

## Empowering the Elderly in Rural India: The Role of Panchayats in Social Security and Care

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### Abstract:

Women issues are particularly significant when developing social policies for the elderly, given that women generally have a longer life expectancy than man leaving them exposed to prolonged periods of vulnerability (WHO, 2021). This extended lifespan combined with various life course risks, makes elderly women more vulnerable, highlighting the need to prioritize their care and support. In India, understanding the living arrangements and employment status of elderly individuals is essential for evaluating the effectiveness of social security programs. Living arrangements indicate levels of social support and are crucial for assessing overall quality of life. Many older individuals in India prefer cohabiting with family, where children often take on the primary responsibility of caring for their elderly relatives. A significant number of elderly women and widows live either alone or with their children. Recent trends also show an increasing number of elderly individuals living independently or only with a spouse. Although multiple welfare initiatives target senior citizens, awareness about them is often insufficient, especially within rural regions where literacy and outreach mechanism remain weak. This lack of awareness is largely due to low literacy levels and ineffective local governance structures. To ensure that the elderly can have better access to the benefits that they are entitled, it is essential to improve information dissemination and raise awareness about these schemes and government initiatives.

**Keywords:** Social Security, Elderly women, Government Schemes, Awareness, Programs.

### Introduction:

The ageing of populations has become a worldwide trend, leading to the rise in the percentage of the elderly. Improvements in health care and falling fertility levels have been central drivers of this demographic shift, extending human longevity while shrinking younger cohorts. As a result, the population of older persons—particularly those aged 60 and above—is growing at a pace that exceeds that of the general population worldwide (Surroch & Surroch, 2021). This rapid increase in the ageing population carries significant implications for the socio- economic and health status of the elderly (National Statistical Office [NSO], 2021). To effectively address the challenges associated with this shift, it is essential to formulate and implement targeted social and economic policies.

Societies must reassess and adapt their social policies for the elderly to ensure they complement the evolving landscape, particularly as resources remain limited due to competing needs among younger populations. Any framework for elderly welfare must recognise gendered realities, particularly the fact that women typically outlive men and thus face distinct social and economic challenges in later life (Rajan & Kumar, 2003). Women's issues are especially critical when formulating social policies for the elderly, considering that women tend to have a longer life expectancy than men. This longer lifespan, coupled with various life course risks, increases their vulnerability in older age, making it essential to prioritize their care and support (Studocu, 2025). In India, comprehending the living arrangements and employment status of the elderly is essential for evaluating social security programs and their impacts. Housing and family arrangements are a key reflection of social support structures and strongly influences the life and overall needs of the older adults. For many older individuals in India, cohabiting with family is the most common and preferred arrangement, with children assuming primary responsibility for the care of their elderly relatives (Sekher, 2022). However, traditional living situations have shifted due to decreasing fertility rates, increased life expectancy, and evolving family dynamics (Sekher, 2022). Many elderly men live with their spouses, while a significant number of elderly women, often widows, either live alone or with their offspring. The prevalence of elderly individuals living alone or solely with a spouse has increased in recent times. Although numerous schemes exist to assist the elderly in these regions, awareness of such initiatives is low, often due to limited literacy and lack of proper policies from the Government.

### **Statement of the Problem:**

Elderly women encounter a range of significant challenges, including limited economic resources, deteriorating health, inadequate emotional support, and increased vulnerability to illness during the post-retirement phase (Amiri, 2018). Challenges like limited income, losing a life partner; too much idle time, fading health, loneliness, family tensions, and growing dependence often weave together in complex ways. These struggles are intensified as the traditional Indian joint family system slowly fades, replaced by smaller, nuclear households. This transformation calls for a thoughtful reexamination of how families care for and support their elders today.

This study aims to investigate the major challenges faced by elderly people, particularly their perceptions regarding healthcare and treatment by family members (Amiri, 2018). It focuses on the key issues surrounding aging in India and explores the extent of old age policies implemented by the Panchayati Raj System in rural areas and also concentrates on numerous social problems encountered by elderly individuals, especially elderly women, in their daily lives. These challenges include a lack of awareness about public policies designed for their benefit, feelings of loneliness, neglect from family and society, and insufficient income to meet basic daily needs.

### **Conceptual Framework:**

Growing older is an inevitable life course process that frequently brings with it health concerns, emotional shifts, and social (Baltes & Smith, 2003). As individuals grow older,

they often face declining health, reduced independence, loss of social roles, loneliness, limited or no financial income, and, in some cases, feelings of being a burden on their families or society. Additional concerns include intergenerational conflicts, mistreatment, and elder abuse. In India, the growing elderly population highlights the urgency of addressing these issues. For meaningful economic and social progress, it is essential to focus on the specific needs and vulnerabilities of older adults through well-designed support systems and inclusive policies.

Traditionally in India, elderly individuals held positions of power and prestige within the family. However, in contemporary times, many older adults are becoming increasingly inactive, dependent, and vulnerable—economically, physically, and psychologically—which has led to a range of socio-economic challenges (Amiri, 2018). Advances in healthcare, education, and medical services, along with national schemes aimed at supporting the elderly, have contributed to a decline in mortality rates among older adults. The population of individuals aged 60 and above in India is steadily increasing (Amiri, 2018). The condition and status of elderly family members are primarily determined by their physical health, financial stability, socio-economic position, and the presence of family care and social support systems (Age well Foundation, 2019).

Historically, older persons in India were regarded with respect and authority within extended families (Chaudhuri, 2012). Today, however many experience greater dependency and reduced social status due to economic, health and psychological pressures. Initially, most social security schemes and programs were primarily focused on the younger population, with an emphasis on healthcare and disability-related issues. Old age security was traditionally regarded as a family responsibility, as elderly individuals typically lived with their children (Agewell Foundation, 2019). However, with the rapid growth of the elderly population and the changing socio-economic landscape, there has been a gradual shift. Gradually, policies have broadened to incorporate the specific needs of elderly citizens, reflecting a shift towards more inclusive social protection measures (ILO, 2017). This shift demonstrates increased awareness of the specific challenges encountered by the elderly, leading the government to implement targeted initiatives to enhance their quality of life and promote financial security. These initiatives typically include a range of services; such as improved access to healthcare, pension schemes, and community support programs that promote social inclusion and active ageing. By addressing these critical areas, policymakers strive to build a more equitable society that values the contributions of older individuals while supporting their independence and well-being in a rapidly evolving world. The implementation of such programs not only helps reduce poverty among the elderly but also fosters intergenerational solidarity and mutual respect within communities. Moreover, these efforts open the door to innovative solutions that leverage technology and community engagement, enabling older adults to remain connected, active, and empowered in today's dynamic environment.

### **Significance of Social Security Programmes for the Elderly**

At its core, social security functions as collective safety mechanisms protecting individuals from recognized life risks such as financial hardship in old age, disability, or unemployment

(Barrientos, 2010). However, there remains considerable confusion surrounding the definition of social security, as well as its relationship to the broader concept of social protection. (Ramachandran, 2011). The Universal Declaration of Human Rights, adopted by the United Nations in 1948, explicitly recognizes social security as a fundamental human right (UNGA, 1948). This acknowledgment highlights the essential role of social security in advancing human development. Social security includes a broad spectrum of services and protections, such as access to education and healthcare, old age pensions, employment security, risk insurance, and measures to prevent unemployment and deprivation (Ramachandran, 2011).

Social security is widely recognized as a vital safety net that society provides to its members. Public measures help safeguard individuals against financial and social instability, particularly during periods of income loss or reduced capacity to work (ILO, 2017). Such distressing situations may result from a range of life events, including the sudden onset of illness, maternity, or the unforeseen consequences of workplace injuries. By cushioning individuals against these vulnerabilities, social security promotes stability and well-being. It addresses long-term challenges of occupational diseases, unemployment, disability, aging, and grief after death. Social security serves as a lifeline, ensuring individuals and families navigate these challenges with stability and dignity.

### **The Role of Panchayats in Addressing Challenges Faced by Elderly Women in Rural India**

With a majority of India's population still living in villages, Panchayati Raj institutions are central actors in rural governance and development initiatives. These grassroots institutions, which function at the village, block, and district levels, possess the unique capability to address the specific needs of their communities, including the old age hurdles faced by the elderly population. As the numeric strength of senior citizens in rural areas continues to rise, the importance of effective local governance in mitigating their problems becomes increasingly critical.

Elderly women in rural villages often encounter a range of issues, such as limited access to healthcare, economic insecurity, social isolation, and inadequate support systems. Panchayats, with their localized approach, are well-positioned to implement targeted interventions, promote awareness, and foster an inclusive environment for the elderly. By leveraging community resources and engaging with local stakeholders, these institutions can develop comprehensive strategies to enhance the lives of senior citizens.

The Panchayati Raj system has played a vital role in expressing the challenges faced by elderly individuals in rural areas. By actively engaging in issues related to health, social security, and community participation, Panchayats have the potential to foster age-friendly environments that uphold the dignity and well-being of senior citizens. Through localized planning and implementation, these institutions can ensure that the specific needs of the elderly are recognized and met, thereby improving their overall quality of life in rural communities.

One of the key responsibilities of Panchayats is to raise awareness about various government welfare schemes designed to support elderly individuals. Programs like the old age pension

scheme, *Antyodaya*, *Annapurna*, and *Pradhan Mantri Awas Yojana* provide critical financial assistance, nutritional support, and housing for the elderly. By ensuring that elderly residents are informed about these entitlements, panchayats can empower them to access the benefits to which they are entitled.

Timely access to government schemes can significantly enhance the living conditions of elderly citizens by addressing critical issues such as poverty, malnutrition, and inadequate housing. Through focused outreach initiatives, capacity-building efforts, and partnerships with local health and social service providers, Panchayats has always played a tremendous developmental plays developmental responsibility in improving the quality of life for older adults. By fostering an inclusive and supportive environment, Panchayats can help create communities where senior citizens not only live with dignity but also continue to participate meaningfully in social and economic life.

### **Health Services:**

Access to health care is an essential right for the elderly, yet in many rural communities, health centers often struggle with limited resources and insufficient staffing to meeting the grievances of the older adults. In this context, Panchayats play a crucial role as facilitators, bringing together local health workers and community members to engage in meaningful discussions aimed at addressing these significant gaps.

To upgrade the care for elderly, Panchayats perhaps implement a regular health checks during home visits, ensuring that older residents receive the attention and monitoring they deserve. This proactive approach not only helps in early detection of health issues but also fosters a sense of connection and trust within the community. Furthermore, they can assist in transporting elderly patients to hospitals when necessary, making sure that no one is left behind due to logistical hurdles. In addition to these vital services, Panchayats can forge partnerships with voluntary organizations, mobilizing resources to provide essential items such as warm blankets during the harsh winter months. These initiatives not only offer physical comfort but also create a supportive environment for the well-being of the elderly. Raising awareness through proactive health campaigns can empower older adults and their families, promoting preventive measures and encouraging a healthier lifestyle. In doing so, Panchayats can help cultivate a community that prioritizes the health and dignity of its senior citizens.

### **Family Supports:**

Families frequently serve as the cornerstone of support for elderly individuals, providing not just care, but companionship and understanding (Liebig & Rajan, 2003). However, there are instances where family members may find it challenging to offer the level of care needed due to various circumstances, such as work commitments, health issues, or lack of resources (Amiri, 2018). In these situations, Panchayats can take on a pivotal role by identifying local old age homes and facilitating crucial assistance for families in need (Indian Institute of Public Administration [IIPA], 2022)

By acting as a bridge, Panchayats can connect families with an array of resources designed to empower them in their caregiving journey. This may include providing access to training programs that equip family members with the skills necessary to care for their elderly loved ones effectively. They can also help families tap into support networks and social services that offer emotional and practical assistance (Gangadharan, 2020).

Furthermore, by facilitating community workshops and information sessions, Panchayats can raise awareness about the importance of elder care, promoting a culture of compassion and understanding. Through these collaborative efforts, families can find the support they need, ensuring that their elderly members are not only cared for but also cherished, allowing them to enjoy their golden years with dignity and love.

### **Employment Opportunities:**

For many elderly individuals who still possess the ability and desire to work, there exists a valuable opportunity to contribute meaningfully to their communities (Liebig & Rajan, 2003). Panchayats can play a transformative role by creating tailored employment opportunities that align with the skills and capabilities of older adults (Indian Institute of Public Administration [IIPA], 2022, p. 30). By fostering an environment that recognizes the wisdom and experience these individuals bring, Panchayats can facilitate meaningful engagement that enhances their quality of life.

One significant way to achieve this is by raising awareness about relevant employment schemes. Moreover, Panchayats can actively promote local employment options that harness the unique talents of elderly workers. Whether it's through small-scale agricultural work, artisan crafts, or providing mentorship to younger generations, these roles not only contribute to the local economy but also foster a sense of purpose and belonging among elderly citizens (Gangadharan, 2020). In doing so, Panchayats can help ensure that elderly individuals maintain their economic independence, allowing them to lead fulfilling lives with dignity and pride, while simultaneously enriching their communities with their enduring contributions.

### **Community Engagement**

It has a vital role in cultivating a vibrant sense of community that truly appreciates and values the contributions of older adults. By implementing initiatives such as Elderly Self Help Groups (ESHGs), they can create empowering spaces where seniors come together to share their experiences, foster friendships, and provide mutual support. These groups not only enhance social interaction but also cultivate a spirit of camaraderie and understanding among participants, helping to combat feelings of loneliness and isolation (Surroch & Surroch, 2021). Moreover, engaging the wider community in thoughtful discussions about the rights and needs of elderly individuals is essential for creating an inclusive environment. By organizing forums, workshops, or community gatherings, Panchayats can encourage open conversations that amplify the voices of older adults, promoting respect and recognition of their invaluable insights and experiences (Indian Institute of Public Administration [IIPA], 2022).



As these discussions unfold, they can lead to collaborative efforts that highlight the specific struggle of the elderly, from healthcare access to recreational activities. The collective perspective not only creates a deeper understanding of the elderly grievances and care simultaneously it also encourages a kind of a community arrangements by the members of all age contribute to solutions thereby creating a harmonious intergenerational dialogue. Through these concerted efforts, Panchayats can help build a community where older adults feel valued, respected, and actively engaged, ensuring that their significant contributions continue to enrich the fabric of society.

### Conclusion:

Panchayats play a critical role in rural development and are tasked with distributing the benefits of various schemes to those in need (Indian Institute of Public Administration [IIPA], 2022). To improve their outreach, further efforts are necessary to publicize these programs widely and inform potential beneficiaries about application procedures. Awareness of applicable schemes and government initiatives is crucial for the elderly to access benefits. Regrettably, many eligible senior citizens remain unaware of available government schemes or encounter significant obstacles in accessing them, despite the existence of well-intentioned policies and regulations (Bogam et al., 2023). The effectiveness of these initiatives is often compromised by challenges in implementation, limited public awareness, and a range of administrative, social, and geographic barriers. These issues underscore the urgent need for improved outreach, streamlined processes, and stronger local governance to ensure that benefits reach the intended recipients. It can also play a significant role in safeguarding the entitlements of the senior individuals within their communities. To effectively address the diverse needs of senior residents, it is essential for Panchayats to conduct comprehensive surveys that identify and assess health, socio-economic, and emotional needs of the elderly population. This data not only helps in understanding the unique challenges faced by senior citizens but also serves as a foundation for programming and resource allocation.

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