



SUBSTANTIVE INPUT

for the thirteenth session of the GENERAL ASSEMBLY OPEN-ENDED WORKING GROUP for the purpose of strengthening the protection of the human rights of older persons

Focus area-2: Social Inclusion

Social inclusion gives older persons a sense of purpose, accomplishment, and belonging to the community. It allows older people to stay active and to continue to contribute to the development of society based on their needs, preferences, and abilities.

In India, the unorganized sector employs more than 90% of the nation's workforce, where most of the employees remain deprived of post-retirement benefits like monthly pensions and healthcare benefits. Elderly workers in the unorganized sector are highly vulnerable.

In old age, more than 2/3rd older people have to depend on others for their various needs & requirements. Elderly people are forced back to schemes like MGNREGA for social inclusion. A total of 138.54 lakh individuals aged 61 and above, availed of work benefits under the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) scheme in 2020-21.

The absence of financial security also appears to be a significant threat to the elderly, who do not have enough options and opportunities to earn money.

Currently, approximately 25 lakh individuals (about 0.6 percent of the total estimated size of



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the informal sector) are covered by the national pension system under the unorganized sector category.

As the demographic size of the elderly is increasing rapidly, the current social security net is a cause of concern.

The primary reason for senior individuals to work under distress in the informal sector is the lack of money and savings to lead a retired life. This signals the need to provide an equitable and inclusive retirement and pension plan for senior citizens in the informal sector.

Established in 1999, the National Policy on Older Persons (NPOP) was one of the first major policies directed at the nation's elderly population. Currently, the umbrella policy that targets the senior population of the country is the Atal Vayo Abhyuday Yojana (formerly known as the National Action Plan for Senior Citizens or NAPSrC). This plan looks at several aspects of senior citizens' lives, including, but not limited to, their basic needs. The policy also advocates for intergenerational ties between the young and the old and aims to ensure active and productive aging via regional resource and training centers across the country.

Two targeted pension schemes are focused on the informal sector in India—the Pradhan Mantri Shram Yogi Maandhan (PMSYM) and the Atal Pension Yojana (APY). Post the age of 60, they are assured a pension of INR 3,000 per month. APY focuses on poor and unorganized

sector workers and assures post-retirement pension from INR 1,000–5,000 per month. Both these schemes are voluntary and contributory.

A national plan can be devised with a special focus on healthcare provisions for informal sector workers like health



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insurance, financial security, etc. The national plan can focus on making sure poor elderly are brought into a protective net of hospice and care.

The private sector should also be involved in this space as it relies on the work done by the informal sector. Individuals who work under subcontracted units should be put under the aegis of the formal companies/organizations they indirectly work for, and can be provided with pension options and healthcare options.

CSR funding can also have a focused and challenging component of taking care of the elderly population of the region where the companies are active.

To ensure the social inclusion of older people, certain innovative approaches need to be adopted at various levels. Older persons need to be given training in digital and other modern IT technology so that they can adjust themselves in a fast-changing work environment and remain in the mainstream.



Older people must be allowed to keep or take their place in society. Their citizen and social participation, be it volunteer or paid, contributes to the vitality of communities and needs to be encouraged and supported.

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