engagements for senior citizens. Integrate Counselling, helplines and routine mental health screening for the elderly at primary healthcare levels. It is suggested that basic digital literacy training and simplified technology access for senior citizens to be provided. Encourage family bonding initiatives and community programmes that promote respect and dignity for the senior citizens. It is suggested to develop accessible health facilities, transport and public infrastructure tailored to the needs of senior citizens.

Recent Government Schemes for Senior Citizens:

1. Senior Citizen Welfare Portal:

The Government of India launched a one-stop digital platform for senior citizens to access welfare schemes, healthcare benefits, online services and helplines easily improving access to benefits and

information.

Source: Upstox: Online Stock & Share Trading

2. Expanded Healthcare Coverage:

Senior Citizen aged 70 years and above can now access upto Rs5 Lakhs per year in free hospitalization and treatment under the expanded Ayushman Bharat PM-JAY benefits.

Source: Upstox: Online Stock & Share Trading

3. Senior Citizens Card 2025:

The Central Government has introduced Senior Citizens Card 2025 to provide special benefits and recognition, reportedly implemented from November 2025 nationwide.

Source@news4nation.com

4. BSNL Samman Plan for Senior Citizens:

A telecom benefit scheme from BSNL Offering special call/data plans and concessions exclusively for Senior Citizens Users.

Source: News24

5. Travel & Rail Benefits:

Indian Railways now automatically allocates lower berths to senior citizen where available and has dedicated quotas to improve travel comfort.

Source: Upstox: Online Stock & Share Trading

6. Pension & Financial Support Improvements:

The Old Age Pension Scheme continues to support millions of elderly with monthly financial assistance.

Budget 2025 increases TDS exemption limits on interest and rent income, benefiting senior taxpayers financially.

Source: Upstox: Online Stock & Share Trading.

7. Administrative Reforms for Pensioners:

Life Certificate submission has been made easier through online and doorstep options. Pensioners under EPS 95 can withdraw pension from any bank branch in India without transfer hassles.

Source: Upstox: Online Stock & Share Trading.

4. CONCLUSION

To conclude, the fast-growing population of senior citizens in India presents both significant challenges and opportunities for policymakers committed to safeguarding the dignity and well-being of senior citizens. Incredible progress has been made in implementing various social security programmes, but certain gaps still exist that hinder effective access and utilization of resources. To put it in a nutshell, the different

Social Security Programmes for Senior Citizens in India are:

- Pension and Insurance Schemes
- Healthcare Initiatives for Senior Citizens.
- Livelihood and Skilling Initiatives
- Housing and Welfare Schemes
- Legal Protection and Rights for Senior Citizens

To enhance the quality of life for the senior citizens, a multi-faceted approach is required, one that prioritizes expanding universal pension coverage, improving healthcare access and simplifying application processes for social security benefits.

Encouraging community engagement and creating networks for social interaction can also help combat isolation and improve mental health

outcomes among seniors. By fostering greater awareness of rights and available resources and by reinforcing legal protections, India can take meaningful steps towards creating an inclusive society where senior citizens are respected, cared for and empowered to live with dignity and security in their golden years.

Strengthening effective implementation and awareness of social security schemes is essential to ensure that senior citizens benefit from the support provided.

Overall, social security measures play a crucial role in ensuring financial stability, health protection, dignity and overall well-being of senior citizens, enabling them to live a secure and respectful life in society.

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