

Barriers to Access: Challenges Faced by Senior Citizens in Availing Social Security Schemes in India

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Abstract:

India's ageing population is increasing rapidly, and social security schemes are meant to provide financial stability, healthcare support, and dignity to senior citizens. Despite many government schemes, many elderly individuals struggle to access benefits due to structural, informational, economic, and administrative barriers. This paper lays emphasis on recent evidence to highlight these challenges and proposes policy recommendations to improve the existing scenario. This paper examines the major structural, administrative, socio-economic and technological challenges faced by senior citizens in accessing social security benefits.

Keywords: Social security, ageing, challenges, constraints, barriers, accessibility, demographic,

Introduction:

Population ageing is becoming one of the most important social changes of the 21st century. India has long been known as a young country, but this is slowly changing. Due to better healthcare facilities, improved living standards, declining birth rates, and longer life expectancy, the number of people aged 60 years and above is steadily increasing. In the coming decades, this rise is expected to be even more significant. As a result, caring for and supporting the elderly is no longer just a family responsibility—it has become an important public policy issue. Growing old often brings several challenges. Many senior citizens face financial difficulties after retirement, especially if they have not worked in the formal sector. Apart from economic problems, they may also experience loneliness, declining health, emotional stress, and social isolation. In countries with strong pension systems and universal social insurance, elderly people receive structured financial and medical support. In India, however, most senior citizens still depend largely on their families for care and financial security. Traditionally, Indian society has valued joint family systems where elderly members were respected and supported. However, rapid urbanisation, migration for jobs, smaller nuclear families, and changing lifestyles have weakened these traditional support systems. As young family members move to cities or abroad for employment, many elderly parents are left behind in villages or live alone in urban areas. This shift has increased their vulnerability and reduced their access to regular emotional and financial support. Consequently, many senior citizens struggle with financial insecurity, neglect, and limited access to healthcare and other basic needs. Recognising these realities, the Indian government has taken steps to protect and support older persons. The Constitution of India, under Article 41, encourages the State to provide public assistance in cases of old age, sickness, and disability, within its economic capacity. In response, several social security

schemes have been introduced, including old-age pensions, food security programmes, health insurance schemes, and legal protections to safeguard the rights of senior citizens. These initiatives aim to ensure that elderly individuals can live with dignity and independence.

However, having schemes on paper does not always mean they are easily accessible in practice. Many elderly persons face difficulties in understanding eligibility rules, completing documentation, or navigating administrative procedures. Some are unaware of the benefits available to them. Others struggle with digital systems that require online registration or biometric verification. Gender inequalities, poverty, illiteracy, and rural–urban differences further limit access to these schemes. As governance increasingly shifts to digital platforms, elderly individuals without smartphones, internet access, or digital literacy often find themselves excluded. This issue is particularly serious in India because a large part of the workforce is employed in the informal sector, where there are no structured retirement benefits or pension plans. Many individuals enter old age without savings, insurance, or financial security. For them, government social security schemes are not just additional support—they are often the only source of survival. Yet, concerns remain regarding the adequacy of pension amounts, delays in payments, and gaps in implementation.

This research paper aims to understand the real challenges faced by senior citizens in accessing social security schemes in India. It explores the administrative, social, economic, and technological barriers that prevent effective utilisation of welfare benefits. By examining these issues, the study seeks to highlight areas where policy reforms and better implementation can ensure that elderly citizens receive the support they deserve. In a country undergoing rapid demographic and social change, strengthening social security for senior citizens is not merely a welfare measure—it is a moral responsibility and a step towards building a more inclusive and compassionate society. Ensuring dignity, security, and well-being for the elderly is essential for achieving social justice and sustainable development.

Major challenges in accessing social security schemes:

1. Lack of Awareness and Information Gap

One of the biggest problems faced by senior citizens is simply not knowing what help is available to them. Many elderly people are unaware that the government has introduced various welfare schemes specifically for their support. They may not know about pension schemes at the central and state levels, food assistance programmes, health insurance coverage, or even their legal rights to seek maintenance and protection.

This issue is more serious in rural areas and among economically weaker sections. Many senior citizens spent most of their lives working in informal jobs or managing households and had limited access to education. As a result, they may find it difficult to understand official announcements or complex eligibility rules.

Most government information today is shared through websites, online portals, or newspapers. However, many elderly persons do not use the internet or cannot read newspapers regularly. Some may have vision problems, while others may not be comfortable with digital technology. Because of this, important information simply does not reach them. Even when they hear that some financial or medical assistance exists, they often do not know where to apply, what documents are needed, or which office to visit. The process may seem confusing and intimidating. In many cases, they depend on neighbours, relatives, local shopkeepers, or village leaders to get information. While this informal sharing sometimes helps, it can also lead to incomplete or incorrect details.

As a result, many elderly individuals who are fully eligible for government support never apply for it. They continue to struggle financially or depend entirely on family members, not because assistance is unavailable, but because they were never properly informed about their rights.

2. Complex Administrative Process:

For many senior citizens, applying for social security benefits is not a simple administrative task—it is an exhausting process. Lengthy documentation requirements, repeated visits to government offices, and long waiting periods for approval can make the experience stressful and discouraging. An elderly person may have to stand in queues, travel long distances, or return multiple times due to minor errors in paperwork. For those with mobility problems, chronic illnesses, or weak eyesight, these procedures can feel overwhelming.

Instead of feeling supported, many seniors feel tired and frustrated by the bureaucratic system. As a result, some may even give up on claiming benefits they are legally entitled to receive.

3. Digital Divide and Technological Barriers :

As welfare delivery in India becomes increasingly digital—through online applications, Direct Benefit Transfer (DBT), and Aadhaar-based verification under the Unique Identification Authority of India—many senior citizens find themselves struggling to keep pace. For elderly individuals, especially those above 65 years, technology is often unfamiliar and intimidating. Tasks such as filling out online forms, uploading documents, or entering OTPs can feel confusing and stressful. Instead of promoting independence, digital systems sometimes make them dependent on others for even simple processes. Access to smartphones and stable internet is another challenge, particularly in rural or low-income households. Many seniors either use basic phones or rely on family members for digital access. If assistance is unavailable, they are left unable to complete essential procedures.

Government portals, often complex and English-dominated, are not always designed with elderly users in mind. Small fonts, technical language, and multi-step processes can discourage them from applying independently. Biometric authentication further adds to the problem. Ageing-related changes, such as worn fingerprints or weak iris recognition, may cause verification failures. When the system does not recognize their identity, it can feel deeply distressing and humiliating. Thus, while digitization aims to improve efficiency and transparency, it unintentionally creates new barriers for many senior citizens, reinforcing exclusion rather than inclusion.

4. Financial and Economic Constraints :

For many senior citizens in India, old age is not a time of financial comfort but a period of economic uncertainty. A large number of elderly individuals depend entirely on small government pensions, such as those provided under the Indira Gandhi National Old Age Pension Scheme (IGNOAPS), or on irregular support from their families. While these pensions are intended to provide basic security, the amount is often too small to cover essential needs. Rising prices of food, electricity, medicines, and healthcare make it difficult for elderly persons to survive with limited monthly assistance. For someone managing chronic illnesses like diabetes or hypertension, even routine medical expenses can exceed the pension amount. Delays in pension disbursement further deepen this vulnerability. When payments are postponed due to administrative or technical reasons, elderly beneficiaries may be forced to borrow money, skip meals, or postpone purchasing necessary medicines. For those without strong family support, a delayed pension can mean immediate hardship. Inflation also silently reduces the real value of fixed pension amounts. What may have been modestly sufficient a few years ago gradually becomes inadequate as living costs increase. However, pension amounts are not always revised regularly to match economic

changes. Beyond financial hardship, these constraints affect dignity. Many elderly individuals feel uncomfortable depending on their children or neighbours for small daily expenses. The inability to manage basic needs independently can create feelings of helplessness and loss of self-worth.

Thus, while social security schemes aim to provide financial protection in old age, inadequate pension amounts, delays, and rising living costs limit their ability to ensure true financial dignity and stability for senior citizens.

5. Physical Accessibility Issues :

For many senior citizens, accessing social security benefits is not just about paperwork—it is about physically reaching the place where help is provided. Government offices and banks often lack basic age-friendly facilities such as ramps, elevators, adequate seating, or clearly marked priority counters. An elderly person with weak knees, poor eyesight, or chronic illness may have to stand in long queues for hours. In some cases, offices are located far from their homes, requiring tiring journeys by bus or on foot. What might seem like a routine visit for a younger person can become an exhausting and painful experience for someone in their seventies or eighties.

These physical barriers discourage many seniors from applying for or renewing benefits, turning a system meant to support them into one that feels difficult to access.

6. Social and Gender Inequality :

Social security challenges are not experienced equally by all senior citizens. Elderly women, particularly widows, often face deeper hardships. Many grew up in times when girls had limited access to education, leaving them with low literacy levels. Without property ownership or independent income, they may be financially dependent on children or relatives.

For a widowed woman living alone, navigating pension procedures or understanding official documents can feel overwhelming. Social norms may also discourage them from visiting government offices independently. Similarly, elderly individuals in rural areas often face greater exclusion than their urban counterparts. Limited administrative outreach, fewer service centers, and weaker infrastructure make accessing benefits more difficult. As a result, the seniors who need support the most are often the ones who struggle the hardest to receive it.

Impact of These Challenges :

When these barriers—administrative, digital, financial, and social—combine, their impact on senior citizens is deeply personal and far-reaching. Financial insecurity becomes a daily reality. Without timely and adequate pension support, many elderly individuals struggle to afford food, medicines, and basic household needs. Healthcare often becomes a secondary priority, leading to untreated illnesses and declining health. Limited access to social security also increases vulnerability to neglect, dependency, and even exploitation. Seniors who lack independent income may feel compelled to rely entirely on family members or neighbours, sometimes tolerating mistreatment out of fear of losing support.

Instead of living with dignity and security, many elderly citizens find themselves dependent on informal support systems. In this way, the gap between policy and practice weakens the broader constitutional vision of ensuring dignity, equality, and social justice for all citizens in their later years.

Remedies for the Challenges faced by the senior citizens:

1. Enhanced Awareness Campaigns :

For many senior citizens, the biggest barrier to social security is not eligibility—it is simply not knowing

that help exists. Awareness campaigns must therefore move beyond advertisements and websites and reach elderly citizens where they actually live. Door-to-door outreach can make a significant difference. When trained volunteers or local officials visit homes, especially in rural areas, they can personally explain available schemes, help fill out forms, and clarify doubts. For an elderly person who rarely leaves home, this direct interaction brings both information and reassurance. Using local languages and simple communication is equally important. Many seniors are more comfortable speaking regional languages and may not understand official or technical terminology. Clear, respectful communication in familiar language helps them feel included rather than intimidated.

Finally, collaboration with NGOs and community groups can strengthen trust. Organizations that already work closely with elderly populations often understand their struggles and can guide them through procedures with patience and empathy. When information comes through trusted local networks, senior citizens are more likely to engage confidently.

Awareness efforts, when delivered with sensitivity and personal connection, can transform social security from a distant policy into a reachable support system.

2. Simplification of Procedures:

For many senior citizens, the process of applying for social security feels more complicated than it should be. Simplifying procedures is not just an administrative reform—it is an act of compassion.

Reducing documentation requirements can ease a major burden. Elderly individuals should not have to struggle to gather multiple certificates or correct minor discrepancies in old records. Accepting basic, easily available documents and minimizing repeated paperwork would save them time, money, and physical strain. Introducing single-window clearance systems can also make a meaningful difference. Instead of moving from one office to another for approvals, seniors could complete all formalities at one place. This would reduce travel, waiting time, and confusion. For someone with weak health or limited mobility, completing the entire process in one visit would feel reassuring and respectful.

When procedures are simplified, social security becomes more accessible. It allows elderly citizens to focus on living with dignity rather than navigating a complex system.

3. Digital Inclusion Initiatives:

As government services become increasingly digital, it is important to ensure that senior citizens are not left behind. Digital inclusion is not just about technology—it is about giving elderly individuals the confidence and support to use it. Digital literacy programs for elderly citizens can help bridge this gap. Simple, patient training sessions—teaching how to use a smartphone, read messages, enter OTPs, or check bank payments—can make a big difference. When seniors learn these skills in a supportive environment, they begin to feel more independent rather than dependent on others for every small task. At the same time, assisted service centers in villages can provide essential support. Trained staff at local centers can help elderly individuals fill out online forms, upload documents, and complete verification processes without confusion or fear. Having assistance available nearby reduces travel burdens and builds trust in the system. By combining skill-building with accessible support, digital inclusion initiatives can transform technology from a barrier into a tool of empowerment for senior citizens.

4. Age-Friendly Infrastructure :

For senior citizens, accessing social security should not feel like a physical test of endurance. Creating age-friendly infrastructure is about recognizing the realities of ageing and responding with care and respect. Senior citizen help desks in government offices can provide guidance, faster assistance, and a patient ear. A dedicated counter with seating arrangements and supportive staff can reduce long waiting

times and confusion. For an elderly person who may struggle with forms or procedures, having someone explain things calmly can restore confidence and dignity. Similarly, mobile service units for rural areas can bring services directly to villages, especially for seniors who are bedridden or live far from government offices. Instead of forcing them to travel long distances, the system comes to them. This not only reduces physical strain but also shows that the administration values their well-being. Age-friendly infrastructure is not merely about ramps and counters—it is about creating a system that understands ageing and treats senior citizens with patience, accessibility, and respect.

5. Improved Pension Amounts and Timely Disbursement:

For many senior citizens, a pension is not just financial assistance—it is their only source of income and a symbol of independence. Ensuring that pension amounts are adequate and delivered on time is essential to protecting their dignity.

Regular revision of pension amounts to match inflation is crucial. As the prices of food, medicines, electricity, and daily necessities continue to rise, fixed pension amounts gradually lose their value. What once covered basic expenses may no longer be sufficient. Periodic adjustments can help elderly individuals maintain a stable standard of living and avoid constant financial anxiety.

Equally important is the timely disbursement of pensions through strengthened Direct Benefit Transfer (DBT) mechanisms. Delays in payment can cause immediate hardship—forcing seniors to borrow money, postpone medical treatment, or reduce essential spending. A reliable and transparent transfer system ensures that pensions reach beneficiaries without interruption. When pensions are both adequate and punctual, senior citizens are better able to live with security and self-respect, rather than uncertainty and dependence.

Conclusion:

Although India has introduced a range of social security schemes to protect and support its senior citizens, the reality on the ground often tells a different story. For many elderly individuals, accessing these benefits is not a simple process but a difficult and exhausting experience. Lengthy paperwork, repeated visits to government offices, strict documentation rules, and delays in verification can be overwhelming—especially for those who are physically weak, financially dependent, or living alone. The increasing shift toward digital systems, while intended to improve efficiency, has unintentionally excluded many older persons who lack digital literacy, smartphones, or reliable internet access. A lack of awareness about eligibility criteria and procedures further deepens the problem, particularly in rural and remote areas. Weak grievance redressal mechanisms mean that when payments are delayed or applications are rejected, elderly citizens often do not know where to turn for help. These barriers disproportionately affect elderly women, widows, persons with disabilities, and economically vulnerable groups who depend heavily on such schemes for survival.

Therefore, the challenge is not merely about introducing welfare policies but ensuring that they are accessible, inclusive, and sensitive to the realities of ageing. Simplifying procedures, strengthening outreach, providing assisted digital services, ensuring timely disbursement of benefits, and creating age-friendly administrative systems are essential steps. Only then can social security move beyond being a policy promise and truly serve as a safeguard of dignity, security, and social justice for India's senior citizens.

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