



E-ISSN: 2664-603X
P-ISSN: 2664-6021
Impact Factor (RJIF): 5.92
IJPSG 2025; 7(10): 28-46
www.journalofpoliticalscience.com
Received: 02-07-2025
Accepted: 04-08-2025

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Elderly welfare in India: The role of social security with reference to Odisha

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DOI: <https://www.doi.org/10.33545/26646021.2025.v7.i10a.704>

Abstract

The major thrust of the article is to examine the evolution and implementation of social security and elderly welfare policies in India, focusing on Odisha. It discusses the challenges faced by the elderly, such as vulnerability and economic insecurity, exacerbated by weakened family structures and urbanization. Key national programs, including the National Social Assistance Programme (NSAP) and state-specific Madhubabu Pension Yojana (MBPY), are analysed for their objectives and operational challenges. This article situates these initiatives within constitutional frameworks, emphasizing the state's moral and legal duties to protect elderly welfare. It highlights gaps in policy and calls for social security to be viewed as a constitutional imperative for ensuring dignity and inclusion for marginalized elderly citizens.

Keywords: Social security, elderly welfare, madhubabu pension yojana (MBPY), vulnerable populations, policy implementation, aging population, social inclusion

Introduction

The concept of social security has emerged as a pivotal pillar of welfare states worldwide, aiming to ensure a life of dignity, equity, and protection for vulnerable populations, particularly the elderly. As populations age and traditional family-based support systems weaken due to urbanisation, migration, and socio-economic transformations, the state's role in safeguarding the well-being of senior citizens becomes increasingly critical. In India, with over 138 million elderly people (as per Census projections), the need for comprehensive and inclusive social security measures is more urgent than ever. Social security for the elderly encompasses not just income support, but also access to healthcare, housing, and social inclusion mechanisms—ensuring that ageing does not equate to abandonment or destitution. The present article delves into the evolution and landscape of social security and elderly welfare in India, with a specific focus on the State of Odisha. India's approach to elderly welfare has historically been guided by constitutional principles and a patchwork of policy measures. Starting from the National Policy on Older Persons (1999) to the more recent Maintenance and Welfare of Parents and Senior Citizens Act (2007), the Indian welfare regime has attempted to establish a support structure. Yet, much of this framework remains aspirational, especially in rural and tribal regions, where implementation challenges, poor awareness, and administrative inertia hinder access.

In Odisha, a state with a high proportion of rural elderly and persistent poverty levels, state-level interventions such as the Madhubabu Pension Yojana (MBPY) have played a crucial role in delivering old-age security. Launched in 2008, MBPY represents one of India's earliest state-specific pension models, designed to extend social security to poor and vulnerable elderly populations. The program combines elements of the central Indira Gandhi National Old Age Pension Scheme (IGNOAPS) with state-specific criteria and operational mechanisms. While MBPY has achieved wide coverage and is often cited as a progressive model, issues of timely disbursement, identification of beneficiaries, and accountability continue to plague its execution. This article explores social security and its evolution in India, focusing on elderly welfare and pension schemes at national and state levels. It details the implementation and objectives of the MBPY scheme, compares Odisha's model with other pension programs, and identifies commonalities and differences.

The article also evaluates policy gaps, challenges in implementation, and governance issues within Odisha's pension landscape.

Social Security and Elderly Welfare in the Light of the Indian Constitution

The concept of welfare in India is deeply rooted in the country's constitutional vision of a just, equitable, and inclusive society. The Indian Constitution, as the supreme legal document, lays down the ideological and legal foundation for building a welfare state. Although the Constitution does not categorically mention elderly welfare as a distinct right, it lays significant emphasis on social security and the protection of vulnerable populations. The Preamble of the Constitution declares India to be a -sovereign, socialist, secular, democratic republic and commits to securing to all its citizens justice social, economic, and political. This commitment to justice serves as the cornerstone of welfare-oriented governance, where the state is expected to actively intervene in safeguarding the interests of the marginalized, including the aged.

The constitutional vision is further operationalized through the Directive Principles of State Policy (DPSPs) enshrined in Part IV (Articles 36 to 51). Though not enforceable by courts, these principles are fundamental in the governance of the country. Among them, Article 41 holds special significance for the elderly as it directs the state to -make effective provision for securing the right to work, to education and to public assistance in cases of unemployment, old age, sickness and disablement. This article explicitly includes old age as a condition warranting public assistance, thereby constitutionally mandating the state to protect the elderly from economic insecurity and social neglect. Moreover, Article 38(1) requires the state to strive to promote the welfare of the people by securing a social order in which justice social, economic, and political shall inform all institutions of national life. This broad mandate further strengthens the ethical and political justification for elderly welfare programs. Another vital provision is Article 46, which obliges the state to promote the educational and economic interests of the weaker sections of the population. While the article primarily focuses on Scheduled Castes and Scheduled Tribes, its implications extend to elderly individuals within these groups, many of whom face compounded disadvantages due to their age, social background, and lack of access to regular income or healthcare. The commitment to welfare is also reflected in Entry 23 of the Concurrent List (List III of the Seventh Schedule), which allows both the Centre and State governments to legislate on matters concerning social security and social insurance. This provision is critical because it enables states like Odisha to design and implement region-specific elderly welfare schemes such as the Madhubabu Pension Yojana (MBPY). Judicial pronouncements have also played a pivotal role in interpreting these constitutional provisions in favor of vulnerable groups. In the landmark judgment of *Unnikrishnan J.P. v. State of Andhra Pradesh* (1993), the Supreme Court of India ruled that the Directive Principles, although non-justiciable, should not be treated as mere guidelines but as fundamental to achieving the goals enshrined in the Preamble. The Court emphasized that the DPSPs and Fundamental Rights are complementary and should be interpreted harmoniously. This interpretive shift

has broadened the scope of state responsibility and lent legitimacy to welfare schemes, including pensions for the elderly.

In this constitutional and judicial backdrop, various policy interventions and social security schemes have emerged to address the needs of senior citizens. At the national level, the National Social Assistance Programme (NSAP), launched in 1995, includes the Indira Gandhi National Old Age Pension Scheme (IGNOAPS). This scheme provides a modest monthly pension to elderly persons living below the poverty line. Building upon the national framework, the Odisha government introduced the Madhubabu Pension Yojana (MBPY) in 2008 by merging two state-level schemes. MBPY provides pensions to elderly individuals, widows, persons with disabilities, and other marginalized groups, often going beyond the central criteria by covering individuals slightly above the national poverty line. Odisha's approach exemplifies how constitutional mandates can be translated into actionable state policies tailored to local realities. By leveraging its legislative competence under the Concurrent List, Odisha has developed a more inclusive and context-sensitive pension delivery system. The MBPY stands as a reflection of Odisha's commitment to social justice and the constitutional promise of securing dignity and protection for all citizens, particularly the elderly who have limited or no income. In sum, the constitutional foundations of social security and elderly welfare in India create a compelling moral and legal case for proactive state intervention. The framework laid out in the Preamble, DPSPs, and relevant entries in the Seventh Schedule reinforces the responsibility of both central and state governments to provide for the welfare of the aged. Odisha's policy innovations in this domain, especially through schemes like MBPY, underscore how states can play a transformative role in actualizing the constitutional vision of a just and caring society.

Concept and Evolution of Social Security

1. Introduction to Social Security

The concept of social security encompasses a set of public measures designed to offer economic support and protection to individuals during times of need-such as old age, unemployment, sickness, disability, or maternity when they are unable to earn an income. According to the International Labour Organization (ILO), social security is a basic human right and a powerful tool for poverty reduction and social inclusion (ILO, 2017). It promotes well-being, ensures income security, and upholds human dignity, especially for the elderly who may be excluded from the labor market. In the Indian context, social security is constitutionally embedded as part of the Directive Principles of State Policy. Article 41 of the Indian Constitution directs the State to provide public assistance in cases of unemployment, old age, sickness, and disablement. Additionally, Article 39 emphasizes the right to an adequate means of livelihood, and Article 47 tasks the State with improving the standard of living and public health (Government of India, 1950). These constitutional mandates frame the moral and legal foundations for elderly welfare and the evolution of pension schemes in India.

2. Global Evolution of Social Security

Globally, the development of social security systems began in the early 20th century, especially in European welfare

states. Germany was a pioneer, introducing social insurance under Chancellor Otto von Bismarck in the 1880s for industrial workers (Clasen, 2005). This model, focusing on contributory benefits, later influenced systems across Europe and North America. Post World War II, many countries embraced universal social security models inspired by the Beveridge Report (1942) in the UK. The report proposed a comprehensive system covering all citizens -from cradle to gravel regardless of employment history (Beveridge, 1942). This laid the foundation for inclusive welfare regimes in countries like the UK, Sweden, and Canada, and later shaped policies in developing countries. The United Nations' Universal Declaration of Human Rights (1948), especially Article 22, further cemented social security as a human right, urging member states to ensure citizens' economic and social welfare (UN, 1948). Over time, this broadened to cover vulnerable groups, including elderly populations, through both contributory and non-contributory pension schemes.

3. The Evolution of Social Security in India

In India, the evolution of social security has been closely tied to its developmental goals, social justice framework, and poverty alleviation efforts. The early post-independence period focused largely on employment-based security for organized sector workers through schemes such as the Employees' State Insurance Act (1948) and Employees' Provident Fund and Miscellaneous Provisions Act (1952). However, these schemes excluded the vast unorganized sector, where most elderly Indians were concentrated. A significant shift occurred in the 1990s and 2000s with the introduction of non-contributory social pension schemes, especially targeting rural and below-poverty-line (BPL) elderly populations. The National Social Assistance Programme (NSAP) launched in 1995 was a landmark effort, introducing the Indira Gandhi National Old Age Pension Scheme (IGNOAPS), which provided monthly pensions to poor elderly individuals aged 60 years and above (Ministry of Rural Development, 2014). This marked the government's acknowledgment of elderly poverty and economic insecurity as public policy concerns, and moved the focus from purely employment-based pensions to rights-based, targeted cash transfers. This shift also reflected growing global consensus on the need for social protection floors, as promoted by the ILO (ILO, 2012).

4. Social Security as a Right-Based and Developmental Approach

In recent years, the approach to social security has increasingly been rights-based, linking it to dignity, equality, and social justice. Elderly individuals are recognized not merely as passive beneficiaries but as rights-holders. This perspective is supported by the Maintenance and Welfare of Parents and Senior Citizens Act, 2007, which enforces legal obligations on children and the state to provide for aged parents. Additionally, India's commitment to international frameworks such as the Madrid International Plan of Action on Ageing (2002) reinforces its policy obligation toward elderly welfare and inclusive ageing. The plan emphasizes integrating ageing into national development frameworks and recognizing the elderly as contributors to society (UNFPA, 2011).

The rise of civil society activism and academic critiques has also contributed to shaping a developmental understanding

of social security, where pensions and other transfers are not merely compensatory, but tools for economic empowerment and social inclusion (Dev, 2004).

5. Unorganized Sector and Informality: Indian Realities

India's economic structure, with over 90% of the workforce in the unorganized sector, makes formal contributory pensions inaccessible to most elderly citizens (Rajan, 2006). As a result, the elderly in rural and marginalized communities face multidimensional vulnerabilities lack of income, absence of health care, exclusion from familial support, and social isolation. Recognizing these unique challenges, state and central governments have diversified their welfare policies. While central schemes like IGNOAPS provide a minimal base-level pension, state-level schemes such as Madhubabu Pension Yojana (MBPY) in Odisha have expanded coverage and delivery mechanisms. These programs signal the adaptive evolution of social security based on regional socio-economic conditions.

6. Digital Innovations and Recent Trends

Recent advancements in digital governance have also influenced the delivery of social security. Initiatives such as Direct Benefit Transfer (DBT) and Aadhaar-enabled payments have streamlined pension disbursement processes. However, they also raise concerns about digital exclusion, particularly among elderly women, tribal populations, and those in remote areas (Dhorajiwalla & Narayanan, 2019). Moreover, the COVID-19 pandemic exposed the fragility of social protection systems and highlighted the urgent need to expand coverage and deepen fiscal investments in elderly welfare. The economic vulnerability of elderly daily wage earners and informal workers underscored the relevance of robust, universal social protection measures. The concept and evolution of social security in India reflect a complex interplay of constitutional values, developmental priorities, global influence, and local socio-economic realities. From its initial focus on organized sector workers to its current emphasis on inclusive and rights-based pensions for vulnerable elderly populations, the journey marks a significant transformation. However, challenges remain-particularly in coverage, adequacy, administrative efficiency, and responsiveness to marginalized groups. Moving forward, India's social security landscape must adopt a holistic approach that not only ensures income support for the elderly but also integrates health care, housing, and social inclusion. Odisha's efforts, such as MBPY, represent innovative steps in this direction and provide useful lessons for other states.

Elderly Welfare in the Indian Policy Context

Introduction: Demographic Shifts and Emerging Challenges

India is undergoing a profound demographic transformation, and at the heart of this change lies a steadily increasing population of senior citizens. The population aged 60 and above has witnessed a significant surge, from 103 million in 2011 to an estimated 138 million in 2021, and is projected to reach nearly 194 million by 2031 (NSO, 2021). This demographic shift is largely attributed to rising life expectancy and declining fertility rates, both signs of socio-economic development. However, the increase in the elderly population introduces complex challenges for India's welfare systems, especially regarding health, income

security, social support, and institutional care. The traditional Indian joint family structure, which historically provided informal support to the aged, is eroding due to rapid urbanization, migration, and changing societal values. As a result, many elderly individuals today find themselves without sufficient financial, emotional, or physical support, especially in rural and economically marginalized regions. From a constitutional standpoint, the welfare of the elderly is not directly enshrined as a fundamental right, but the *Directive Principles of State Policy* lay the moral foundation for such support. Article 41 of the Indian Constitution obligates the State to make provisions for securing the right to work, education, and public assistance in cases of old age, within the limits of its economic capacity. Likewise, Article 47 emphasizes the duty of the State to raise the level of nutrition and the standard of living and to improve public health, which directly impacts elderly well-being. These provisions align with the broader vision of a welfare state, as outlined in the Preamble and Part IV of the Constitution. Over the years, the Indian government has responded with several policy measures and schemes, such as the National Policy on Older Persons (1999) and the National Social Assistance Programme (NSAP), which includes the Indira Gandhi National Old Age Pension Scheme (IGNOAPS). While these schemes provide a lifeline for millions of poor elderly citizens, their benefits are often meager, irregular, and vary widely between states. Odisha, for instance, has introduced state-specific schemes like the Madhubabu Pension Yojana (MBPY) to supplement central efforts, demonstrating a proactive approach in elderly welfare. However, implementation remains uneven, and many elderly people continue to face exclusion due to documentation issues, technological barriers, or lack of awareness.

The emerging challenges facing the elderly are multifaceted and deeply intertwined with socio-economic vulnerabilities. A significant proportion of older Indians, especially women and those from marginalized castes and tribal groups, lack access to regular income and comprehensive healthcare. Studies show that the incidence of chronic diseases, disabilities, and mental health issues is significantly higher among the elderly (UNFPA, 2023), yet geriatric care infrastructure in India remains critically underdeveloped, particularly in rural and semi-urban regions. Moreover, the shift towards digital governance has inadvertently created access barriers for digitally illiterate or technology-deprived senior citizens. Programs such as e-POS for welfare distribution or online grievance redressal mechanisms often leave the elderly excluded. Elder abuse physical, emotional, and financial has emerged as another pressing concern. Although legal instruments like the Maintenance and Welfare of Parents and Senior Citizens Act, 2007 aim to protect elderly rights, enforcement is weak and largely reliant on the initiative of local researcher ities. As India moves toward becoming an ageing society defined as one where over 14% of the population is aged 60 and above these challenges will become more acute unless addressed through inclusive, well-funded, and responsive public policy. Therefore, the imperative for comprehensive, rights-based, and decentralized elderly welfare systems has never been stronger. It is essential to reimagine elderly care not merely as a charitable or subsidiary function of the state but as a constitutional and developmental priority.

Historical Evolution of Welfare Policies for the Elderly

India's approach to elderly welfare has undergone a significant transformation in response to the country's changing demographic landscape and the growing socio-economic vulnerabilities of the ageing population. The increase in life expectancy and declining fertility rates have led to a demographic shift where a substantial proportion of the population is entering old age, making it imperative to establish robust social protection mechanisms. This has prompted the state to conceptualize and implement various welfare policies specifically targeting the elderly population, aimed at ensuring their dignity, financial independence, and overall wellbeing. The evolution of elderly welfare policies in India reflects a gradual but consistent recognition of ageing as a policy concern, embedded within the broader constitutional vision of social justice, equality, and human dignity.

The Indian Constitution, though not explicitly addressing old age as a standalone category, lays a strong foundation for the welfare of the elderly through its Directive Principles of State Policy. Article 41 mandates the state to make effective provisions for securing the right to public assistance in cases of old age, sickness, and disablement, while Article 46 promotes the educational and economic interests of weaker sections, which includes the elderly. These constitutional imperatives have provided the moral and legal basis for framing policies that address the unique challenges faced by senior citizens. Over the decades, this constitutional vision has been actualized through various policy interventions and legislative frameworks, notably the National Policy on Older Persons (1999), the Maintenance and Welfare of Parents and Senior Citizens Act (2007), and the National Social Assistance Programme (1995). Each of these milestones represents a distinct phase in the evolution of elderly welfare in India. The National Policy on Older Persons marked the government's formal recognition of the needs of the ageing population and proposed a comprehensive framework for their welfare. The Maintenance and Welfare of Parents and Senior Citizens Act, on the other hand, introduced a legal obligation on children and relatives to maintain their elderly parents, thus translating moral responsibility into statutory accountability. Meanwhile, the National Social Assistance Programme laid the groundwork for direct state support through pension schemes for destitute and economically weaker senior citizens, demonstrating the state's role as a provider of last resort.

These policies have not only enhanced the visibility of the elderly within India's welfare discourse but also reflect a gradual shift from welfare to rights-based approaches. However, the implementation of these policies has often faced administrative and infrastructural bottlenecks, uneven outreach, and lack of awareness among beneficiaries. Moreover, in the context of federal governance, states have taken varied approaches in adapting these policies, leading to regional disparities. Odisha, for instance, has shown initiative through its flagship scheme, the Madhubabu Pension Yojana (MBPY), offering a localized response to national welfare objectives.

National Policy on Older Persons (1999)

The National Policy on Older Persons (NPOP), formally adopted by the Government of India in 1999, represents a significant milestone in the country's efforts to address the

multifaceted challenges faced by its ageing population. This policy was introduced at a time when India was beginning to recognize the demographic shift toward an increasing elderly population and the socio-economic vulnerabilities associated with ageing. The NPOP was designed as a comprehensive framework to promote the welfare and well-being of older persons, ensuring their social, economic, and health security while emphasizing dignity and respect in old age. Historically, the elderly in India have been revered and cared for within the traditional family structure, which was the primary support system. However, rapid urbanization, migration, changing family dynamics, and economic pressures have weakened this informal social safety net. By the late 20th century, the Indian government acknowledged that relying solely on family support was no longer sufficient to safeguard the welfare of older citizens. The NPOP thus sought to establish a systematic approach for their protection and empowerment, marking a paradigm shift from seeing elderly care as solely a family responsibility to recognizing it as a state and societal obligation.

The policy's objectives are broad and ambitious, encompassing a range of social, economic, health, and legal measures. At its core, the NPOP aimed to ensure the well-being of senior citizens by addressing income security through social security and pension schemes, improving healthcare access, promoting welfare programs, and protecting their rights against abuse and neglect. The policy highlighted the need to create an enabling environment that would allow elderly persons to live with dignity, actively participate in social life, and continue to contribute meaningfully to society. One of the key features of the NPOP was its emphasis on preventive, curative, and rehabilitative healthcare tailored to the needs of the elderly. Recognizing that the elderly are more susceptible to chronic illnesses and disabilities, the policy advocated for the development of specialized healthcare services, including geriatric care units and training of healthcare personnel to address geriatric health issues. Additionally, the policy underscored the importance of affordable and accessible healthcare to reduce the financial burden on older persons.

In terms of social security, the NPOP encouraged the expansion and strengthening of pension schemes, both contributory and non-contributory, to provide a steady income to the elderly, particularly those without family support or independent means of livelihood. It also stressed the importance of vocational training and self-employment opportunities for the elderly who wished to remain economically active. Furthermore, the policy called for the promotion of research and training programs related to ageing, fostering a deeper understanding of the issues affecting older persons. The policy also explicitly addressed the social and legal protection of the elderly. It advocated for creating awareness about the rights of older persons and the establishment of grievance redressal mechanisms to protect them against exploitation, abuse, and neglect. This laid the groundwork for later legal measures such as the Maintenance and Welfare of Parents and Senior Citizens Act, 2007.

Despite its comprehensive vision, the implementation of the National Policy on Older Persons has encountered several challenges. One primary issue has been the lack of adequate financial and institutional resources dedicated to elderly welfare. The policy, while laying out important guidelines,

did not come with a mandatory enforcement mechanism or specific budgetary allocations, resulting in uneven implementation across states. In addition, awareness about the policy among the elderly population and grassroots workers remains limited, reducing its effectiveness on the ground. Another challenge has been integrating the policy goals with the existing social welfare infrastructure, which has often been fragmented and under-resourced. Coordination among various ministries and departments responsible for social security, health, and rural development has been less than optimal, impacting the holistic delivery of services to the elderly. The rapid pace of socio-economic change also calls for continuous updating and adaptation of the policy to meet emerging needs.

Moreover, the NPOP predominantly focuses on urban and institutional frameworks, with less attention given to rural elderly populations, who constitute a significant majority in India and face unique vulnerabilities. Gender disparities among the elderly, particularly the higher risks faced by elderly women due to longer life expectancy, widowhood, and social exclusion, also require more focused policy interventions. In recent years, there have been efforts to rejuvenate and expand the scope of elderly welfare policies in line with the vision of the NPOP. The integration of the NPOP's objectives with other social security programs and state-level schemes has been a positive development. Additionally, increased advocacy by civil society and academic researchers has helped bring the issues of ageing to the forefront of policy debates. The National Policy on Older Persons (1999) laid the foundational framework for elderly welfare in India by explicitly recognizing the rights and needs of older citizens. It marked a shift toward institutionalized care, social security, and legal protection of the elderly. While its implementation has faced significant challenges, the policy continues to guide the development of elderly welfare programs and remains a critical reference point for subsequent legislative and administrative initiatives aimed at improving the quality of life of India's senior citizens.

Maintenance and Welfare of Parents and Senior Citizens Act (2007)

The enactment of the Maintenance and Welfare of Parents and Senior Citizens Act in 2007 marked a pivotal moment in the legislative framework for elderly welfare in India. Recognizing the growing concerns regarding the neglect and abandonment of older persons within families, the Indian government introduced this law to provide both preventive and remedial measures aimed at safeguarding the rights and dignity of senior citizens. This Act embodies a significant shift from policy declarations to enforceable legal protections, reflecting the state's commitment to ensure the social security and welfare of its ageing population. One of the primary objectives of the Act is to mandate the maintenance of parents and senior citizens by their children and heirs. Under this law, it is legally obligatory for children or relatives to provide financial support to their elderly parents or senior family members who are unable to maintain themselves. The Act allows senior citizens to claim maintenance through a simple and accessible tribunal process without having to undergo prolonged litigation in regular courts, which often deter elderly individuals due to their complex procedures and costs. This legal provision not only reinforces the traditional Indian cultural value of

familial responsibility but also provides a formal mechanism for enforcement, thereby addressing one of the most critical challenges faced by the elderly financial insecurity and neglect by family members.

Moreover, the Act goes beyond financial maintenance to include provisions aimed at the overall welfare of senior citizens. It empowers the government to establish old age homes in every district to accommodate indigent and destitute elderly persons. These facilities are designed to provide shelter, food, and care to senior citizens who lack family support or are abandoned. The Act also stipulates that local researcher ities should make arrangements for medical care, emergency health services, and other necessary welfare measures for older persons. This holistic approach emphasizes the government's responsibility not just in economic terms but also in ensuring the physical and mental well-being of the elderly population. The Maintenance and Welfare of Parents and Senior Citizens Act also provides safeguards against abuse and exploitation. Elderly persons often face emotional, physical, and financial abuse, both within the family and outside. This legislation explicitly recognizes these vulnerabilities and prescribes penalties for neglect or ill-treatment of senior citizens. The establishment of Maintenance Tribunals provides a quasi-judicial forum where cases of abuse, neglect, or denial of maintenance can be swiftly adjudicated. This mechanism is crucial for providing timely relief to elderly victims, who otherwise may suffer in silence due to lack of access to justice.

However, while the Act has been a landmark in elderly welfare legislation, its implementation has faced several challenges. Firstly, awareness about the Act and its provisions remains limited among the elderly and the general public, particularly in rural and marginalized communities. Many senior citizens are either unaware of their legal rights under this law or face social stigma and fear in pursuing maintenance claims against their own family members. Secondly, the capacity of Maintenance Tribunals varies across states and districts, often constrained by lack of adequate personnel, infrastructure, and training. This affects the speed and effectiveness of grievance redressal, sometimes resulting in delayed justice for the elderly. Another concern relates to the enforcement of maintenance orders. Even after a tribunal grants maintenance, collection and receipt of payments can be inconsistent and unreliable, due to limited follow-up mechanisms or deliberate non-compliance by children or heirs. These points to the need for stronger enforcement protocols and perhaps integration with other social welfare programs to ensure regular and adequate support to the elderly.

Furthermore, the provision for old age homes, though commendable, has not been sufficiently expanded or adequately resourced in many regions. These institutions sometimes face challenges related to quality of care, availability of trained staff, and stigma attached to institutionalization, which deter many elderly persons from accessing these facilities. Thus, the Act's promise of comprehensive welfare requires more robust administrative commitment and community participation to translate into tangible improvements on the ground. Despite these implementation challenges, the Maintenance and Welfare of Parents and Senior Citizens Act (2007) has played a crucial role in sensitizing policymakers, legal researcher ities, and

society at large about the rights and needs of the elderly. It has created a formal legal framework that obligates families and the state to act in the interest of senior citizens, ensuring their dignity and security. Several states have taken proactive steps to establish Maintenance Tribunals and publicize the Act's provisions, which have gradually improved access to justice for many elderly persons.

Moreover, the Act has provided a foundation for advocacy by civil society organizations, which work to raise awareness, support elderly victims of neglect, and push for better implementation. This synergy between legal provisions and social activism is vital for addressing the complex socio-cultural challenges that often surround elderly welfare in India. The Maintenance and Welfare of Parents and Senior Citizens Act (2007) is a landmark legislation that complements the broader policy framework for elderly welfare in India. It moves beyond policy pronouncements to enforceable rights, focusing on maintenance, protection against abuse, and provision of welfare services. While implementation hurdles remain, the Act symbolizes a critical step towards institutionalizing elderly welfare, promoting social justice, and reinforcing the constitutional mandate of protecting vulnerable citizens. Strengthening awareness, administrative capacity, and enforcement mechanisms are essential to fully realize the Act's objectives and improve the quality of life of India's growing elderly population.

National Social Assistance Programme (1995)

The National Social Assistance Programme (NSAP), launched by the Government of India in 1995, represents a landmark in the country's social security framework, particularly aimed at providing financial assistance to the most vulnerable sections of society, including elderly persons living below the poverty line. The NSAP is a centrally sponsored scheme designed to extend social protection to the elderly, widows, and persons with disabilities who lack regular income and family support. It is rooted in the constitutional commitment to promote social justice and welfare, especially for marginalized groups, as articulated under Article 41 of the Directive Principles of State Policy, which mandates the state to provide public assistance in cases of old age, sickness, and disablement. The programme encompasses several components, with the most relevant to elderly welfare being the Indira Gandhi National Old Age Pension Scheme (IGNOAPS). This scheme provides a modest monthly pension to elderly individuals who fall below the poverty line and do not have any other source of income or family support. The aim is to alleviate the financial insecurity and deprivation faced by elderly persons who are often excluded from formal employment and other social safety nets. The pension amount under IGNOAPS has gradually increased over time, reflecting the government's efforts to enhance the adequacy of benefits in response to inflation and rising living costs. NSAP's design reflects a significant policy shift towards institutionalizing social assistance as a right rather than a charitable act. Unlike previous welfare efforts that were largely fragmented and state-specific, the NSAP provides a uniform framework and funding pattern for old age pensions and related schemes across India. It adopts a cost-sharing mechanism where the central government provides a substantial portion of funding, and states are responsible for implementation and the remaining share of expenses. This

decentralization allows states flexibility in targeting and administration while ensuring minimum standards through central guidelines.

The NSAP also includes the Indira Gandhi National Widow Pension Scheme (IGNWPS) and the Indira Gandhi National Disability Pension Scheme (IGNDPS), addressing the needs of other vulnerable groups who often face compounded socio-economic disadvantages. These schemes complement the old age pension, creating a broader social assistance network aimed at enhancing social inclusion and reducing poverty among marginalized populations. Despite its critical role in elderly welfare, the NSAP faces several implementation challenges. One major concern is the adequacy of the pension amount, which often remains insufficient to meet basic needs, especially given the rising cost of healthcare and other essentials for the elderly. Many studies highlight that the pension amounts under NSAP fall short of providing a dignified livelihood, thereby limiting the scheme's impact on reducing poverty and vulnerability among senior citizens.

Targeting and coverage have also been contentious issues. The identification of eligible beneficiaries relies heavily on poverty line criteria and local verification mechanisms, which sometimes exclude genuinely needy elderly individuals due to errors in data or local political dynamics. In some cases, bureaucratic inefficiencies and lack of transparency result in delays or denial of pensions, undermining the scheme's effectiveness (Planning Commission, 2013; Ministry of Rural Development, 2016). Furthermore, awareness about the NSAP and its components remains low among potential beneficiaries, especially in rural and remote areas. Many elderly persons do not apply for the pensions either due to lack of information or difficulties in accessing application procedures, which often involve paperwork and repeated visits to government offices. These barriers highlight the need for better outreach, simplified processes, and community-based support mechanisms to ensure wider inclusion. On the administrative front, coordination between central and state governments poses ongoing challenges. While the central government provides guidelines and funds, states have significant discretion in implementation, leading to variations in pension amounts, eligibility criteria, and delivery mechanisms across different states (World Bank, 2015). Such heterogeneity affects equity and uniformity in social protection, calling for greater harmonization and monitoring. Nevertheless, the NSAP has had positive impacts by providing a basic level of income security to millions of elderly individuals who otherwise might have no financial support. Studies indicate that access to old age pensions under NSAP contributes to improved food security, reduced dependence on family members, and enhanced ability to meet healthcare costs (HelpAge India, 2017; Ravindran & van Soest, 2018). The scheme also plays a vital role in empowering elderly women, who are often more vulnerable due to widowhood and lack of property rights.

To improve the NSAP's effectiveness, several policy recommendations have emerged from the literature and government reports. These include increasing pension amounts to reflect inflation and local cost of living, expanding coverage by revisiting eligibility criteria, and improving transparency through the use of technology such as direct benefit transfers (DBT) to reduce leakages and

delays (NITI Aayog, 2019; Government of India, 2021). Additionally, integrating pension schemes with other social welfare programs such as healthcare and housing could provide a more comprehensive safety net for the elderly. The National Social Assistance Programme (NSAP) has established a foundational social security mechanism for India's elderly population, institutionalizing pension support as a key element of welfare policy. Despite challenges in adequacy, coverage, and administration, the programme reflects India's commitment to protecting vulnerable senior citizens and promoting their social inclusion. Strengthening implementation, increasing benefits, and improving outreach remain critical to ensuring that NSAP fulfills its potential as a tool for enhancing elderly welfare across India.

Healthcare Provisions for the Elderly

The rapid demographic transition characterized by an increasing proportion of elderly persons in the population has placed significant emphasis on healthcare provisions tailored to the unique needs of this age group. Globally and in India, the elderly face multifaceted health challenges, including chronic diseases, disabilities, mental health issues, and increased vulnerability to infectious diseases, all compounded by age-related physiological decline. Consequently, healthcare for the elderly demands a comprehensive, accessible, and sustainable system that integrates preventive, curative, rehabilitative, and palliative services. In India, the healthcare provisions for the elderly are situated within the broader context of the country's evolving public health system and its commitment to universal health coverage. Recognizing the distinct health profile and growing numbers of senior citizens, the Government of India has initiated targeted programs and policies to ensure better healthcare access and quality for the elderly. These initiatives aim to address both the biomedical aspects of ageing as well as the social determinants of health, including economic status, living conditions, and social support systems.

The health concerns of the elderly are diverse and often chronic in nature, involving conditions such as hypertension, diabetes, arthritis, respiratory ailments, vision and hearing impairments, and neurodegenerative diseases like dementia and Alzheimer's. Moreover, the elderly population is at higher risk for mental health problems such as depression and anxiety, which are frequently underdiagnosed and undertreated. Additionally, functional limitations and disabilities affect their mobility and daily activities, leading to dependency and a reduced quality of life. The healthcare system, therefore, must be equipped not only for acute care but also for long-term management, rehabilitation, and geriatric mental health services. Despite the increasing need, access to elderly-friendly healthcare remains uneven across India, marked by disparities between urban and rural areas, socioeconomic groups, and gender. Rural elderly often face greater barriers due to inadequate health infrastructure, shortage of trained healthcare professionals, and limited awareness of geriatric care. Gender disparities also manifest, as elderly women frequently experience neglect and reduced access to health services. Financial constraints further exacerbate these inequities, given that many elderly persons subsist on fixed or inadequate incomes and face high out-of-pocket medical expenses. In response to these challenges, the Indian

government has launched dedicated programs focusing on geriatric healthcare, including the National Programme for Health Care of the Elderly (NPHCE), which seeks to institutionalize and mainstream elderly care within the public health system. Furthermore, the advent of flagship health schemes like Ayushman Bharat has introduced opportunities to enhance health coverage for the elderly by integrating them within a broader framework of affordable and comprehensive health insurance and primary care.

An effective elderly healthcare system requires a multidimensional approach that not only provides medical treatment but also emphasizes health promotion, disease prevention, and community participation. This includes strengthening primary healthcare facilities, training healthcare workers in geriatric care, developing specialized geriatric units in hospitals, and facilitating home-based care services. Equally important are the efforts to improve health literacy among elderly populations and their caregivers, enabling timely health-seeking behavior and adherence to treatment. Furthermore, social security and health insurance schemes must be harmonized to reduce the financial burden on elderly patients, thereby preventing catastrophic health expenditures and impoverishment. The integration of mental health care and palliative care services is also critical to address the complex health needs of elderly individuals comprehensively. In the context of Odisha and other states with significant elderly populations, the implementation of these healthcare provisions faces distinct administrative, infrastructural, and socio-cultural challenges.

Addressing these requires not only policy innovation but also strong political commitment, community engagement, and the mobilization of resources. The healthcare provisions for the elderly in India reflect an evolving recognition of ageing as a critical public health issue. While significant strides have been made through national programs and health insurance schemes, continuous efforts are essential to bridge gaps in access, quality, and affordability of care for the elderly. Ensuring dignified and healthy ageing demands sustained commitment to strengthening geriatric healthcare within the country's broader social security and health frameworks.

1. National Programme for Health Care of the Elderly (NPHCE)

The National Programme for Health Care of the Elderly (NPHCE) was launched by the Government of India in 2010 as a dedicated initiative to address the growing healthcare needs of the elderly population. The program recognizes the unique health challenges faced by senior citizens, including the prevalence of chronic diseases, disability, and mental health conditions that demand specialized, continuous, and comprehensive care. Its primary goal is to ensure accessible, affordable, and quality health services to the elderly by integrating geriatric care into the mainstream public health system. The NPHCE aims to create a robust framework of healthcare delivery that spans from community-based preventive care to tertiary hospital services. It emphasizes the establishment of dedicated geriatric wards and clinics, capacity building of healthcare personnel in geriatric medicine, and development of specialized infrastructure for elderly care at various levels of the healthcare system—primary, secondary, and tertiary. The program also encourages awareness generation and health promotion activities targeting older adults to foster healthy aging and

early detection of ailments. One of the significant features of NPHCE is the integration of elderly care within the existing public health infrastructure. By mainstreaming geriatric care, the program seeks to overcome fragmentation and improve continuity of care for the elderly. At the primary health center (PHC) and community health center (CHC) levels, the NPHCE promotes regular screening for common geriatric problems such as hypertension, diabetes, visual and hearing impairments, and mental health disorders. These centers act as the first point of contact for elderly individuals and facilitate timely referrals to higher-level facilities when necessary.

The program also prioritizes training healthcare workers including doctors, nurses, and community health volunteers in geriatric care principles. This capacity building is critical given the general scarcity of trained personnel specializing in the health needs of older adults. The NPHCE curriculum includes modules on physiological changes in ageing, management of chronic diseases, palliative care, and mental health, ensuring a holistic approach to elderly care. The NPHCE operates through a phased and decentralized approach, with states responsible for adapting the program to their specific demographic and health contexts. State governments receive central funding and technical support from the Ministry of Health and Family Welfare, ensuring coordination and monitoring at multiple levels. Several states have made significant progress in establishing geriatric care units in district hospitals and enhancing outreach through mobile medical units targeting rural elderly populations.

Despite its commendable design and objectives, the implementation of NPHCE faces challenges related to infrastructure constraints, human resource shortages, and low community awareness in many regions. Many primary health centers lack adequate space and equipment to provide elderly-specific services, and specialists in geriatrics are few. Additionally, cultural attitudes toward ageing and healthcare seeking often limit early intervention and adherence to treatment among the elderly. Nevertheless, NPHCE represents a pioneering effort to institutionalize elderly healthcare in India and sets a foundation for more inclusive and responsive health systems. Its success depends on sustained political commitment, adequate funding, capacity building, and greater involvement of local communities and civil society organizations in advocating for elderly health rights. The program also complements other social security initiatives for the elderly by linking health services with pension schemes and welfare programs, thus fostering a comprehensive support system. Overall, the NPHCE marks a crucial step in addressing the health disparities faced by India's elderly and promoting their well-being through a health system that is sensitive to their needs.

2. Ayushman Bharat and Elderly Inclusion

Ayushman Bharat, launched in 2018, is India's flagship health insurance scheme aimed at achieving universal health coverage by providing financial protection against catastrophic health expenses. Under the scheme's umbrella, two components are prominent: the establishment of Health and Wellness Centres (HWCs) and the Pradhan Mantri Jan Arogya Yojana (PMJAY), which offers insurance coverage for secondary and tertiary hospitalization. Elderly inclusion within Ayushman Bharat is a significant advancement in

India's healthcare landscape, as older adults frequently require expensive hospitalization and long-term treatment for chronic illnesses. The scheme specifically targets economically vulnerable populations, including many elderly persons, by providing coverage of up to ₹5 lakh per family annually for hospitalization expenses. This financial protection is critical given that out-of-pocket expenditure on healthcare is a major cause of impoverishment among the elderly. Health and Wellness Centres, envisioned as the foundation of Ayushman Bharat, provide comprehensive primary healthcare services, including prevention, wellness, and management of chronic diseases. These centers are equipped to deliver geriatric-friendly services, such as routine screening for non-communicable diseases, immunizations, health education, and counseling for lifestyle modifications. By bringing primary care closer to the elderly's homes, HWCs reduce the need for frequent hospital visits and enable early detection and management of illnesses. PMJAY's role in elderly inclusion is particularly important because hospitalization costs for the elderly are substantially higher due to comorbidities and complications. The insurance scheme covers procedures ranging from cardiac surgeries and cancer treatments to dialysis and joint replacements, which are common among the elderly. By removing financial barriers, PMJAY aims to increase access to quality healthcare and reduce the economic strain on elderly households.

However, the scheme faces challenges in ensuring actual access and utilization by the elderly. Awareness about Ayushman Bharat benefits remains low among many older adults, especially in rural and marginalized communities. Additionally, factors such as mobility issues, lack of identification documents, and complicated enrolment procedures hinder elderly beneficiaries. To address these, the government and NGOs are working to improve awareness campaigns, simplify processes, and provide support for enrollment. Another concern is the adequacy of empanelled hospitals and the quality of services, especially in rural areas where healthcare infrastructure is weak. While Ayushman Bharat covers a wide range of treatments, the availability of specialist geriatric care and long-term rehabilitation remains limited. This gap highlights the need for stronger integration of health insurance with broader health system strengthening, including workforce development and facility upgrades.

Moreover, social determinants of health such as nutrition, sanitation, and social isolation significantly affect elderly health outcomes. While Ayushman Bharat addresses medical care, complementary programs are required to tackle these factors holistically. Linking Ayushman Bharat with other social welfare schemes, such as pension programs and elderly-specific support services, can create a more comprehensive safety net. Despite these challenges, Ayushman Bharat has the potential to transform elderly healthcare by improving financial protection and expanding access to essential services. The scheme's success in elderly inclusion depends on ongoing efforts to enhance outreach, strengthen healthcare delivery, and ensure equity in access. The integration of Ayushman Bharat with existing elderly health initiatives, like NPHCE, can create synergies that improve health outcomes and quality of life for India's ageing population. The Ayushman Bharat represents a milestone in India's journey toward inclusive healthcare, with the elderly positioned as a key beneficiary group. Its

insurance coverage and primary care components address critical gaps in elderly healthcare, but sustained efforts are necessary to overcome implementation challenges and realize its full potential for elderly welfare.

Housing and Shelter Initiatives

In the context of elderly welfare, access to adequate housing and secure shelter is a fundamental determinant of dignity, health, and quality of life in old age. Housing is not merely a physical structure but also a space of psychological security, social identity, and personal autonomy. For the elderly, especially those who are poor, destitute, or living in marginal areas, the question of shelter assumes critical importance. Across India, growing demographic shifts, rural-to-urban migration, and the breakdown of joint family systems have increasingly left older persons vulnerable to housing insecurity, social neglect, and isolation. With increasing life expectancy and the resultant growth in the elderly population expected to rise to over 319 million by 2050 the demand for safe, accessible, and age-friendly housing has become a key policy imperative (UNFPA, 2017).

The Indian Constitution does not explicitly mention housing as a fundamental right, yet the Supreme Court has interpreted the right to shelter as a part of the Right to Life under Article 21 (*Olga Tellis vs. Bombay Municipal Corporation*, 1985). Additionally, Article 41 under the Directive Principles of State Policy urges the State to provide public assistance in cases of old age and disability. Recognizing these moral and constitutional obligations, various national and state-level programs have been initiated to support elderly housing either through pensions that contribute to shelter affordability or through institutional care facilities and old age homes. Notably, government schemes like the Indira Gandhi National Old Age Pension Scheme (IGNOAPS) and the Madhubabu Pension Yojana (MBPY) in Odisha indirectly support housing by offering minimal financial aid to elderly persons who often live alone or in impoverished conditions. Furthermore, the Ministry of Social Justice and Empowerment implement the Integrated Programme for Senior Citizens (IPSrC), under which financial assistance is provided to NGOs and state bodies to maintain old age homes, day-care centres, and other housing models for elderly welfare.

However, the reach and effectiveness of these initiatives remain limited, particularly in rural and tribal areas where land rights, remoteness, and weak infrastructure complicate access to housing. Issues of caste, gender, and widowhood further exacerbate shelter vulnerabilities. Women, especially widows, face land dispossession and often lack legal claims to housing. In such cases, the intersection of age with socio-economic marginality results in compounding deprivation. Simultaneously, the psychological and emotional significance of home for the elderly cannot be overstated. Forced relocation, neglect within households, or the need to shift to institutional homes often causes emotional trauma, anxiety, and feelings of abandonment. Hence, policy frameworks around elderly housing must be sensitive not only to physical needs but also to the elderly's emotional, social, and cultural contexts. The idea of "aging in place" growing old in one's own home or community with adequate support is increasingly gaining attention as a viable and preferred model over institutionalisation.

Despite policy intentions, a major gap persists between

planning and execution, especially in terms of age-friendly housing design, inclusive urban and rural planning, and community support services. As India urbanizes, elderly slum dwellers and those in informal settlements remain especially vulnerable. In tribal regions, customary housing rights and communal living structures require tailored interventions that respect indigenous systems while addressing the vulnerabilities of ageing. In the following sections, we explore two important dimensions of elderly housing in India. First, we examine the situation of elderly persons in rural and tribal regions, analyzing regional disparities and specific vulnerabilities. Second, we delve into the role of housing in fostering social inclusion and mental well-being among the elderly. Together, these discussions underline the need for an intersectional, inclusive, and culturally sensitive housing policy for India's ageing population.

Housing and Shelter Initiatives for the Elderly

In the context of India's rapidly ageing population, the issue of housing and shelter for the elderly has emerged as a critical dimension of social welfare and inclusive development. As per the 2011 Census of India, the elderly population (60 years and above) constituted around 8.6% of the total population, a figure projected to rise to 19% by 2050 (MoHFW, 2021). With increasing life expectancy and a shift in family structures from joint to nuclear families, elderly individuals face growing challenges in securing stable, safe, and dignified housing. In traditional Indian society, older persons were cared for within extended families. However, urbanisation, migration, and changing socio-economic dynamics have gradually eroded this support structure, exposing many elderly persons to vulnerability, homelessness, and neglect.

Recognising the interlinkage between shelter and overall well-being, both the Central and State Governments have initiated various housing and support schemes targeting senior citizens. These policies are guided by constitutional mandates, particularly Article 41 of the Indian Constitution, which directs the State to provide public assistance in cases of old age, sickness, and disablement. While social pension schemes like the National Social Assistance Programme (NSAP) and Madhubabu Pension Yojana (MBPY) offer financial assistance, housing initiatives complement these by providing physical security and community integration. Government programmes such as the Pradhan Mantri Awas Yojana (PMAY), Indira Awaas Yojana (now subsumed under PMAY-G for rural housing), and specific components of the Atal Mission for Rejuvenation and Urban Transformation (AMRUT) also touch upon elderly needs, although often indirectly. At the same time, institutional homes, assisted living facilities, and day-care centres for the elderly have begun to emerge, both through public-private partnerships and civil society interventions. Nevertheless, challenges persist in ensuring equitable access, especially for elderly people in tribal, rural, and economically backward regions. Special emphasis is placed on the condition of elderly populations in tribal and rural areas, where infrastructure deficits, social exclusion, and poor access to healthcare exacerbate their vulnerabilities. Furthermore, we delve into the social inclusion dimension and the psychological well-being of the elderly, acknowledging that shelter is not merely a physical need but also a determinant of emotional security and dignity.

Elderly in Tribal and Rural Areas: Regional Inequities

India's elderly population in tribal and rural regions faces multilayered disadvantages when it comes to housing and shelter. In states like Odisha, Chhattisgarh, and Jharkhand, elderly individuals from Scheduled Tribes (STs) often live in remote and underserved areas where public housing schemes either do not reach or are implemented ineffectively. Despite the existence of centrally sponsored schemes such as PMAY-G (Gramin), data indicates a lower coverage among tribal elderly populations due to bureaucratic delays, lack of documentation, land ownership issues, and lack of awareness (Ministry of Rural Development, 2023). Traditional dwellings in tribal belts are often built with perishable materials like mud, bamboo, and thatch, making them highly vulnerable to climatic events. In the absence of proper shelter, many elderly people suffer disproportionately during monsoon, cold waves, or heatwaves. Compounding this are geographical constraints hilly terrains, dense forests, and poor road connectivity that inhibit construction and maintenance of durable housing for the elderly. Despite policy frameworks that advocate for inclusive growth, field studies in districts like Kandhamal (Odisha) or Dantewada (Chhattisgarh) show negligible adaptation of housing designs suited for elderly needs, such as accessible toilets, handrails, ramps, and secure doors. Moreover, the tribal elderly often fall through policy cracks due to low Aadhaar penetration, lack of bank accounts, or not being recognised as separate household heads in the socio-economic caste census (SECC) or National Family Benefit Scheme (NFBS) eligibility lists. As a result, they may not qualify for benefits under pension or housing schemes, despite being in dire need. The lack of disaggregated data on elderly tribal populations further inhibits targeted interventions. There have been some positive developments. NGOs like HelpAge India and regional community-based organisations have initiated elderly care shelters and mobile housing support in tribal areas. States like Odisha have also introduced community-managed old age homes (Bishrama Ghars) in certain blocks. However, the scale remains limited. For real equity, there is a need to prioritise elderly tribal populations in planning, create culturally sensitive housing solutions, and ensure last-mile delivery through trained local volunteers or Gram Panchayat networks.

Social Inclusion and Psychological Well-being

While housing provides physical safety, the emotional and psychological needs of the elderly are equally critical. Loneliness, alienation, and depression are widespread among older persons, particularly those who live alone or are institutionalised. The transition from a family-based support system to institutional or semi-independent living often generates anxiety and loss of self-worth among the elderly. Studies by Niti Aayog (2022) and TISS (2020) have highlighted that lack of social interaction, absence of community events, and neglect in residential care settings often deteriorate the mental health of the elderly. Housing schemes that incorporate community spaces, recreational centres, and opportunities for intergenerational engagement are essential in promoting psychological well-being. For example, the Indira Gandhi National Old Age Pension Scheme (IGNOAPS) beneficiaries often report a higher sense of security if supported with day-care facilities and regular interaction forums. The "Senior Citizens' Recreation

Centres" supported under the Ministry of Social Justice and Empowerment aim to provide such psychosocial comfort. However, coverage remains limited, especially in rural areas.

Elderly women, especially widows, experience social stigma and exclusion, which negatively impacts their sense of dignity. Shelter homes run by state governments or NGOs sometimes fail to create enabling environments that affirm identity, autonomy, and cultural belonging. Psychological well-being, therefore, requires an approach that integrates shelter with active community participation, counselling services, and opportunities for continued contribution to society. Odisha has made some progress in this direction through its -Integrated Social Security Mission which includes counselling services and yoga sessions in elderly homes. Yet, the state-level reports suggest that these facilities are better accessed in urban or semi-urban areas than in remote regions. Policymakers must incorporate indicators of psychological health in housing audits and encourage decentralised mental health support linked with housing provision for the elderly.

National and State-Level Pension Schemes in India

1. National Pension System (NPS)

The National Pension System (NPS) is one of India's most ambitious retirement savings schemes, launched by the Government of India in January 2004. Initially introduced for central government employees (except for those in the armed forces), the scheme was later extended in 2009 to include all citizens of India on a voluntary basis. Designed as a defined contribution pension scheme, NPS was implemented to shift away from the unsustainable defined-benefit pension models that were straining public finances. The system is regulated by the Pension Fund Regulatory and Development Authority (PFRDA), which ensures transparency, efficiency, and long-term viability of the pension funds. At the core of the NPS is the principle of long-term savings through market-linked returns. Subscribers contribute to their NPS account during their working years, and upon retirement, they are allowed to withdraw a portion of the accumulated corpus in a lump sum while the rest is used to purchase an annuity that guarantees regular monthly income. This model not only promotes financial discipline but also aligns with the broader goal of ensuring income security for the elderly population in India.

Unlike traditional pension systems, the NPS provides flexibility in choosing investment options and fund managers. Subscribers can opt for either the "Auto Choice" - where funds are allocated based on the age of the subscriber - or the "Active Choice," which allows individuals to define their own asset mix across equities, corporate debt, government bonds, and alternative assets. This degree of autonomy is relatively novel in Indian social security architecture and represents a shift toward empowering individuals to manage their own retirement planning. Tax incentives have played a crucial role in promoting the adoption of NPS among the working population. Contributions made toward the scheme are eligible for deductions under Section 80C and an additional ₹50,000 under Section 80CCD(1B) of the Income Tax Act, making it attractive to salaried individuals and the self-employed alike. Moreover, the partial tax-free withdrawal at the time of retirement enhances its appeal compared to other

investment instruments. Another distinctive feature of the NPS is its portability. Since the scheme is centrally administered and digitized, it allows individuals to retain their accounts even if they change jobs or move across states. This is particularly important in today's highly mobile labor market, where individuals frequently switch employers and locations. The Permanent Retirement Account Number (PRAN) acts as a unique identifier and remains unchanged throughout the subscriber's lifetime. Despite its many advantages, the NPS has also faced some criticisms. One of the major concerns raised is related to the post-retirement payout. Since a portion of the pension corpus must be mandatorily used to purchase an annuity, and annuity returns in India are relatively low (typically around 5-6%), retirees often find their monthly pensions insufficient to cover living costs, especially in urban areas. Moreover, the mandatory annuity purchase from insurance companies has drawn criticism for limiting choice and for being poorly understood by the general public. In terms of outreach and inclusion, NPS has made significant progress but continues to face challenges in attracting informal sector workers. Unlike salaried employees in the organized sector, informal workers often lack awareness about retirement planning or the financial means to contribute regularly. In response, the government introduced variants like the NPS Lite and the Atal Pension Yojana to cater to the unorganized sector, but the uptake remains uneven. Nevertheless, the NPS stands as a significant reform in India's social security landscape. It offers a sustainable and scalable model that balances the need for individual responsibility with institutional support. With growing awareness, improved returns, and policy refinements, the NPS has the potential to become a cornerstone of India's strategy to ensure dignity and financial security for its aging population. The National Pension System marks a transformative shift in India's approach to pension planning. Moving from a welfare-centric, defined-benefit model to a contribution-based, market-linked scheme reflects a broader trend toward financial inclusion and personal responsibility. While it is not without its shortcomings, the NPS offers a viable path toward building a robust, equitable, and future-ready retirement system for India's diverse population.

Key Features

- **Defined Contribution:** NPS is a defined-contribution scheme where both the employee and employer contribute to the pension fund.
- **Investment Options:** Subscribers can choose their investment options and pension fund managers.
- **Tax Benefits:** Contributions to NPS are eligible for tax deductions under Section 80C and an additional deduction under Section 80CCD(1B) of the Income Tax Act.
- **Withdrawal Options:** Upon retirement, subscribers can withdraw a portion of the corpus as a lump sum and use the remaining to purchase an annuity for regular income.

The NPS aims to provide old-age income security by encouraging systematic savings during the subscriber's working life.

2. Indira Gandhi National Old Age Pension Scheme (IGNOAPS): The Indira Gandhi National Old Age Pension

Scheme (IGNOAPS) is a central pillar of India's social assistance framework for the elderly, particularly the poor and vulnerable. Launched in 1995 as part of the National Social Assistance Programme (NSAP), the scheme was rebranded under the name of the former Prime Minister, Indira Gandhi, in 2007 to honor her legacy of promoting welfare measures. IGNOAPS represents a rights-based approach to old age security for those without any source of income or family support, targeting destitute elderly citizens above the age of 60 who fall below the poverty line (BPL). Unlike contributory pension systems such as the National Pension System (NPS), IGNOAPS is a non-contributory pension scheme, fully funded by the central government and implemented by the states and union territories. It aims to ensure a basic level of economic sustenance for older citizens who are socially and economically vulnerable. The scheme forms an essential part of India's constitutional commitment to social justice and is a response to the Directive Principles of State Policy (Article 41), which urges the State to provide public assistance to the aged and infirm.

Eligibility and Implementation

To be eligible for IGNOAPS, an applicant must be 60 years or older and must belong to a BPL household, as per criteria set by the government. From the age of 60 to 79 years, eligible beneficiaries receive a monthly pension of ₹200 from the central government, which is often supplemented by an additional amount from the state government. For those aged 80 years and above, the pension amount increases to ₹500 per month. States are encouraged to enhance this amount based on their own fiscal capacities, and several have done so resulting in significant variation in actual pension payouts across the country.

The implementation of the scheme is overseen by the Ministry of Rural Development, and states are responsible for disbursing pensions either directly into the bank/postal accounts of beneficiaries or through other payment mechanisms. The integration of technology and digitization such as Aadhaar linkage and Direct Benefit Transfer (DBT) has improved transparency and reduced leakages in recent years, though exclusion errors and delays continue to be reported in several states.

Key Features and Benefits

A defining characteristic of IGNOAPS is its focus on universal access for the poorest elderly populations. As a non-contributory, unconditional pension scheme, it removes the barriers of formal employment history or minimum contribution years, which are common prerequisites in contributory pension systems. This inclusiveness is particularly important in the Indian context, where a significant portion of the elderly especially women, Dalits, Adivasis, and landless laborers have spent their lives in informal employment with no access to formal retirement savings. The scheme acts as a lifeline for millions of elderly citizens, especially in rural and tribal areas where social safety nets are weak or non-existent. Studies (Dandekar & Ghai, 2001; Help Age India, 2020) have shown that even a modest pension amount under IGNOAPS contributes significantly to food security, healthcare access, and reduced dependency on family members or moneylenders. For elderly women, who often live longer than men and face greater economic marginalization, the pension provides not

just financial assistance but a measure of autonomy and dignity. Another key benefit is the ease of enrolment and decentralized administration. Local panchayats and municipal bodies play an active role in identifying beneficiaries, facilitating access, and monitoring disbursement. While this decentralized approach allows for greater responsiveness to local needs, it also introduces the risk of discretionary decision-making, delays, and potential exclusion if local governance structures are weak or politically biased.

Challenges and Critiques

Despite its broad objectives, IGNOAPS faces several challenges in implementation. One of the most frequently cited issues is the inadequacy of the pension amount, which has remained unchanged at the central level for years despite rising inflation and cost of living. A sum of ₹200 to ₹500 per month is grossly insufficient to meet even basic needs such as food, medicine, or shelter. Civil society organizations and rights groups have repeatedly called for indexing pension amounts to inflation and raising them to at least ₹1000 per month, as a minimum dignified income. Moreover, the reliance on the BPL identification criteria has been criticized for excluding many genuinely poor elderly individuals who, due to flaws in the BPL lists or lack of documentation, are unable to avail of the scheme. The National Social Assistance Programme (NSAP) guidelines have attempted to streamline eligibility and reduce exclusion, but ground-level data suggests continued under coverage in several regions, particularly in remote tribal districts and among the urban homeless elderly. Furthermore, delays in disbursement and procedural complexities such as Aadhaar linkage, biometric verification, or digital bank transfers while meant to enhance accountability have at times created new hurdles for elderly beneficiaries who may be illiterate, physically immobile, or digitally excluded. Several studies have flagged these implementation bottlenecks and called for a more nuanced, human-centred design in welfare delivery.

In sum, the Indira Gandhi National Old Age Pension Scheme represents a vital component of India's welfare state, seeking to uphold the rights and dignity of its aging population through guaranteed income support. It aligns with constitutional mandates and global commitments such as the Madrid International Plan of Action on Ageing. While the scheme has achieved substantial reach and impact, its potential is constrained by low benefit levels, inadequate coverage, and operational weaknesses. A comprehensive overhaul in terms of benefit adequacy, simplification of procedures, and greater state-level innovation could transform IGNOAPS into a more robust, rights-based social protection instrument for India's elderly.

3. Atal Pension Yojana (APY)

The Atal Pension Yojana (APY) is a contributory pension scheme introduced by the Government of India in 2015 to provide financial security to the unorganized sector workforce upon retirement. Named after the former Prime Minister Atal Bihari Vajpayee, the scheme aims to extend pension coverage to individuals who are not part of any formal social security system. Operated under the administrative umbrella of the Pension Fund Regulatory and Development Authority (PFRDA), APY represents a pivotal shift in India's social protection policy from purely

non-contributory models like IGNOAPS to mixed models that combine individual contributions with government incentives. India's social security system has long struggled to reach informal workers, who account for nearly 90% of the labor force (ILO, 2018). Traditional pension mechanisms like the Employees' Provident Fund (EPF) or Employees' Pension Scheme (EPS) are largely inaccessible to this demographic. APY bridges this gap by offering a low-cost, flexible savings plan with a guaranteed pension, encouraging long-term financial planning even among low-income earners.

Eligibility and Operational Mechanism

The scheme is open to all Indian citizens between the ages of 18 and 40, allowing them to contribute to the pension fund for a minimum of 20 years. Upon reaching the age of 60, subscribers begin receiving a fixed monthly pension ranging from ₹1000 to ₹5000, depending on their contribution level. The government had initially offered a co-contribution of 50% of the total prescribed contribution or ₹1000 per annum (whichever was lower) for a period of five years to incentivize early enrolment, particularly for those joining the scheme between 2015 and 2016 and who were not income tax payers. The subscriber must have a savings bank account, preferably linked with their Aadhaar number, for automated deduction of monthly contributions. The scheme uses a monthly auto-debit system, and the contributions are adjusted based on the age of entry and the desired pension amount. For example, someone enrolling at the age of 18 and targeting a ₹5000 pension would pay less each month than someone joining at 35 aiming for the same pension. This actuarial design encourages early enrolment. Upon the death of the subscriber, the pension continues to the spouse. After the demise of both the subscriber and spouse, the nominee receives the accumulated corpus. If the subscriber dies before the age of 60, the spouse can continue the scheme by making regular contributions or opt to exit and receive the accumulated amount (PFRDA, 2020).

Key Features and Benefits

One of the standout features of the APY is the guaranteed minimum pension, which distinguishes it from market-linked schemes like the National Pension System (NPS). While NPS returns are based on market performance, APY assures a fixed payout, thereby reducing uncertainty for elderly individuals from economically weaker sections. The scheme's inclusive design is another highlight. By focusing on the unorganized sector, APY extends social protection to millions of individuals engaged in casual labor, domestic work, agricultural activities, and street vending occupations traditionally excluded from pension coverage. It also encourages financial literacy and formal banking participation, since access to a savings account is mandatory. According to the Economic Survey (2020-21), APY has significantly increased coverage, especially among young adults in tier 2 and 3 cities. Additionally, APY promotes household security, as the pension benefits extend to the spouse and nominee. The dual safety net not only enhances retirement income but also provides a form of life insurance in the case of premature death. Over the years, it has become an important tool in India's move toward universal social protection, in line with the Sustainable Development Goals (SDGs), particularly SDG 1 (No Poverty) and SDG 3 (Good Health and Well-being).

Limitations and Critiques

Despite its promising framework, APY is not without challenges. A major limitation is its voluntary nature, which means enrolment depends heavily on awareness, financial capability, and trust in government schemes. Many informal workers especially women, migrant laborers, and those in highly precarious jobs may not have a regular income to sustain monthly contributions. This raises the risk of dropouts or dormant accounts. Indeed, data from PFRDA (2022) indicates that while over 4.5 crore individuals have enrolled in the scheme, a significant portion struggle with regular payments. Another concern is the modest pension ceiling, which may be inadequate to meet rising healthcare costs and living expenses post-retirement. The maximum pension of ₹5000 per month while helpful may not ensure dignified ageing, especially in urban settings where costs are higher. Critics have argued that the scheme should incorporate an inflation-indexing mechanism to preserve the real value of pensions over time. The scheme also assumes a long-term planning mindset, which might not align with the financial realities of informal workers who face daily income volatility and emergencies. Moreover, issues such as lack of awareness, digital exclusion, and operational glitches in auto-debit mechanisms often result in payment failures and disenrollment. A study by the Indian Institute of Public Administration (2019) found that inadequate financial literacy and mistrust of financial institutions were key deterrents for potential subscribers.

Policy Implications and Way Forward

The Atal Pension Yojana represents an innovative step in India's social security architecture by linking personal responsibility with state support. Unlike earlier schemes where pensions were viewed as entitlements, APY encourages future planning, savings behavior, and active citizen participation. It has the potential to become a cornerstone for old-age income security if the following reforms are considered: expanding the pension ceiling, allowing flexibility in contribution plans for irregular earners, increasing government co-contributions, and enhancing awareness campaigns. State governments can also play a more proactive role by integrating APY with regional welfare schemes and making enrollment compulsory for certain occupational groups. For instance, linking APY with MGNREGA workers, Self-Help Groups, or beneficiaries of welfare boards in construction and domestic work can significantly expand coverage. In addition, further digitization and mobile-based interfaces could improve account management, grievance redressal, and real-time tracking of contributions, especially for the digitally excluded population in rural areas. Expanding the scheme's presence through India Post, cooperative banks, and Common Service Centers (CSCs) can bridge accessibility gaps. The Atal Pension Yojana is a forward-looking, inclusive policy tool designed to secure the futures of India's informal workers. While it has shown early success in widening pension coverage and fostering savings culture, its long-term success hinges on policy innovation, flexible design, and sustained outreach. By investing in administrative infrastructure and removing structural barriers to participation, the scheme can serve as a durable foundation for a universal pension system that upholds the constitutional promise of social justice and economic security for all.

State-Level Pension Schemes

In India, social security provisions for the elderly are administered through a combination of central and state government schemes. While centrally sponsored programs such as the Indira Gandhi National Old Age Pension Scheme (IGNOAPS) and the Atal Pension Yojana (APY) provide foundational support, a significant portion of elderly welfare relies on the effectiveness of state-specific pension schemes. These schemes are tailored to local demographic, economic, and administrative conditions, often filling the gaps left by national initiatives. As the elderly population continues to rise projected to constitute 20% of India's population by 2050 (UNFPA, 2021) the role of state governments becomes increasingly crucial in addressing age-specific vulnerabilities and ensuring inclusive welfare. The Indian Constitution lays the groundwork for such efforts, particularly under Article 41 of the Directive Principles of State Policy, which calls upon the state to provide public assistance in cases of old age and disablement. In alignment with this, states have launched dedicated pension schemes to augment central assistance, reflecting regional responsiveness and administrative flexibility. These state-run schemes are often characterized by varied eligibility criteria, benefit structures, and delivery mechanisms. Despite differences in design and implementation, their underlying objective remains common: to ensure financial security and social dignity for senior citizens, especially those from marginalized and economically weaker sections.

1. Madhu Babu Pension Yojana (Odisha)

The Madhu Babu Pension Yojana (MBPY), launched in January 2008 by the Government of Odisha, is a consolidated pension scheme combining two previous programs the Revised Old Age Pension Rules, 1989, and the Disability Pension Rules, 1985. Named after Madhusudan Das, a pioneer of Odisha's reformist movement, the scheme aims to ensure regular and unconditional income support to the vulnerable elderly and persons with disabilities. The eligibility criteria under MBPY require the applicant to be a permanent resident of Odisha, aged 60 years or above, and belong to a Below Poverty Line (BPL) family or have an annual income not exceeding ₹24,000. Widows, persons with disabilities, leprosy patients, unmarried women above 30 years (especially those in rural or tribal areas), and AIDS patients are also eligible irrespective of age.

Pensions are disbursed at the rate of ₹500 per month for individuals aged 60-79 years and ₹700 for those aged 80 and above. Payments are primarily made through gram panchayat offices on the 15th of every month, enhancing accessibility and public monitoring. According to the Odisha Social Security and Empowerment of Persons with Disabilities Department (SSEPD, 2023), over 4.5 million beneficiaries are covered under MBPY, making it one of the largest state-administered pension schemes in the country. A key feature of MBPY is its emphasis on administrative decentralisation and inclusivity. Panchayati Raj Institutions (PRIs) play a pivotal role in identifying beneficiaries, disbursing funds, and maintaining transparency. Moreover, the scheme has gradually incorporated digital monitoring through the Madhu Babu Pension Portal, enabling real-time tracking and grievance redressal. However, challenges such as delayed disbursement, beneficiary exclusion errors, and biometric authentication failures persist, particularly in

remote tribal areas.

2. Aasara Pension Scheme (Telangana)

The Aasara Pension Scheme, launched in 2014 by the Government of Telangana, embodies the state's commitment to providing -safety and securityl (Aasara in Telugu) to vulnerable groups including the elderly, widows, disabled persons, and weavers. It serves as a major social protection initiative under the state's broader welfare umbrella. Eligibility criteria mandate that beneficiaries must be above 65 years of age (reduced to 57 years in recent revisions), belong to a BPL household, and not be receiving any other pension. Unlike other schemes, Aasara emphasizes the inclusion of socially excluded communities such as SC/STs, primitive tribal groups, and transgender persons. The pension amount has been periodically revised, and as of 2023, beneficiaries receive ₹2,016 per month one of the highest among Indian states. Disbursement is done electronically via Aadhaar-linked bank accounts, and funds are directly transferred, ensuring reduced leakages. The implementation of this Direct Benefit Transfer (DBT) model has been facilitated by the Telangana State Technology Services (TSTS), contributing to administrative efficiency and beneficiary satisfaction (Government of Telangana, 2022). Monitoring and grievance redressal under Aasara is managed through the Mee Seva platform and district-level welfare offices. The scheme's strength lies in its robust administrative framework, use of technology, and periodic re-verification drives to ensure data accuracy. However, field evaluations indicate issues like inaccessibility among illiterate elders, banking delays, and difficulties in biometric verification during enrolment and disbursement (Reddy & Rao, 2021).

3. Shravanbal Seva State Pension Scheme (Maharashtra)

The Shravanbal Seva State Pension Scheme, implemented by the Government of Maharashtra since 2003, is designed to support elderly persons who are not covered under the IGNOAPS or other pension programs. This state-run initiative reflects Maharashtra's commitment to supplementing national welfare measures with state-specific interventions. The scheme comprises two components Category A (for BPL families who are not covered under IGNOAPS) and Category B (for those not in BPL but with an annual income below ₹21,000). Eligible individuals aged 65 years and above receive ₹600 per month under Category A and ₹400 under Category B. Beneficiaries are identified by Gram Sevaks and revenue officers at the village and taluka levels. The payment is disbursed through post offices and later through DBT mechanisms. Though modest in financial terms, the scheme ensures that a broader segment of the rural elderly population especially those falling between formal schemes receive support. Administrative audits conducted by the Maharashtra State Social Justice and Special Assistance Department highlight that over 1.2 million people benefit from the scheme annually. Despite its reach, the program faces challenges related to underfunding, delay in processing new applications, and inconsistencies in data reporting across districts. The scheme has received criticism for not revising pension amounts regularly, which limits its effectiveness in responding to inflation and changing livelihood patterns (Deshpande, 2020).

4. Kerala: Social Welfare Pension Scheme for the Elderly

Kerala's commitment to welfare, especially for the ageing population, is deeply embedded in its developmental model. The state operates the Indira Gandhi National Old Age Pension Scheme alongside its State Welfare Pension Scheme for Senior Citizens, administered by the Social Justice Department. Kerala provides a monthly pension of ₹1,600 (as of 2023), which is significantly higher than many other states. The state merged several individual welfare pensions (for the elderly, widows, differently-abled, etc.) into an integrated Social Security Pension Scheme, thereby streamlining administration and ensuring uniform benefit disbursement (Government of Kerala, 2023). A hallmark of Kerala's pension delivery is technological integration and transparency. The use of e-governance platforms, Aadhaar-based authentication, and direct bank transfers (DBT) has reduced leakages and ensured timely payments. Moreover, the Pension Adalat system enables redressal of grievances at the local level, enhancing beneficiary confidence. Kerala's high literacy rates and active local governance structures, such as grama sabhas, contribute significantly to the successful identification and enrolment of beneficiaries. This model underscores the importance of institutional capacity and participatory governance in enhancing the efficiency of social pension delivery.

5. Tamil Nadu: Destitute Elderly Pension Scheme (DEPS)

Tamil Nadu's Destitute Elderly Pension Scheme (DEPS), often referred to locally as the Indira Gandhi Destitute Pension Scheme, targets vulnerable elderly individuals who lack financial or familial support. Administered by the Revenue and Disaster Management Department, the scheme offers a monthly pension of ₹1,000 (as of 2023) and is funded jointly by the central and state governments. Eligibility is primarily determined by economic and social vulnerability, with beneficiaries required to be over 60 years old and not receiving support from family members. Unlike schemes in some other states, Tamil Nadu emphasizes field verification by revenue officials and local body recommendations, ensuring targeted outreach to the truly needy (GoTN, 2022). An important feature of the Tamil Nadu model is its emphasis on integration with other social services. Pensioners are often linked with free health check-ups, old age homes, and nutritional support programs, creating a more holistic welfare ecosystem (Sundararajan, 2020). The state has also undertaken door-to-door awareness campaigns to reach those in remote areas, including tribal settlements. Tamil Nadu's decentralized implementation, strong administrative machinery, and political commitment to social welfare make it a leading example of effective state-level elderly support, particularly in balancing welfare provisioning with fiscal prudence.

6. Rajasthan: Mukhyamantri Vridhjan Samman Pension Yojana

Rajasthan's Mukhyamantri Vridhjan Samman Pension Yojana is a comprehensive pension scheme targeting both male and female senior citizens. The state provides differentiated pension amounts ₹750 for men aged 60-75 years and ₹1,000 for those above 75; ₹1,000 for women aged 55-75 years and ₹1,500 for those above 75 (as of 2023). Administered by the Department of Social Justice

and Empowerment, this scheme is notable for incorporating gender-sensitive provisions. Recognizing that elderly women often experience greater economic deprivation, the state has established lower age thresholds and higher pensions for women (GoR, 2023). Rajasthan has also adopted technological upgrades, including online application systems, biometric verification, and DBT. Moreover, the state runs camps at panchayat and ward levels to expedite enrolment and grievance resolution. It has built a robust MIS (Management Information System) for pension monitoring, ensuring accountability. In recent years, Rajasthan has moved toward universal coverage, gradually relaxing eligibility criteria to include more elderly citizens without rigid income ceilings. This progressive approach reflects a shift from means-tested welfare to citizenship-based entitlements, resonating with rights-based theories of social protection.

Comparative Analysis and Policy Lessons

The three states reviewed above demonstrate diverse strategies and innovations in pension delivery. While Kerala stands out for administrative transparency and participatory planning, Tamil Nadu offers insights into localized outreach and welfare integration, and Rajasthan demonstrates gender responsiveness and progressive entitlement design. These schemes present several best practices that can inform policy reforms in other states, including Odisha. For instance, Odisha's Madhu Babu Pension Yojana (MBPY) could benefit from Kerala's MIS system for real-time beneficiary tracking or Rajasthan's tiered benefit model based on age and gender. Tamil Nadu's door-to-door awareness drives could also be adopted in remote tribal blocks of Odisha to improve coverage and awareness. The examination of Kerala, Tamil Nadu, and Rajasthan's state-level pension schemes underscores the potential for innovation, inclusivity, and impact in elderly welfare policy. While challenges remain particularly in terms of fiscal sustainability and rural coverage these states provide replicable models of success. Odisha, in revisiting and strengthening its MBPY, could draw strategic lessons from these diverse experiences, moving towards a more resilient and equitable social protection system for its ageing population.

Overview of Madhubabu Pension Yojana (MBPY): Objectives, Guidelines, and Operational Features

The Madhu Babu Pension Yojana (MBPY) is a vital social security initiative of the Government of Odisha, launched on January 1, 2008. It was created by merging two earlier schemes: the *Revised Old Age Pension Rules, 1989* and the *Disability Pension Rules, 1985*. The scheme reflects the state government's commitment to the welfare of the elderly, disabled, widows, and other vulnerable sections of society. Its central purpose is to offer financial assistance in the form of monthly pensions to those who are unable to support themselves and are not adequately covered under other central schemes like the Indira Gandhi National Social Assistance Programme (IGNOAPS). The primary objective of MBPY is to provide a regular source of income to people who are old, physically or mentally disabled, or otherwise vulnerable and in need of social protection. This includes widows, leprosy patients with visible signs of deformity, unmarried women above 30 years of age, AIDS patients identified by the Odisha State AIDS Control Society

(OSACS), and transgender persons. The overarching aim is to alleviate financial hardship, reduce dependency, and uphold the dignity of life for disadvantaged individuals. By giving them a monthly pension, the scheme enables recipients to meet basic needs and secure a degree of financial stability.

Eligibility for the MBPY pension is primarily determined by residency, age, income, and disability status. An applicant must be a permanent resident of Odisha and must not be a recipient of any other pension from the central or state government. For age-related pensions, the individual must be 60 years or older. In case of widowhood or disability, age criteria are relaxed, allowing even younger individuals to apply. For instance, persons of any age with a disability level of 40% or more are eligible. Special categories like AIDS patients and transgender persons are also included without age restrictions, provided they are not receiving a regular salary or pension and do not have family support. Under MBPY, the pension amount varies based on age. As of the latest update, individuals aged 60-79 years receive a monthly pension of ₹500, while those aged 80 years and above receive ₹700. The scheme is entirely state-funded, highlighting the Odisha government's financial commitment to welfare. Unlike some centrally-sponsored schemes, the MBPY's implementation, monitoring, and funding are managed solely by the state, offering more flexibility in tailoring eligibility and coverage criteria.

One of the notable operational features of MBPY is the emphasis on simple, accessible application procedures. The Block Development Officer (BDO) in rural areas and the Executive Officer of the Municipality or NAC in urban areas serve as the approving authority. Applications are reviewed at the Grama Sabha level, ensuring local-level scrutiny and transparency. Beneficiaries are identified through community involvement, which helps prevent fraud and ensures that pensions reach the most deserving candidates. Final decisions on eligibility are made by district-level officers, and records are maintained digitally for accountability. To receive the pension, the beneficiary must have a bank account, preferably Aadhaar-seeded, to facilitate Direct Benefit Transfer (DBT). However, for elderly or severely disabled beneficiaries, disbursement may also occur through cash in hand, delivered at Jan Seva Kendras or on fixed days each month. This dual system ensures that the scheme remains inclusive while encouraging the adoption of digital banking.

The MBPY has undergone periodic revisions and expansions to include more categories of beneficiaries and to adapt to socio-economic realities. For example, in later phases, AIDS patients, transgender persons, and unmarried women over 30 years without family support were included. These adjustments reflect the scheme's evolving nature and the government's responsiveness to the needs of marginalized groups. An essential feature of the scheme is the use of grievance redressal mechanisms. Any applicant or beneficiary facing issues can file complaints with the BDO or Executive Officer. These officers are responsible for resolving issues in a time-bound manner. There are also inspection and verification processes in place. District Social Security Officers (DSSOs) conduct regular field visits and audits to ensure the pensions are being distributed fairly and efficiently. Beneficiary lists are publicly displayed, and verification is often carried out through community feedback.

Another important aspect is the coordination between departments. Although the Social Security & Empowerment of Persons with Disabilities (SSEPD) Department is the nodal authority for the scheme, MBPY's success also depends on coordination with the Health Department (for AIDS and leprosy patients), Women and Child Welfare Department, and local self-governments. This inter-departmental approach helps maintain accurate databases and ensure comprehensive outreach. Monitoring and evaluation are critical to MBPY's success. At the state level, a Management Information System (MIS) is used to track the number of beneficiaries, pension disbursements, pending applications, and other key data. Annual reviews are conducted, and the government often invites feedback from NGOs and civil society to improve scheme delivery. This systematic monitoring ensures the scheme remains accountable and effective over time.

The MBPY also plays a role in empowering women and vulnerable groups. A significant number of beneficiaries are widows and elderly women who would otherwise lack financial support. By providing a guaranteed monthly income, the scheme helps them meet essential needs, reduces their dependency on others, and supports their participation in family and community life. For transgender persons and unmarried women, the scheme represents an acknowledgment of their social exclusion and attempts to provide dignity and inclusion through financial support. Overall, the Madhu Babu Pension Yojana stands as a robust and adaptive welfare scheme that supports the livelihoods of Odisha's vulnerable populations. Its design is both inclusive and practical-prioritizing the needs of the marginalized while ensuring operational simplicity and transparency. Through steady pension payments, community-based identification, and consistent administrative oversight, MBPY has helped thousands of individuals lead more secure and dignified lives.

In essence, MBPY reflects the Odisha government's sustained commitment to social justice, financial inclusion, and human dignity. As socio-economic challenges evolve, the scheme continues to expand its scope and refine its delivery, making it one of the most respected and effective pension schemes at the state level in India. Its integration of technology, transparency mechanisms, and community-based implementation makes it a model that other states can emulate. As long as its core mission of compassion and equity remains intact, MBPY will continue to serve as a lifeline for Odisha's most vulnerable citizens.

Revised Pension Structure Under MBPY: A Major Step Towards Social Security in 2025

In a landmark decision aimed at uplifting the most vulnerable sections of society, the Government of Odisha has announced a substantial enhancement in the monthly pension provided under its flagship Madhu Babu Pension Yojana (MBPY). This increase also extends to beneficiaries covered under the National Social Assistance Programme (NSAP). Effective January 2025, eligible senior citizens, persons with disabilities, widows, and other recognized groups will receive a significantly higher monthly pension of ₹3,500, compared to the earlier amount of ₹1,500. This hike represents more than just a numerical increment; it is a clear reflection of the state's growing emphasis on inclusive development and social protection. By more than doubling the pension amount, the government aims to provide

meaningful financial relief and improve the quality of life for individuals who are economically and physically disadvantaged. This revised pension is intended not only to meet basic living expenses but also to enhance the sense of dignity and independence among beneficiaries. To implement this upgraded pension structure, the state government has made a financial provision of ₹7,600 crore. This budget allocation highlights Odisha's serious commitment to long-term social security and reflects prudent financial planning to support the growing needs of its aging and vulnerable populations. The funds will be distributed under both MBPY and NSAP frameworks, ensuring wide coverage and timely disbursement through direct benefit transfer (DBT) and other verified channels. The Madhu Babu Pension Yojana, since its inception, has played a pivotal role in Odisha's welfare landscape by targeting groups that are often overlooked elderly individuals without family support, disabled citizens, widows, AIDS patients, and more recently, transgender individuals. With the recent revision, the scheme evolves further to match the changing socio-economic realities, including inflation and increased cost of living. The pension enhancement is also expected to generate broader positive impacts, such as reducing dependence on informal sources of support, improving health outcomes by enabling better access to nutrition and medication, and even stimulating local economies through increased purchasing power at the grassroots level. This decision strengthens Odisha's position as a welfare-focused state and sets an example for similar initiatives across India.

In summary, the recent pension hike under MBPY and NSAP is a transformative step towards achieving greater financial inclusion and social justice. By increasing the monthly assistance to ₹3,500, the Government of Odisha reinforces its promise to protect the dignity and security of its citizens, especially those who need it most. This bold policy shift ensures that the elderly, disabled, and socially marginalized can lead more stable and dignified lives in the years to come.

Comparative Overview of MBPY with Other Pension Models in India

The Madhu Babu Pension Yojana (MBPY), introduced by the Odisha government, stands out among India's state-sponsored pension schemes due to its inclusivity, recent financial upgrades, and localized implementation. When compared with other pension models like the Indira Gandhi National Old Age Pension Scheme (IGNOAPS), Delhi's Old Age Assistance Scheme, and West Bengal's Jai Bangla Pension Scheme, several similarities and differences emerge in terms of eligibility, benefits, funding, and execution. Unlike IGNOAPS, which is centrally sponsored and provides ₹200 per month for those aged 60-79 and ₹500 for those above 80 (with the expectation that states top up this amount), MBPY is fully funded by the Odisha government. With the recent 2025 revision, MBPY offers ₹3,500 per month, placing it among the highest-paying state-level pension schemes in the country. In contrast, West Bengal's Jai Bangla scheme offers ₹1,000 per month to scheduled caste beneficiaries and ₹600 to other general category elders. Delhi's Old Age Assistance Scheme provides ₹2,000-₹2,500 per month depending on the beneficiary's age and gender. Clearly, MBPY now leads in terms of monetary support.

In terms of eligibility, MBPY has expanded its scope beyond just old age and disability to include AIDS patients, transgender persons, unmarried women over 30, and leprosy-affected individuals, making it more inclusive than most other state schemes. For instance, IGNOAPS limits its eligibility to elderly people belonging to Below Poverty Line (BPL) families, and Delhi's scheme largely targets residents aged 60+ with limited income. West Bengal's Jai Bangla is restricted to SC/ST communities and other economically weaker groups. When considering operational structure, MBPY has a more community-anchored process. Beneficiary selection involves Gram Sabha verification, approval by Block Development Officers, and periodic scrutiny by district research officers. While IGNOAPS and other central schemes rely on national guidelines and data, MBPY's decentralized approach allows it to adapt better to local needs. The use of Direct Benefit Transfers (DBT) and optional cash distribution for those unable to visit banks makes MBPY flexible and more accessible.

In terms of administrative efficiency, MBPY has introduced regular monitoring through the Management Information System (MIS) and has designated grievance redressal officers at the local level. Similar digital tracking exists in many states, but Odisha's integration of welfare databases and cross-departmental coordination (e.g., with the Health Department for AIDS patient identification) gives MBPY an edge in targeting and delivery. To summarize, while many Indian states operate social pension schemes, MBPY distinguishes itself through its comprehensive coverage, high financial assistance, and community-driven implementation. Its recent enhancement to ₹3,500 per month places it well above national and state averages, and its inclusion of socially marginalized groups reflects a strong commitment to equity and dignity. As such, MBPY is not only a welfare program but a model of progressive, inclusive social policy in action.

Policy Gaps and Critiques in Odisha's Madhu Babu Pension Yojana (MBPY)

While the Madhu Babu Pension Yojana (MBPY) has earned praise for its inclusive scope and recent pension enhancements, several policy gaps and implementation challenges continue to hinder its full potential. These issues reveal both structural weaknesses and ground-level operational difficulties, calling for a more robust policy framework and responsive delivery mechanisms. One of the most pressing concerns is the exclusion error many deserving beneficiaries are left out due to bureaucratic hurdles, lack of awareness, or documentation issues. In remote and tribal areas of Odisha, where poverty is high and literacy levels are low, vulnerable individuals often fail to apply or complete the process. While MBPY does involve local bodies like Gram Sabhas for verification, the absence of proactive identification drives results in under-coverage, particularly among the elderly, disabled, and transgender individuals in marginalized regions.

A related issue is the heavy reliance on documentation, such as Aadhaar cards, disability certificates, and proof of age or income. Many elderly or illiterate citizens face difficulties in obtaining or producing these documents. Although the policy aims to be inclusive, strict documentation requirements tend to alienate those who are most in need of the benefits. This is especially true for transgender persons or individuals who lack family support and official

recognition. Another significant policy gap is the lack of inflation indexing. Even though the pension amount was recently increased to ₹3,500, there is no mechanism to automatically adjust pensions based on rising costs of living. Without periodic and automatic revisions, pensions risk becoming inadequate over time. Prior to the 2025 hike, the pension had remained at ₹500-₹700 for many years, highlighting a delayed response to real-world economic conditions.

In terms of delivery, while the Direct Benefit Transfer (DBT) model is commendable for transparency, many beneficiaries especially in rural or banking-inaccessible areas struggle to withdraw funds. Issues like biometric mismatches, dormant accounts, or lack of digital literacy can cause delays or denials. For the bedridden or disabled, the monthly disbursement system still lacks a consistent alternative method like home delivery or mobile banking units. There are also concerns regarding uniform implementation across districts. Reports and surveys from independent watchdogs have found that the quality of MBPY implementation varies significantly depending on the district administration's capacity and political will. Delays in sanctioning new pensions, irregular payments, or inconsistent grievance redressal mechanisms often undermine public trust in the scheme. Another overlooked policy area is the monitoring and impact evaluation system. While MBPY includes MIS tracking and periodic inspections, there is limited third-party evaluation or public audit. Without independent assessments, the program risks missing feedback loops that could improve efficiency and fairness. The absence of a social audit framework also limits accountability and citizen participation in the pension delivery ecosystem. Lastly, while the recent inclusion of transgender persons and unmarried women over 30 is progressive, there are no clear rehabilitation or linkage services provided to accompany the pension. For example, there is little in terms of health access, psychosocial support, or skill-building opportunities. The pension, though essential, remains a passive form of support rather than being integrated into a broader empowerment strategy. In summary, despite being one of the most comprehensive and generous state-sponsored pension schemes in India, MBPY still faces several policy shortcomings. These include exclusion of eligible individuals, inflexible documentation norms, lack of inflation-based revisions, inconsistent delivery in rural areas, and limited monitoring mechanisms. Addressing these gaps through proactive inclusion, streamlined documentation, improved last-mile service delivery, and robust audits can make the scheme more effective and equitable in the long term.

Conclusion

The issue of social security and elderly welfare in India, particularly in Odisha, highlights the state's constitutional and moral duty to protect its aging population. Key policies such as the National Social Assistance Programme, Indira Gandhi National Old Age Pension Scheme, and Odisha's Madhubabu Pension Yojana aim to provide economic and social support to vulnerable elderly citizens. The Indian Constitution mandates social welfare through Articles 38, 41, and 46, emphasizing the need for an inclusive society where the dignity of all, regardless of age, is upheld. Despite these initiatives, challenges like implementation gaps, bureaucratic inefficiencies, and poor awareness, especially

in rural areas, hinder progress. A rights-based approach is necessary, focusing on the marginalized elderly, including those from low-income and tribal backgrounds, extending beyond financial aid to encompass health care and social support. In conclusion, while advancements have been made in elderly welfare, further efforts are needed to align policy with actual outcomes, ensuring that elderly citizens are integrated into society and experience the promised dignity and protection.

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