

SOCIAL SECURITY PROGRAMMES THROUGH DECENTRALISED GOVERNANCE FOR THE ELDERLY IN INDIA:

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Abstract:

Population ageing is a global phenomenon. With time, every country in the world is experiencing growth in the size and proportion of older persons in their population. Population ageing is an inevitable demographic reality associated with improvements in the health and medical care system. To mitigate the ill effects of an ageing population, appropriate social and economic policies need to be made. For society to adapt to the ageing of the older population and vice versa, social policies for the elderly should be critically examined and suitable redesigning is required. The major problems faced by the elderly are a lack of economic provisions, poor health conditions, lack of emotional support, and illness in the post-retirement period. The problems of inadequate income after retirement, loss of a spouse or ample free time, poor health, social isolation, family relationships physical and financial dependency etc, all these situations are interrelated or interdependent. Today, the traditional Indian joint family system is breaking down and more families are becoming nuclear. The paper discusses various social security measures for old age allocated by the Centre and the States for the elderly in India, implemented through Panchayat Raj

Institution in the rural realm of the country. It also critically studies the role of local governance in handling the elderly issues at the rural level.

Keywords: Decentralisation, Social Security, Welfare Schemes, Panchayati Raj, Elderly.

Introduction:

Establishing grassroots-level democracy for local self-governance has been an integral part of the Indian perspective on public administration for a long time. Discourses on this began before gaining independence from British colonial control more than 50 years ago. The country's constitution adopted in 1950 made this explicit by directing all the States to create local self-government bodies under the framework of Panchayati Raj through an electoral process. Article 40 of the Constitution of India, states that 'the State shall take steps to organize village Panchayats and endow them with such powers and authority as may be necessary to enable them to function as units of self-government'(Constitution of India, 2023). The launching of the Community Development Programme in 1952, which led to the creation of development blocks, was an attempt towards decentralized planning (Govinda. R., & Bandopadhyay. M, 2019). But it soon became apparent that the program was not working, mainly because of unabated bureaucratic control. This led to the setting up of the Balwant Rai Mehta Committee in 1957 so that it would make recommendations on new structures for the local people so they get involved in the development process. The committee recommended the 'establishment of an interconnected three-tier organizational structure of democratic decentralization at the village, block, and district levels'. The increasing global debate on functioning of the local self-governments has attracted many scholars around the world to explore the various aspects of functioning-particularly about promoting local development plans and implementing development programs (Govinda .R & Bandopadhyay. M, 2019)

The Local Self-Governing Institutions (LSGIs) have been playing a catalytic role in the planning and implementation of development programs. This argument has become a major source of developing new

scholarship on the study of local government and planning while focusing on participation and program implementation. In the case of India, the Local Self-Governing Institutions (LSGIs) have been playing a catalytic role in the planning and implementation of development programs (Mohapatra, 2015). As per the provision of this Act, mandatory powers and functions have been vested to the Gram Sabhas (Village Assembly) to promote local development plans and to identify beneficiaries under different schemes and programs. In 1993, the Government of India passed a series of constitutional reforms, which were intended to empower and democratize India's rural representative bodies – the Panchayats. The 73rd Amendment to the Constitution formally recognized a third tier of government at the sub-state level, thereby creating the legal conditions for local self-rule – or Panchayati Raj (Johnson, 2003).

Concept of Decentralized Governance:

A political system, that involves decentralization of power functions in a way that the local affairs of the people are managed by themselves and with their active participation. The Encyclopedia of Social Sciences (1968) defines decentralization as '... the transference of authority, legislative, judicial or administrative, from a higher-level of government to a lower level'. 'The phenomenon of decentralization is a political issue, which moves around the territorial distribution of power. It is concerned with the extent to which power and authority are dispersed through the geographical hierarchy of the state and the institutions and processes through which such dispersal occurs (Asante & Joseph, 2010). This definition of decentralization limits itself to territorial decentralization and excludes the question of transfer of authority from central to peripheral organizations (Rondinelli, 1981). The literal meaning of decentralization is to transform by transferring functions from the Central Government to local centres. It is defined as the process of minimization of decision-making at the apex of the administrative hierarchy which is at the highest or central point of authority. It can be a means to encourage participation in the public policy process and can hold governments more accountable for their actions (Vadranam & Sahoo, 2022). It is instrumental in empowering the rural poor by fostering participatory governance, enhancing local ownership, and promoting inclusive and sustainable development tailored to the needs of

marginalized communities. Therefore, when speed assumes critical importance, decentralized decision-making is being given importance (Vandaram & Sahoo, 2022). The decentralization process in India aims to empower local governments and communities to take charge of their development agendas, thereby addressing the specific needs and challenges of rural areas (Barman, 2024). It is instrumental in empowering the rural poor by fostering participatory governance, enhancing local ownership, and promoting inclusive and sustainable development tailored to the needs of marginalized communities (Barman, 2024).

Democratic decentralisation, however, implies more than the downward delegation of authority. Fundamentally, it entails ‘...a system of governance in which citizens possess the right to hold the local public officials to account through the use of elections, grievance meetings and other democratic means’ (Johnson, 2003).

Social Security:

India is home to one-fifth of the world’s population, which includes a third of the world’s poor and one-eighth of the world’s elderly. Thus, the main essence of providing social security to the elderly is of global interest (Parmar et. al., 2022). The objective of social security is to provide sustenance and a sense of support to those who are unable to work and earn their lively hood due to temporary or chronic reasons. The recent increase in the number of elderly population in developing countries like India will be a concern for the government to fulfil the social security measures, due to its basic infrastructures and development. Until recently, family and adult children took on the responsibility of looking after their elderly and were considered to be a reliable source for providing old age security. However, these traditional sources of old age security have come under great strain due to the increased longevity of the elderly, and other widespread demographic and socio-economic-cultural changes taking place in these transitional societies (Kulkarni et.al. n.d.). The problem is acute with the poor old elderly, especially in

rural areas with the struggling financial status, having to struggle hard with old age health issues and anxiety.

Unaware of the Social Security Programs among the Elderly:

The government has launched many policies and programs for the welfare of the elderly, and such programs are designed to enhance their economic status and quality of life. In addition to national schemes, many state-specific schemes are made for the welfare of the elderly providing health care and economic support for older people. To access and avail themselves of the benefits, the elderly need to be aware of the relevant schemes and programs implemented by the governments but unfortunately, many elderly citizens are unaware of these schemes and measures run by the government under social security programs, largely due to lack of proper education, most of the time an apathy from the local governance, especially in the rural areas. Therefore in the rural base, if the local governments play a dedicated role in providing better opportunities and platforms for the elderly by providing timely information and schemes related to help, then to some extent the elderly will not have to depend solely on their families for the socio-economic needs. At present the socio-economic conditions of the younger generation in the rural part of the country are draining away to the cities for better jobs and opportunity thus leaving the old age parents on their own. Thus it has led to further setbacks for the elderly depending on the younger generations during their old age. Unless the local government take responsibility for looking after the elderly welfare through implementing proper schemes, the expectation of a better life after retirement in rural areas will be just a dream for the old age people in the rural areas of the country.

Some of the Social Security Schemes launched by the Centre and the State for the Elderly:

A. National Social Assistance Programme (NSAP): It is a welfare program being administered by the Ministry of Rural Development. The program is being implemented in rural areas as well as urban areas. The National Social Assistance programme represents a significant step towards the fulfillment of the Directive Principles of State Policy enshrined in the Constitution of India which enjoin the State to

undertake within its means several welfare measures. These are intended to secure for the citizens adequate means of livelihood, raise the standard of living, improve public health, provide free and compulsory education for children, etc. In particular, Article 41 of the Constitution of India directs the State to provide public assistance to its citizens in case of unemployment, old age, sickness, disablement and other cases of undeserved want within the limit of its economic capacity and development. It is by these noble principles that the Government of India on 15th August 1995 included the National Social Assistance Programme in the Central Budget for 1995-96. The National Social Assistance Programme (NSAP) then comprised of National Old Age Pension Scheme (NOAPS), the National Family Benefit Scheme (NFBS), and the National Maternity Benefit Scheme (NMBS). These programs were meant to provide social assistance benefits to the aged, the BPL (Below Poverty Line) households in the case of the death of the primary breadwinner, and for maternity.

1. National Old Age Pension Scheme (NOAPS): Rs 75/- per month is provided per beneficiary for destitute above 65 years. The scheme covered the destitute having little or no regular means of subsistence from his / her sources of income or through financial support from family members or other sources. To determine destitution, the criteria, if any, currently in force in the State / UT Governments were adopted. The Government of India reserves the right to review these criteria and suggest appropriate revised criteria.

2. Annapurna Scheme:

The Annapurna Scheme aims to fulfill the needs of Senior Citizens who, despite being eligible, have not received benefits under the National Old Age Pension Scheme (NOAPS), by providing food security (Annapurna Scheme, 2022). Approximately 10 kg of food grains is to be given to the beneficiary of the Annapurna Scheme “free of cost” every month under the scheme. The program was introduced by the Ministry of Rural Development in 2000–2001 and is a part of the National Social Assistance Program

which was launched in 1995 to provide support to aged persons, disabled persons, widows, and bereaved families after the death of the primary breadwinner.

3. Objective and Eligibility of the Annapurna Scheme:

It aims to provide food security to satisfy the needs of elderly people who are qualified but have not received benefits from the National Old Age Pension Scheme (NOAPS).

- a) The applicant must be at least 65 years old.
- b) The applicant should have no regular source of sustenance from his own income and be in extreme poverty.
- c) A National Old Age Pension Scheme or State Pension Scheme pensioner is not eligible to apply.

4. Indira Gandhi National Special Ability Pension:

Indira Gandhi National Special Ability Pension is a scheme introduced by the Government of India for the welfare of specially-abled persons residing in the country. It aims to provide financial assistance to people with 80% or more special ability, belonging to below-poverty-line households. The scheme is specifically designed to cater for the needs of individuals between the age group of 18 to 79 years. It was initiated to provide financial support and to encourage the especially able to lead a life of dignity and independence.

Individuals who have a disability of 80 per cent or more and are between 18 to 79 years old and living below the poverty line are eligible for a monthly sum of Rs. 300 from the Government of India. The state government also provides an additional amount of Rs. 1000 per month, bringing the total pension amount to Rs. 1300 per month. The Department of Social Welfare also offers Disability Relief Allowance at the rate of Rs. 750 per month to those disabled individuals whose disability is between 40 to 69 per cent, and whose annual income is not more than Rs. 35000/- per month.

Conclusion:

Indeed, the family and the local community still constitute the primary sources of care for the elderly. Social security measures for the elderly on the whole are inadequate and cater only to a segment of the needy population. This can only be possible by strengthening social and economic support at different levels. Helplines for senior citizens should be used for spreading information about the Act, and Panchayats must be involved in creating awareness in rural areas due to the lack of literacy and less awareness among elderly people. The majority of older persons, particularly in rural areas, suffer from lack of access to money and poor financial status is a major factor responsible for their miserable condition in old age. It is observed that older persons who have some social/financial security in old age, are looked after well by their children. But with increasing life cycle and long old age, most children find it challenging (in many cases) or they are unable to care for older people within the family because of their growing age and ever-increasing responsibilities towards their children, etc. Therefore, the ageing elderly are increasingly marginalized /isolated to a large extent. Due to lesser social security, the majority of elderly (70+) lead lonely / neglected and miserable lives and some of them have to live in inhuman circumstances/conditions.

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