



## Elderly in India

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### Ageing

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- Ageing is a continuous, irreversible, universal process, which starts from conception till the death of an individual.
- However, the age at which one's productive contribution declines and one tends to be economically dependent can probably be treated as the onset of the aged stage of life.
- National Elderly Policy defines person of 60+ age group as elderly.

### Population figures on ageing

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- Age division of Indian population (0-14) is 30.8%, (15-59) is 60.3%, (60+) is 8.6%.
- According to Population Census 2011, there are nearly 104 million elderly persons in India.
- It has increased from 5.5% in 1951 to 8.6% in 2011.
- Projected a rise upto 19% in 2050.
- As regards rural and urban areas, more than 73 million persons i.e. 71% of elderly population resides in rural areas while 31 million or 29% of elderly population are in urban area.

### Feminisation of ageing

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- Among the challenges which India faces, UNPF report says the feminisation of ageing remained a key one.
- The sex ratio of the elderly has increased from 938 women to 1,000 men in 1971 to 1,033 in 2011 and is projected to increase to 1,060 by 2026.
- The report also noted that between 2000 and 2050, the population of 80-plus people would have grown 700% "with a predominance of widowed and highly dependent very old women" and so the special needs of such old women would need significant focus of policy and programmes.

## Problems associated with old age

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- **Social**

- Indian society is undergoing rapid transformation under the impact of industrialization, urbanization, technical & technological change, education and globalization.
- Consequently, the traditional values and institutions are in the process of erosion and adaptation, resulting in the weakening of intergenerational ties that were the hallmark of the traditional family.
- Industrialization has replaced the simple family production units by the mass production and the factory.
- Negligence by kids towards their old parents.
- Disillusionment due to retirement.
- Feeling of powerlessness, loneliness, uselessness and isolation in elderly.
- Generational gap.

- **Financial**

- Retirement and dependence of elderly on their child for basic necessity.
- Sudden increase in out of pocket expenses on treatment.
- Migration of young working-age persons from rural area have negative impacts on the elderly, living alone or with only the spouse usually poverty and distress.
- Insufficient housing facility.

- **Health**

- Multiple disabilities among the elders in old age.
- Health issues like blindness, locomotor disabilities and deafness are most prevalent.
- Mental illness arising from senility and neurosis.
- Absence of geriatric care facilities at hospitals in rural area.

## Recent initiatives by government

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- **Integrated Programme for Older Persons (IPOP)**

Ministry of Social Justice and Empowerment is a nodal agency for the welfare of elderly people. The main objective of the scheme is to improve the quality of life of older persons by providing basic amenities like shelter, food, medical care and entertainment opportunities, etc.

- **Rashtriya Vayoshri Yojana (RVY)**

- This scheme is run by the Ministry of Social Justice and Empowerment. This is a central sector scheme funded from the Senior Citizens' Welfare Fund. The fund was notified in the year 2016. All unclaimed amounts from small savings accounts, PPF and EPF are to be transferred to this fund.
- Under the RVY scheme, aids and assistive living devices are provided to senior citizens belonging to BPL category who suffer from age-related disabilities such as low vision, hearing impairment, loss of teeth and locomotor disabilities. The aids and assistive devices, viz walking sticks, elbow crutches, walkers/crutches, tripods/quad pods, hearing aids, wheelchairs, artificial dentures and spectacles are provided to eligible beneficiaries.
- The scheme is being implemented by Artificial Limbs Manufacturing Corporation of India (ALIMCO), which is a public sector undertaking under the Ministry of Social Justice and Empowerment.

- **Indira Gandhi National Old Age Pension Scheme (IGNOAPS)**

- The Ministry of Rural Development runs the National Social Assistance Programme (NSAP) that extends social assistance for poor households for the aged, widows, disabled, and in cases of death where the breadwinner has passed away.
- Under this scheme, financial assistance is provided to person of 60 years and above and belonging to family living below poverty line as per the criteria prescribed by Government of India. Central assistance of Rs 200 per month is provided to person in the age group of 60-79 years and Rs 500 per month to persons of 80 years and above.

- **Varishtha Pension Bima Yojana (VPBY)**

This scheme is run by the Ministry of Finance. The Varishtha Pension Bima Yojana (VPBY) was first launched in 2003 and then relaunched in 2014. Both are social security schemes for senior citizens intended to give an assured minimum pension on a guaranteed minimum return on the subscription amount.

- **The Pradhan Mantri Vaya Vandana Yojana**

- The Pradhan Mantri Vaya Vandana Yojana (PNVVY) was launched in May 2017 to provide social security during old age. This is a simplified version of the VPBY and will be implemented by the Life Insurance Corporation (LIC) of India.
- Under the scheme, on payment of an initial lump sum amount ranging from Rs 1,50,000 for a minimum pension of Rs 1000 per month to a maximum of Rs 7,50,000/- for a maximum pension of Rs 5,000 per month, subscribers will get an assured pension based on a guaranteed rate of return of 8% per annum payable monthly/quarterly/half-yearly/annually.
- The Centre will bear 75 percent of the total budget and the state government will contribute 25 percent of the budget, for activities up to district level.

- **Vayoshreshtha Samman**

Conferred as a National award, and given to eminent senior citizens & institutions under various categories for their contributions on International day of older persons on 1st october.

## Legal backings

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- **Article 41** and **Article 46** are the constitutional provisions for elderly persons. Although directive principles are not enforceable under the law, but it creates a positive obligation towards the state while making any law.
- **Section 20 of Hindu marriage and adoption act, 1956** makes it obligatory provisions to maintain an aged parents.
- Under **Section 125 of Criminal Procedure Code**, the elder parents can claim maintenance from their children.
- The **Maintenance and Welfare of Parents and Senior Citizens Act, 2007**, seeks to make it legal for the children or heirs to maintain their parents or senior citizens of the family.
- Convention on the Rights of Older Persons is proposed in united nation.
- In 1982, the Report of the **World Assembly on Ageing** (also known as "the International Plan on Ageing") was published, which represented the first international debate on the rights of older persons and presented a plan for their implementation.
- The UNPF were tasked with implementing the Plan of the Second World Assembly which adopted "**Madrid International Plan**" on ageing in 2002.

## Contributions to society

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- Elderly peoples carries immense experience of their personal and professional life, society at large need to channelise those experience for better tomorrow.
- They can provide a vital generational link for upcoming generations. It provides support and stability to families and society at large.
- Grandparents in joint families provide a crucial link for transferring values and morals to the younger generation in their initial years, thereby contributing towards upbringing of better human beings and responsible citizens.
- Acknowledging seniors' contributions would help to make ours a more age-inclusive society that does not pit one generation against the other.
- Their deep cultural impressions and social experiences provide the necessary buffer against intolerance, violence and hate crimes which provides stability in society especially in the era of hate and crime. They can play a significant role in easing out societal tensions, both within and outside families through their insight and understanding.

## What measures can be taken?

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- Increasing the monthly pension of elderly to minimum of Rs 2,000 per month.
  - Under Pradhan Mantri Awas Yojana, Housing for the aged, particularly the aged poor, must be a priority.
  - Assisted living facilities for indigent elderly, particularly those with age-related issues like dementia, needs policy focus.
  - More tax benefits, or at least removing tax on deposit interest for seniors.
  - Enhancing the geriatric care health infrastructure especially in rural area.
  - Allocation of special budget for elderly population at both levels.
  - Providing entertainment facilities like libraries and clubs at panchayat level.
  - Appreciations for the contributions of elderlies at village level.

## Conclusion

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- Social security is the concurrent responsibility of the central and state governments as, mandated under Indian constitution i.e, Well-being of senior citizens – Article 41 in particular and 46 in general of Indian constitution. In this regard, National Policy on Senior Citizen, 2011 was framed.
- For the welfare and care for the older persons, we must focus on the protection of already existing social support systems/traditional social institutions such as family and kinship, neighborhood bonding, community bonding and community participation must be revived and kins should show sensitivity towards elderly citizens.