

UPSC

Candidate must adhere to the word limit specified in the question.
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✓ 1. Near universal social security pensions would be significant in expanding the public support for the elderly in the country.
Discuss:

The proportion of elderly population has been rising globally, ~~with~~ coupled with reducing fertility rate, according to UN population fund report

Proportion of Elderly population

In India, the proportion was 9% in 2011 census and is expected to reach 18% by 2036, ~~as per~~ according to National population statistics.

Status of Elderly population:

Survey by Abdul latif Jameel poverty Alleviation programme and Government of TamilNadu showed 30-50% of elderly population were in mild depression.

Factors. The effect was more seen in elderly women than men

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Factors contributing.

Poverty alone is not a factor. It also includes loneliness, financial dependency, lack of recreation among the elderly.

Present Government Schemes

NSAP - National Social Action plan Scheme
aim to provide pension to elderly for their
livelihood.

Issues with the Scheme

1. Scheme restricted to BPL households.
2. 'targetted approach' - leading to lot of
exclusionaries.
3. problem with requirements of documents
to prove their eligibility, as most of elders
are illiterate.
4. Cash provided is meagre ₹ 200/months
₹ 300/months for widows. The same pension stipended
for more than decade.

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5. The expenditure on social security was meagre 0.05 % of GDP.

Measures required

1. 'Targeted approach' to 'Near-universal social security pension' (75-80%) coverage.

2. Self declaration by elders. for eligibility.

3. Increase in the ^{share of} amount of pension given by the centre.

eg: Southern well off states - TN gives ₹1000/month
even poor states like odisha & Rajasthan provide more pension

4. It is better to accommodate inclusion errors than huge exclusionary errors

As elderly population was expected to increase to 40% by 2100, it is responsibility of the country to take adequate measures to provide dignified livelihood