# Social Support and Social Security of Elderly Population in Sri Lanka

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#### **Abstract**

Elderly Population in Sri Lanka is increasing rapidly with the decline of fertility and mortality rate which will become one of the most critical challenges in the future. The main objective of this study is to examine the role of the government, private sector and the volunteer organizations and its adequacy regarding socio-economic security of the increasing rate of elderly population in Sri Lanka. While using secondary data for the study, descriptive analysis method was adapted to analyze the data. It was revealed that from recently, governmental and non-governmental organizations of Sri Lanka are launching various programs for the welfare of the elderly population in the country. Although non-governmental organizations like 'Help age' are carrying out valuable services for the welfare of the elderly population; it is not adequate for the increasing rate of elderly population as expected in the future. While there is a tendency of an increase in the Pension payments of retired government servants, present government pension scheme and the provident fund scheme of the private sector are not sufficient to meet the demand of the rapidly increasing percentage of elders in Sri Lanka. Although a small percentage of lower class elders are in receipt of social security benefits, it is not adequate even to meet the expenses of their daily food requirements. On the other hand, even the government pensioners are facing difficulties with the increasing rate of cost of living.

**Keywords:** Social support, social security, elderly population, government, non–government

#### Introduction

Population ageing is a phenomenon that was subjected to much consideration in the world. Especially, ageing of population in developing countries occurs much speedily than in developed countries. Sri Lanka is regarded as one of the developing countries among many, where ageing of population takes place rapidly. It is anticipated that the aged population in Sri Lanka would be 22% by the year 2030. With the instance of rapid increase in the ageing population, there will be a vast decline of the younger generation who are supposed to take care of the elderly population. Traditional responsibility of caring for and administering protection by family members, seem to be slackening gradually owing to economical and social changes caused by way of migration, urbanization and the increased contribution by women workforce locally and abroad (De Silva, Boyagoda and Ranagalage, 2008).

The question that arises when people are getting old is that as to what type of economical and social protection should be given to them. It could be seen that various countries adapt different steps to provide necessary requirements when ageing of the population increases. Especially, developed countries in the world have to spend a large amount of financial provisions for numerous programs launched for the purpose of social security of ageing population. This is also a typical feature that could be seen in developing countries in the world. The reason for this situation is that in any country, in the course of development; social development is also expected concurrently because welfare and economic backing has to be extended towards the dependents. Therefore, the governments of the world have to bear a compulsory cost in the course of procurement of policies for the aged population.

When considering about Sri Lanka, although the security activities provided for elderly population by the government is minimal, free health services, education, pension scheme and other reliefs and concessions have to be regarded as an important assistance granted by the government. But some of these concessions are not directly targeted for elderly people which are a weakness that will make room for the need of planning a program directly aimed at the welfare of rapidly increasing elderly population.

The need for organizing special projects and programs for the aged population in Sri Lanka emerged due to the socio-economic transition and the decline of the moral virtues that are taking place in the country. In terms of Sri Lankan culture, caring for elders is a family centered requirement and the role of the family members is also the same. Presently, aged population is subjected to severe distressing situations due to seclusion by their children with their migration to urban areas. Urbanization causes the children to leave their aged parents alone in their ancestral homes or in Elders' Homes. It is a practical difficulty for children to look after their aged parents very closely, because at present in urban households, both the spouses are compelled to be employed enabling them to meet this problem yet further critical when women in rural areas leave the country for foreign employment assigning the responsibility of looking after their small children, to their aged parents.

Weakening of the strength of family members is another problem that will adversely affect the security of aged population. Further, aged population is deeply distressed by various difficulties such as shortcomings in obtaining medical treatment and transport facilities, high cost of consumer goods and the declining of social consciousness. The final result of these complications is most of the aged people become helpless without any shelter, suffering from malnutrition and secluded from the society and from their own family members. Apart from all the above, certain aged people get frustrated of living and adapt serious pursuits. Therefore, the government and many other voluntary organizations becoming aware of the necessity of creating a healthy socio-economic environment, various welfare programs have launched for the benefit of the aged population. The main objective of this study is to examine the most effective programs out of the above mentioned programs.

### Growth of Elderly Population in Sri Lanka

Due to long term decline of fertility and mortality, the percentage of elderly population over 60 years in Sri Lanka has increased. The highest aged population in South Asia is reported from Sri Lanka. In 1981, the aged population in Sri Lanka was one million whereas it was 6% of the entire population. But, by the year 2011, this figure has increased up to 2.6 million which amounts to 12.5% of the entire population. It is expected that the aged population of Sri Lanka will reach 5.4 million by the year 2041 which will aggregate up to 24.8% of the entire population of Sri Lanka.

Accordingly, everyone out of 4 persons in Sri Lanka would be an aged person by the year 2041 (Priyadharshana, 2012). The increase in aged population will lead to an impact on various aspects such as health, education and employment, production, savings and investments. As in other countries, in Sri Lanka also, the life expectancy of females at birth takes a higher value than that of males. It is also expected that during the future decades, the gap between the life expectancy of male and female would develop further. During the period of 1991-1996, life expectancy at birth of males was 69.5 years and that of females was 74.2 years. Accordingly, the gap is 4.7 years. But, it is expected that within the period of 2026 - 2031, life expectancy of males at birth would be 75.8 years and that of females would be 80.9 years making a difference of 5.1 years (Perera, 2011).

Thus, it could be assumed that in the future, more percentage of genetic population would be females. Further, it is expected that the aged dependent proportion (number of elders divided by the number of people aged 15 - 60) will be 10.1% in 2001 while it would increase up to 24.4% in 2031. Therefore, there is evidence that the expenditure incurred for the health facilities and the maintenance of the aged population is more than that of the child dependents. Therefore, it is assumed that in the near future, the aged population of Sri Lanka would be a main socio - economic problem (Abeykoon, 2000; Perera, 1997).

### Social Security Systems

There is a long history for social security programs in Sri Lanka which runs back to the pre - independent era of Sri Lanka (Amarabandu, 1996). These social security systems could be subjected to discussion at length because the government is granting an allowance for the dependents of the family when a person dies or if he becomes aged or disabled. The Dutch who captured the coastal areas of Sri Lanka and the British who ruled Sri Lanka had initiated various programs to provide social service aid for orphans, helpless aged people and for beggars. These rulers, who identified the significance of the said welfare services, instituted special commissions and took action with more emphasis arriving at timely decisions. In 1948, a Royal Commission was inaugurated with the president ship of Sir Ivor Jennings which arrived at a decision of granting a pension of Rs. 5 - 20 for males over 70 years of age and for females over 65 years of age, with the ruling that a pension scheme should be started contributing a portion of pension for a government pension scheme.

Accordingly, on the recommendation of the Royal Commission, Sir Ivor Jennings started a different department named Social Services Department on the 01<sup>st</sup> of February 1948 with the intension of assisting destitute people of the society. This was the initiative of the present day social services administered by the government. (Administration Report, 1991).

### Social security schemes for elderly population implemented by governmental organizations

After the Social Service Department was established in 1948, four elders' homes were being maintained with all the facilities with the auspices of the government for the care of destitute elders. By the year 2014, the number of elders' homes in Sri Lanka increased up to 242 out of which 238 are being maintained by non - governmental organizations, and voluntary organizations. Following table 1 illustrate the number of elders' homes established in provinces.

Province No. of houses Western 82 Central 34 South 39 Northern and Eastern 16 Uva 15 Sabaragamuwa 20 North Western 23 North Central 13 Total 242

Table 1 Elders homes by province in Sri Lanka

**Source:** Elders Secretariat Office 2014

According to the above table, most of the elders' homes are found in the Western Province. There are about 8,000 inmates in these 242 elders' homes. Apart from above elders' homes that are registered in the social services department, there are various other elders' homes in the island which are conducted by different religions and races and also some homes that provide accommodation and other facilities for elders on payment basis.

Accordingly, there are various types of elders' homes including state managed elders' homes, voluntary elders' homes, commodious homes for elders and Day Care Centers for elders. Social services department provides various types of assistance packages for these homes. The government contributes Rs. 300 to cover the daily consumer expenditure of the inmates of these homes and an allowance of about Rs. 10 - 12 million annually for the development of infrastructure facilities of these homes. In addition to the above, several government institutions have taken various favorable steps for the welfare of the elders.

# Formation of Elders' Committees and Day Care Centers on Village Level

At present, there are about 11,500 elders' committees established on Divisional Secretariat Division level. The main objective of this effort is to get them to engage themselves in different performances in group basis for elders who are secluded in houses in consternation. These committees make room for the elders on village level to relieve themselves from their problems by way of engaging themselves in self - employments, educational, social and health related activities. Elders' secretariat grant each of these committees an allowance of Rs. 5,000 and another amount of Rs. 7,500 for the divisional elders' boards of authority.

Day care centers for the elders could be identified as places where the elders are offered free opportunities in engaging themselves in different types of activities with groups of the same age such as exchanging ideas, self-employments, performing lectures and discussions, religious activities, exercises and other recreational activities. Elders' secretariat encourages the elders' committees to establish day care centers for elders.

An amount of Rs. 25,000 is granted to the elders' committees by the national elders' secretariat for the purpose of establishing day care centers for elders, with another Rs. 10,000 for engaging elders in self - employment. Presently, there are about 300 day care centers already established throughout the island.

### Issues of Elders' Identity Cards

Action has been taken by the Ministry of Social Services and Social Welfare in collaboration with the national committee for elders to issue a special identity card for elders over 60 years of age facilitating elders to enjoy preferential treatment in government and other recognized institutions, such as hospitals including health centers, banks, post offices, courts, law assistance, transport etc. A discount of 5% is granted to elders' identity card holders by the State "Osu Sala" outlets and a special interest rate is granted by the national savings bank for fixed deposits. These are privileges of possessing an elders' identity card.

### Free Issue of Eye Lenses and Conducting Medical Clinics

Government has made arrangements for the aged population in low income families to obtain eye lenses free of charge. Government has allocated Rs. 23 million in 2012 for free issue of audio visual equipment for elderly population. Similarly free medical clinics for elders are conducted regularly by the divisional secretariats.

#### Government Pension Scheme

Government pension scheme is the first formal scheme inaugurated by the government of Sri Lanka to provide a security system for the aged population who represent a small percentage of the population in the country (Amarabandu, 1996). All the government servants are required to contribute towards the "Widows" and "Orphans" pension scheme. This scheme facilitates the government servants over 60 years to enjoy a secured life during their old age without financial difficulties. But, this pension scheme provides security only for a small proportion of the population in Sri Lanka.

However, due to the increase of the number of pensioners and also due to the increase of monthly amount of pensions, the government has to spend a vast amount of money for pension payments which is a problematic situation for the government. Table no. 2 below shows the manner in which the payment of pensions has increased gradually in the allocated amounts in the annual budget.

Year	Expenditure on pensions (Rs. billion)	Gross domestic production (Rs. billion)
2001	25.84	1275.63
2002	30.82	1396.42
2003	31.02	1636.04
2004	36.14	1827.90
2-05	46.54	1914.70
2006	58.12	2090.60
2007	76.02	2232.65
2008	84.60	2365.50
2009	95.90	2449.21
2010	102.49	2645.54
2011	103.27	2863.69
2012	126.46	3043.28

Table 2 Expenditure on payment of pensions 2001-2012

**Source:** http://www.pension.gov.lk

According to the table above, it becomes clear as to how the payment of pensions has gone up relative to the gradual increase of gross domestic production. Percentage of expenditure on payment of pensions is 12% out of the entire expenditure allocated in the budget. The government has to face a grave situation on pension payments with the increase of elderly population. Due to above reasons, the government may have an impact of abandoning the investments and the capital development projects.

### Employees' Provident Fund

In order to promote the security of the employees of the private sector and corporations the government introduced Employees' Provident Fund (EPF) in 1958. The employee contributes 8% of his monthly basic salary while the government monthly share is 12% for the same on behalf of the employee. Accumulated savings of the fund could be withdrawn by the employee at his retirement along with the accrued interest but the employee is not entitled to a monthly pension.

Another two social security mechanisms are the Employees' Trust Fund (ETF) and the Service Gratuity Scheme where the employer shoulders the burden of financing mainly by himself.

# Other Social Security Schemes

Apart from the contributory and non - contributory social security schemes implemented by the government for elderly people, certain voluntary contributory social security schemes are also in practice. Farmer's pension scheme, fishermen's pension scheme and self-employment pension scheme are among them. In addition to the above, there are some government schemes to provide security for elders of low income families and for destitute people of any age limit. These include the charity allowances for Tuberculosis, Leprosy, and Cancer patients and the "Samurdhi" Scheme.

# Social Security Schemes for Elderly Population Implemented by Non - Governmental Organizations

Non - governmental organizations play an important role at present for the welfare of elderly population. Help age organization could be identified as an organization which renders a yeoman service towards the elderly people of Sri Lanka implementing various means of welfare. Although it is affiliated to the Help age International of Great Britain, this organization transacts as a national independent body (Help age Sri Lanka, 1992/93).

This is the only international organization in Sri Lanka which deals for the welfare of elderly people of this country. It operates several programs rendering a great service for the elders. Its objective is to upgrade the living status of the elders in Sri Lanka. Caring for destitute elders in elders' homes who lack the protection of children, maintenance of such elders' homes, providing financial aid, providing home care for elders, establishing Day Care Centers, providing foster care for elders are some of the important deeds carried out by the Help age international. Further, this organization conducts a training program in caring for elders too.

Apart from the above, many welfare programs for the welfare of elders are being conducted by other voluntary organizations. Among them, maintaining elders' homes, establishing rest homes for destitute Bikes (by Sri Lanka Buddhist Federation), conducting sil programs, bodhi pujas and almsgivings, organizing trips, pilgrimages, art competitions, handicraft exhibitions, weaving, tailoring, making caps, making envelops and conducting medical clinics are important welfare activities performed by these projects.

A day care center for elders which is a modern concept has become very popular at present. Although, caring for elderly parents is a responsibility of children, as they are going out of their homes for employment, these Day Care Centers play a prominent role in providing relaxation for elders. They leisurely spend the time with the others of the same age levels. Day Care Centers are maintained to fulfill the requirements of the elderly people. These homes consist of a well planned building, a hall, a room, bana preaching hall, church hall and a resting hall. This arrangement helps the elders to avoid their loneliness, consternations and building up new relationships and many more.

Accordingly, it reflects that the government, non - governmental organizations have implemented a number of social security programs for the benefit of elderly people. It also makes clear that government policies have paid a considerable attention towards elderly population. Similarly, if the authorities consider the importance of children, young generation and the aged population as resources for the country, many problems will not arise.

#### **Conclusion**

It appears that the number of aged population is increasing day by day creating complexities in public life. While the elders are lacking proper financial firmness and are in health and mental weaknesses, it has to be mentioned that there are no adequate security systems in Sri Lanka to relieve them from disgust. Most of the aged people depend on their children, but due to the factors such as urbanization, migration and westernization, their health and life conditions decline day by day gradually.

Although, a small percentage of elderly people of the lower class receive social security benefits, they cannot fulfill even their daily requirements of food and other needs. On the other hand, pensioners are also facing financial difficulties due to the increasing rate of cost of living. Although, the elderly people expect assistance from their family members during their eve of life, this situation may change in the future. As such, it is appropriate to develop the programs related to welfare and security of the entire aged population of Sri Lanka.

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