

Near - Universal social security Pensions would be significant in expanding the public support for the Elderly in the country. Discuss.

According to the law, "senior citizens means, any persons being a citizen of India, who attained the age of 60 years or above."

In the view of 2011 census in India, Nearly 104 M people are Elderly ones, in which 51 M people were men & 53 M were women. A report released by UN population fund & Help age of India suggested, to rise the number to be 173 M in around 2026.

World senior citizen Day is celebrated in Aug 21 Every year, as they are our guiding path. Recent report on mental Health of elderly in India, stated their worse conditions. They are Depressed, especially, women. This might be due to poverty or poor health condition or may be due to loneliness.

In considering their problems, government of India has developed National social Assistance scheme - Indira Gandhi National old Age Pension scheme, Pradhan Mantri Shram Yogi Maandhan Yojana, etc...

Despite of all initiatives, they are set an eligibility criteria as "Below poverty line". This hinders many poor society people, as they are unaware / may be due to formalities within the time-frame.

But some southern state have enhanced the coverage and amount and reach "Near - Universal" pensions (say 75% to 85%) on widows & elderly persons.

"TN has been the pioneer" in the field of social security. This is achieved by using their own funds & schemes beyond NSAP.

The NSAP budget has more / less same as 10 years in money terms & much lower in real terms. To meet the Universal pension, the country should increase its budget to increase its coverage.

The Eligibility criteria of "Below poverty line" can be replaced by Exclusion criteria, thereby reduces the exclusion errors. This can be done by initiating with Women & widows of 60 yrs & above. This social security is just first step towards their "dignified lives".