



Government Policies and Programmes for Elderly Women in India: A Special Reference to Indira Gandhi National Old Age Pension Scheme in Slum Areas of Aligarh

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ABSTRACT

There are various policies and programs being run by the government of India for uplifting the status of the citizens. This paper focuses on the policy that has been particularly introduced for the betterment of elderly people named *Indira Gandhi National Old Age Pension Scheme* popularly known as '*Vridhdha Pension*'. The main aim of this study is to gather information about the implementation of this scheme on elderly women in slum areas of Aligarh city and the behaviour of the people of the concerned departments towards them. 40 elderly women were selected randomly from slum areas for this study. Interview schedule was used for data collection. The analysis of the data results in the view that there are a number of impediments in the way of receiving the pension and in approaching the concerned authorities

Keywords: elderly women, government policies and programs and slums

“Ageing is not an option, not for anyone. It is how gracefully we handle the process and how lucky we are, as the process handles us”

— **Cindy McDonald**

Everyone is aware of the concept of ageing throughout the world. The process of ageing sees the people growing up with the passage of time. The process affects the physical, mental, psychological and biological lives of people. Ageing presents both challenges and opportunities. It is an emerging concept in the present scenario. The population of ageing is increasing continuously. For instance, as per the information given by the Population Census conducted in 2011 the population of elderly people

in India is 104 million, where 53 million were females and 51 million males. And it is expected that this number will increase to 133.32 million by the end of 2021 and by 2051 will further reach 300.96 million. There is no doubt that the increasing medical advancements have declined the mortality rate in higher age groups leading to improved life expectancy. The old age dependency ratio shows an increasing trend and the ratio has risen from 10.9% in 1961 to 14.2% in 2011. The gap between female and male old age dependency ratio has also shown an increasing trend and currently stands at 14.9% and 13.65% respectively (as of 2011). Older people, and in particular, older women are an extremely marginalized group of people, who hardly get the attention of others. Being a woman, they occupy a position which is more disadvantaged than older men.

This paper basically deals with the issues related to the elderly women residing in slum areas, as they are a part of a very vulnerable section of the society. Most of the time people live in these areas because they have no other option of living. These people migrate from their native place to urban areas in search of livelihood. Most of the times, these people have to face pathetic conditions where it is extremely difficult to survive. The condition of the elderly women becomes miserable beyond imagination in these dingy and dirty areas. They don't have access to the most basic amenities like food, shelter, clothing and even fundamental demands like sanitation, hygiene, access to potable water are not properly met. Most of the time elderly women of these areas depend on others for their aforementioned basic needs as slums are totally deprived of them. As per Slum Areas (Improvement and Clearance) Act, 1956, the definition of a slum is: Any predominantly residential area, where the dwellings, which by reasons of dilapidation; overcrowding; faulty arrangement of design; lack of ventilation; lack of light or sanitary facilities; or any combination of these factors, are detrimental to safety, health or morals. Keeping in mind all these problems, the government took initiatives for the betterment of the lives of elderly people.

A number of schemes and policies were reinforced by the government of India for the benefit of elder people. The government has launched schemes aimed at the promotion of the health, well-being and independence of senior citizens around the country. Some of them have been designed keeping the women in prime focus for e.g. the "*Vidhwa Pension Yojana*" and to strengthen the primary health care system through the "*National Health Policy*" and many more.

The National Social Assistance Program (NSAP) was set up in 1995, and has undergone various modifications over time. Currently five schemes come under this scheme; the Indira Gandhi National Old Age Pension Scheme (IGNOAPS), the Indira Gandhi National Widow Pension Scheme (IGNWPS), the Indira Gandhi National Disability Pension Scheme (IGNDPS), the National Family Benefit Scheme and ANNA PURNA Scheme. The National Social Assistance Program is implemented in all the States/ Union Territories by the respective social welfare and other related departments. In terms of geographical coverage, the NSAP extends to both the urban as well as rural areas. Under this scheme 100% central assistance has been extended to the States/ Union Territories to provide the benefits in accordance with the norms, guidelines and conditions laid down by the Central Government. Under this scheme a number of programs are being run by the Government for the upliftment of the social status of the Indian population. A special program has been introduced for the betterment of the elder people named "Indira Gandhi National Old Age Pension Scheme" widely known as "*Vridhdha Pension*". For getting

benefits of this scheme, there are some criteria prescribed by the Government of India which must be fulfilled by the applicant, for e.g. the applicant must belong to a BPL(Below Poverty Line) family. There is also a provision in this scheme for getting the pension i.e. a new beneficiary will be identified from BPL list prepared by the States/Union Territories as per guidelines issued by the Ministry of Rural Development (MoRD) for the BPL Census 2002. Further, the age eligibility for this pension has been reduced to 60 years from 65 years with effect from 1st April, 2011. There is also a revision in the scheme which has increased the sum of pension from 200rs to 500rs per month. The Delhi Government has a provision of Rs 1500 as pension for those who cross the age of 70 years and above, and Rs 1000 per month those persons who are in the age group of 60-69.

There is no doubt that the government has implemented a number of programs for the betterment of elderly people. But the question arises that, “Are these policies and programs really benefiting the elderly women?”

REVIEW OF THE LITERATURE

Chopra and Pudussery (2014) highlight the role of Social Security Pension Scheme in India. The name of this scheme is National Social Assistance Program (NSAP), in which various modifications occur from time to time. Five sub-schemes were there under this particular scheme. The key focus is on a scheme of NSAP i.e. Indira Gandhi National Old Age Pension Scheme which was designed for all who were above 60+ years and those who belong to below poverty line households.

They also tell us that there were four types of mode of payments in this scheme. In Indian State of Uttar Pradesh, payments are made for several months at a time without any fixed schedule. Frequently delayed payments make difficult for pensioners to track their payments. The elderly people who fully depend on their pension hardly survive the last days of the month. They mainly focused on the irregularities of the pension and also focused on the different mode of payments on the basis of States.

Charan, Bharati and Sanyal (2015) say that there are some implications in our country i.e., (1) increase in social security, (2) health expenditure, (3) the need for new financial instruments due to continuous increase in old age dependency ratio over the years. The elderly are always facing different types of health, financial, physical and mental problems that is why their care has to be the prime attention for the policy makers, authorities and voluntary organizations. Elderly people are considered as a burden on the family due to their non-economic status. They tell us that about 50% of elderly are fully dependent on others and the ratio is higher among women as compared to men. They focus on the NSAP and talk about the ANNAPURNA scheme (it is a sub scheme of NSAP), which is provided to only those elderly who are eligible for the IGNOAPS but unfortunately are not getting benefitted by it, due to various reasons. They also tell us that IGNOAPS has ensured the economic security for the elderly, but it covers only a miniscule proportion of the needy population of the country.

Kulkarni (2017) focuses on the growing elderly population in India and its problems. The condition of elderly people is becoming worse day by day due to continuous changing structure of the society.

Approximately, two-fifth of the elderly population has no personal income. Taking their financial status into consideration, it is observed that most of the time the elderly are fully or partially dependent on others for their basic requirements. Government has taken a few initiatives so as to provide financial and social security to the elderly people. Her main areas of consideration were the Indira Gandhi National Old Age Pension Scheme (IGNOAPS), Indira Gandhi National Widow Pension Scheme (IGNWPS) and a few other related schemes. These policies provide some kind of financial assistance to the elderly and widows for the betterment of their lives on the basis of certain criteria. She mentions that around 6 million elderly people in India are benefiting of the old age pension scheme and around 3 million are benefiting with the widow pension scheme. She also focuses on the issue of lack of access to these programs. She makes this point clear by showing that the percentage of people who were aware of such programs stands at 81% and 71% in men and women respectively, but only a dismal 22% among them were being benefited by these programs. Similarly 70% of BPL elderly widows are aware of IGNWPS but hardly 20% have benefitted from it in any manner.

SIGNIFICANCE OF THE STUDY

The population of elderly people in India is 104 million of which around 53 million are women. Elderly women are always marginalized and neglected in all spheres of their lives as compared to elderly men. The situation, of elderly women who live in slums is becoming worse day by day. After reviewing so many literatures we found that hardly some work focuses on government policies and programs for the elderly women. The present study tries to analyse the economic condition of elderly women who live in slum areas of Aligarh city and also understand that in which kind IGNOAPS is being implemented in slums of Aligarh city among elderly women. This study also focuses on the attitude of bank employees towards these needy women. The study is useful for policy-making in the field of government programs. The study is also helpful for the elderly women to grasp the knowledge of the government schemes and also helpful for them to get an idea of how to apply for the particular policies in future and avail profit from them.

OBJECTIVES OF THE STUDY

1. To study the problems of elderly women in slum areas of Aligarh City regarding the various beneficial policies.
2. To study the behaviour of the people of the concerned departments towards elderly women.
3. To suggest measures to improve the condition of elderly women in slum areas of Aligarh City.

RESEARCH METHODOLOGY

Universe and Sample: All the elderly women living in slum areas of Aligarh City were constituted in the universe of study. All the respondents for this study were randomly selected.

Research Design: The research design was descriptive.

Tools for Data Collection: Interview schedule was used for the data collection.

Sources of Data: Both primary and secondary data were used for data collection. Primary data was collected from interview schedule and case study while secondary data was collected from articles, journals, books, census handbook, newspapers and magazines.

DELIMITATION OF THE STUDY

1. The study was limited to only 40 elderly women in slums areas of Aligarh city.
2. The study was limited only on one scheme i.e., IGNOAPS on elderly women in slum areas of Aligarh City.
3. The research had to limit the data collection period to only 2 months due to dearth of time.

RESULTS AND DISCUSSION

The data that is collected for the present study depicts that only 08 elderly women out of 40 who are living in slum areas are being benefitted with the old age pension while the rest are not getting any type of assistance from the government though they deserve it. There was one among the cases where it was found that the respondent used to get *Samajwadi Pension*, run by the *Samajwadi Party Led-Uttar Pradesh Government*, the policy has finished with the tenure of the aforementioned government.

The data is shown with the help of following table and charts:-

Table 1

Pensioners	8 women
Non-Pensioners	32 women
Total	40

As it is seen that only 08 elderly women are getting this pension while the rest i.e., 32 are deprived from this beneficiary policy of the government. The reasons differs from case to case. While some are not getting it because of lack of proper documents or because of access to the policy. Research found that mostly elderly women of such vulnerable section are illiterate. They are not able to complete their documents and paper-work and their children do not take care of them.

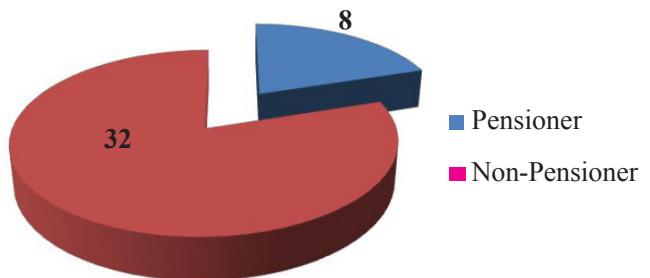


Fig. 1

It is needless to say that in the later years of age, parents are the responsibility of their children but

their children do not fulfil even the basic daily requirements. To be précis, 21 elderly women could not benefit from the policy due to absence of a valid ID proof. 08 women have applied for it two or three times but could not obtain the same. 07 elderly women have ID proof and wanted to apply for the scheme, but due to incomplete documents they were unable to proceed with the formalities. There is a case where the researcher has found that the respondent got the pension for a period of three months and suddenly it was stopped. After a lot of struggle she was informed that because of improper address this assistance from the government has been stopped. Author found that 02 elderly women who have a valid Aadhar card yet she is not able to apply for the old age pension or any other pension because their address belongs to their native place and is not the same as their current residential address. The author has also found one important case in which the elderly woman is not able to fill the application form of Aadhar Card as her right hand has been amputated so as to prevent an infection. Thus, she does not have an ID proof and cannot apply for any type of pension. 02 cases are found in this study who paid 200-300 rs two or three times to the broker for applying the old age pension scheme but after that, till the date of data collection, they have not received any amount of pension.

To be consistent the presented data is shown with the help of tables and charts:

Table 2

No id card	21
No proper document	07
Applied but did not get it	08
Got only 3 months	08
Address Problem	02
Adhar Card problem	01
Total	40

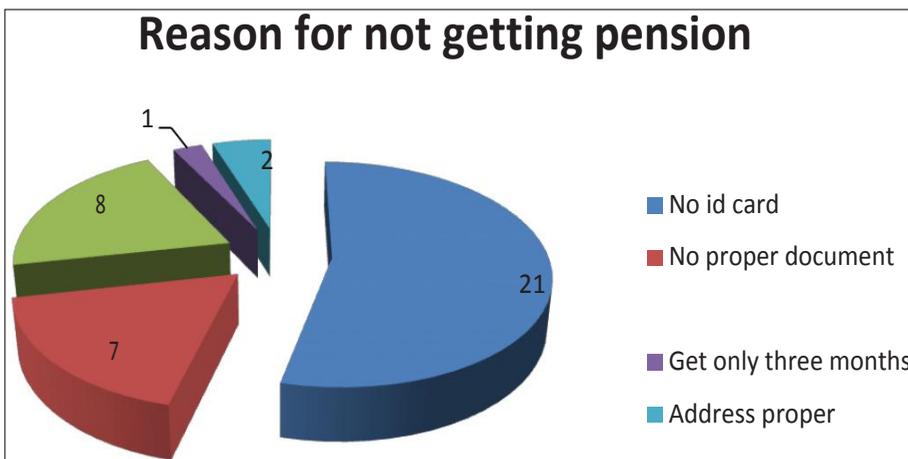


Fig. 2

The dependency ratio of these elderly women shows that 05 elderly women out of 40 of the slum areas in Aligarh City are dependent upon pension while 13 elderly women out of them are independent where some are involved in domestic labour while others having their own “*khokhas*” (a kind of small shop) or other collect wood and grass and sell it out. The reality is that it is the plight of these women that they have to engage in such petty occupations in order to arrange for two square meals. 09 elderly women are dependent on their sons while only 01 on their husband. Because of a large age difference, most of the elderly women, during this phase, of the life are found to be widows. One of the reasons of it may be higher life expectancy among elderly women as compared to men. It was seen that 03 depend on their daughter while the rest of the elderly women i.e., 09 on others.

Most of the elderly women said that the attitude of people of the concerned departments is absolutely arrogant and uncompassionate towards them. Most of time, these people did not make them understand the process of applying for such schemes. Every respondent who were getting this pension told that they never get pension on time. They have to make several trips to the banks for getting their pension.

The above data shown through the following table and charts:

Table 3

Depend on pension	05
Depend on son	09
Depend on themselves	13
Depend on husband	01
Depend on daughter	03
Depend on others	09
Total	40

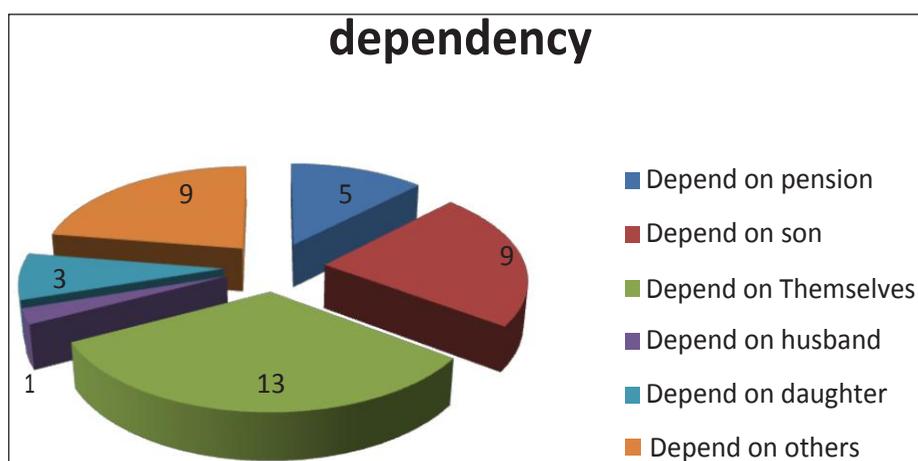


Fig. 3

The whole of our discussion is based on the information collected by the respondents belonging to the lower strata of society. During this survey, the researcher not only came to understand the problems of elderly women of this vulnerable section but also analyzed the causes of it.

The data shows that out of 40 respondents only 08 are being benefitted by the old age pension scheme run by the Central Government. Though there are schemes for the betterment of the elderly population, still the majority of the deserving population is deprived of these programs. There are a number of reasons of it such as:

- **Migration:** In search of work, the lower strata of the society have to move from one place to another. It was found during data collection that the majority of the population in the slum is the migrated one. It can be said to be one of the main reasons of not getting benefits of the policies and programs run by the Government. To be specific, according to our survey, two of our respondents basically belonged to Bihar and migrated to Aligarh City in search of their livelihood. Their Aadhar Cards were issued by Bihar Government that are of no use here in Uttar Pradesh for the purpose of applying for any sort of the previously discussed pensions.
- **Awareness and Access:** One among the main reasons of not being benefitted by this policy is the lack of awareness and access to these program and concerned departments. Most of our respondents are deprived of this scheme because of lack of access to the concerned persons or the departments. One of the main reasons of it illiteracy and the dependency on others. Illiteracy leads to the problem of not understanding the process of applying for the particular scheme. The process defined by the concerned persons is hard to understand due to illiteracy or the lack of the knowledge of the online processes.
- **Others:** There are number of reasons behind the fact that the elderly women cannot obtain access to the hugely beneficial policies and schemes handcrafted for them. One of them is absence of proper documents. During our data collection process, the researcher came across a shocking reason of not being benefitted of the scheme because of a certain “physical disability”. Due to some kind of infection the fingers of right hand of one of our respondents were amputated by the doctors and just because of that she cannot get her fingerprints registered for the application of the Aadhar card and thus, has failed to procure a valid ID proof. This has resulted in deprivation of this policy and program.

CONCLUSION

Elderly women who belong to the slum areas constitute one of the most deprived and vulnerable section of our society. They are the ones who strongly need social security. Pension can help to enhance their financial status but the question arise “Does this vulnerable section of the society is being benefitted by the schemes and policies implemented by the government?” and the reality is known to everyone that

hardly the elderly women are being benefitted from it. There may be a number of reasons for it, but the ground reality lies in the fact that this particular group of elderly women of the society are lacking in approaching these beneficial programs. There are some who struggle a lot to receive old age pension and finally obtain it. Still a number of issues are associated with it, such as the delay in the time of the pension, the attitude of the bank employees and many more. There is a need to change in the system of government as well as the society.

Notes

- Old age dependency ratio means the ratio of 60+ populations to 15-59 population.
- In this paper the term “old age”, “elderly”, “older” and “aged” are used interchangeably.
- This means the people who attain the age of 60 or more.
- Samajwadi Pension Yojana was launched by the Uttar Pradesh Government at the period of 2012-2017 for rural poor (both male and female) families who belong to BPL families. In this scheme people got 500 rs per month, and this amount increased by 50 rs in the subsequent financial year. The maximum limit of this scheme is 750 per month. It is only benefitted to the head of the family.

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