

FOR PARTICIPANTS ONLY

ESID/SPAG/CS3

25 July 2007

UNITED NATIONS ECONOMIC AND SOCIAL COMMISSION FOR ASIA AND THE PACIFIC
UNITED NATIONS POPULATION FUND
UNITED NATIONS DEPARTMENT OF ECONOMIC AND SOCIAL AFFAIRS

Seminar on the Social, Health and Economic Consequences of Population Ageing in the
Context of Changing Families

25-27 July 2007

Bangkok

COUNTRY STATEMENT
INDIA

POLICIES AND PROGRAMMES ON POPULATION AGEING : **INDIAN PERSPECTIVE**

SATYENDRA PRAKASH*

Ageing is a universal biological fact and a natural process. It begins from the day we are born, or perhaps even before. The perception of age, however, is socially constructed. Isolation, exclusion and marginalization of older persons are the consequences of age discrimination. It not only undermines the status of older persons in society but also threatens the overall development of a society. The quality of life of the older person, however, can be improved by mainstreaming their concerns systematically into the overall developmental agenda.

1.1 In the modern times, the role of family has been undergoing significant changes. Even in traditional societies of Asia or Africa there is a visible change taking place so far as the role and function of family is concerned. The traditional joint family system is gradually making way for nuclear family mode. Family, nevertheless, occupies a unique place in the traditional as well as modern societies even today. It assumes diverse forms and functions that vary from region to region. In a society, as large and culturally diverse and complex as India, changes take place at different speeds and at different levels of population. As such, the directions and pattern of change tend to vary not only among different segments of society, but also in different kinds of family organizations, which vary considerably both structurally and functionally.

1.2 Indian family, which has been predominantly joint or extended one, remained stable despite some marked and drastic social, political, economic and religious changes over the last few decades. It has, however, retained certain structural forms and traditional values. The historical cultural tradition of care and respect for the elderly within the family and the community has made the task of caring and empowering the aged relatively smooth and easy both for the society and the Government in India.

Director, National Institute of Social Defence, Ministry of Social Justice & Empowerment, Government of India.

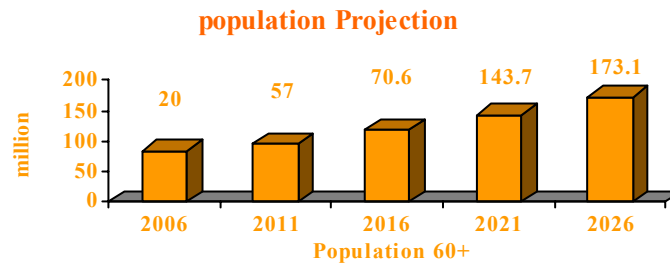
1.3 Since the traditional norms and values of the Indian society laid stress on respect and care for the aged, the aged member of the family were normally taken care of in the family itself. In recent times the rapid socio-economic transformation has affected every aspect of traditional Indian society. Industrialization with resultant urbanization and migration of population has affected institutions like the age old joint family. Technological advancement, impact of mass media and higher degree of mobility have influenced long established life styles, conventional value systems and customary place of aged and women in the society. Thus, the society is witnessing a gradual but definite withering of the joint family system as a result of which a section of the family, primarily the elder, are exposed to somewhat emotional neglect and a lack of physical support.

1.4 As a result of demographic changes and the changing family context, it can no longer be assumed that the older persons live comfortably at home receiving care from family members. Given the trend of population ageing in India, the older persons face a number of problems ranging from absence of ensured and sufficient income to support themselves and their dependants, to ill-health, to absence of social security, to loss of a productive social role and recognition, to non-availability of opportunities for creative use of free time. The trend clearly reveals that ageing poses a major challenge, and vast resources are required towards the support, care and treatment of the older person. There is an emerging need to pay greater attention to ageing issues and to promote holistic policies and programmes for dealing with an ageing society. Care of older persons is a growing concern of every individual and social security of the elderly is one of the prime responsibilities of the State.

2. DEMOGRAPHIC TRANSITION

2.1 As per Census 2001, the number of older persons in 2001 was 70.6 million (6.9%) which was projected to be 83.5 million in 2006 (7.5%). As per the projections the percentage of older persons will be 94.8 million in 2011 (8.3%), 118 million in 2016, (9.3%) 143.7 million in 2021(10.7%) and 173.1 million in 2026 (12.4%).

The growth of population of the older persons shows upward trend.



2.2 The gender position of the elderly reveals that the life expectancy of women is expected to remain higher. For the period 2006-2010 the life expectancy of female is 68.1 against 65.8 of males which will rise to 72.3 for female against 69.02 for males during the period 2011-2016. This indicates that the population of elderly women will account for a larger chunk compared to their male counterpart in 60+ age bracket.

2.3 In absolute terms, the projection for male population in 60 + age group was 35 million in 2001, projected to be 40.7 million in 2006 and 48 million in 2011 as against the female population in same age group was 36 million in 2001, 42 million in 2006 and 50.2 million in 2011. From the projected figures for the year 2006-2011 and 2016, 2021 and 2026, it is also clear that percentage of female population in 70 + age group will outnumber their male counterpart in the same age group. This accounts for a larger female population in the overall 60 + age group compared to the male population in the years to come. Many of women in the 70 + age group would be either widow or single without any ostensible support for themselves.

2.4 A comparison of rural elderly and the urban establish the fact that around 74.97 per cent of older persons live in rural areas and 25.02 in urban areas. This involves planning for post retirement socio-economic security through continued skill up-gradation, employment and participation in other creative and gainful activities.

2.5 With the changing lifestyle of modern society the young generation are migrating from not only rural to urban area rather one country to another as well; leading to increase in old age dependency ratio. The old age dependency ratio (number of old persons 60+ years) to the working age group (15-59 years) has increased from 9.8 per cent in 1981 to about 12.6 per cent by the year 2001. (Census of India,2001)

3. DEMOGRAPHIC TRANSITION & EMERGING ISSUES

3.1 The increase in life expectancy with better health care, nutritious food and socio-economic status, has led to the demographic transition which impacts the prosperity and health of the people. This necessitates old age specific health management to address the age-linked health problems like cataract related blindness, osteoarthritis, hypertension, diabetes, coronary heart disease, stroke, heart failure, Alzheimer's disease and other dementias, Parkinson's disease osteoporosis, and fractures, cancer, enlarged prostate and depression, etc.

3.2 The needs of older persons living in rural areas that accounts for about 62.5 million of them, require special attention. The Government is concerned to provide the rural elderly access to health system, socio-economic security, the institutional care and homes for the destitute.

4. NATIONAL POLICY ON OLDER PERSONS (NPOP)

4.1 Government of India announced the National Policy on Older Persons in 1999 to reaffirm its commitment to ensure the well-being of the older persons in a holistic manner. Reiterating the mandate enshrined in Article 41 of the Constitution of India, the Policy has brought the concern for older persons on top of the National Agenda. The NPOP while promising to safeguard their interest in terms of financial security, health, legal, social and psychological security, also envisages a productive partnership with them in the process of development by creating opportunities for their gainful engagement and employment. The Policy also appreciates special needs of older persons and therefore lays emphasis on empowerment of community as well as individuals to adequately meet the challenges of the process of ageing.

4.2 The NPOP broadly provides for the following to fulfill these objectives:

4.2.1. Financial security through coverage under Old Age Pension Scheme for poor and destitute older persons, better returns on earnings/savings of Government/Quasi-Government employees' savings in Provident Fund, etc., creating opportunities for continued education/skill up-gradation ensuring thereby continued employment/self-employment and income generation and provision for Pension Scheme for self-employed, employees of the non-formal, and non-governmental sector.

4.2.2. Health Security: The NPOP recognizes special health needs of the older persons to be met through strengthening and reorienting the public health services at Primary Health Care level, creation of health facilities through non-profit organization like trust/charity, etc., and implementing health insurance.

4.2.3. Recognizing Shelter as basic human need, the NPOP provides for earmarking 10 percent of the houses/housing sites in urban as well as rural areas for older persons belonging to the lower income groups, special consideration to the older persons falling in the category of Below Poverty Line (BPL) and destitute in housing schemes like Indira Awas Yojana, loans at reasonable interest rates and easy repayment installments with tax relief for purchase of houses etc.

4.2.4. Education/information needs of older persons too have got adequately reflected in the National Policy. Education/information material relevant to the lives of older persons should be developed and made available through mass media. Education, training and information being the important human requirement, the NPOP provides for proactive role in ensuring the same by disseminating knowledge about preparation of Old Age. It is also emphasized for schools to have programme on inter-generational bonding.

4.2.5. Welfare and Institutional Care: Institutional Care has been provided for in the NPOP as **the last resort**. The care in non-institutional set up i.e. within family and the community needs to be strengthened and encouraged. This apart, the State should also create infrastructure in partnership with voluntary organizations to provide for poor, destitute and neglected older persons whose care cannot be ensured within the family. This is to be ensured through Old Age Homes and other such institutional facilities that would be needed. Voluntary efforts needs to be encouraged for creating facilities for day care, outreach services, multi-service citizen centres, etc.

4.2.6. Protection of Life and Property of Older Persons: The State has to gear up security network to save older persons from criminal offence and police is required to keep friendly vigil. Early settlement of property/inheritance disputes is to be done, safeguards to protect them from fraudulent dealings in transfer of property through sale/'Will' are to be put in place and free legal aid and toll free helpline services are to be placed across the country. Maintenance of elderly within family resorting to the

provisions of law viz. Criminal Procedure Code, (Cr.P.C.) 1973, Hindu Adoption and Maintenance Act. (HAMA) 1956 etc., whenever needed is required to be ensured.

4.2.7. Training of Human Resource to care for Older Persons: The Policy lays emphasis on need for trained personnel/care givers. This envisages the training of human resource in the areas like specialization in Geriatrics in medical courses, special courses on Geriatric Care in nursing training, training of social workers specially for geriatric care and professional caregivers.

4.2.8 Media: The Policy enjoins upon media to take up a special responsibility for the care of older persons. Media is to play a role in identifying emerging issues and areas of action, dispelling stereo-types and negative images about the old age, maintaining restraint from creating fear psychosis by responsible reporting, promoting intergenerational bonds and informing individuals/families/groups with appropriate information on ageing process

5. AVAILABLE SUPPORT SERVICES

5.1 National Social Assistance Programme (NSAP)

The National Social Assistance Programme came into effect from 15th August, 1995. NSAP is a social assistance programme for the poor households and represents a significant step towards the fulfillment of the Directive Principles enshrined in Article 41 and 42 of the Constitution of India, recognizing concurrent responsibility of the Central and State Governments in the matter.

5.1.1 The National Old Age Pension Scheme (NOAPS)

The Scheme covers older persons/destitutes having little or no regular means of subsistence from his/her own source of income or through financial support from family members or other sources. The age of applicant must be 65 years or above. At present 50% of the older persons under Below Poverty Line (BPL) destitutes are covered under NOAPS. The Central Government contributes Rs.200/- per month per beneficiary. The State (Provincial) Governments are advised to add matching amount or more as their contribution in the federal set-up. During the Tenth Five Year Plan (2002 – 07) a total of 110,793,860 elderly were covered and US \$ 1002.20 million approximately was incurred on this count.

5.1.2 Annapurna Scheme

Annapurna Scheme covers all the other elderly below poverty line who are not covered under the NOAPS. A provision of 10 k.gs. of rice or wheat is provided to the needy elderly. Under the scheme US \$ 56 million was incurred and 43,03,491 elderly were covered in tenth plan (2002-07)

5.2 Concessions/Tax Rebate/Other Incentives

5.2.1 Presently persons of 60 years of age are entitled for 30% concessions in train fare in all classes. There are different airlines providing 45% to 50% concession in air journey to senior citizens.

5.2.2 Older persons who are above 65 years of age also enjoy income tax rebate upto 15,000 of actual tax with provision for deduction of Rs.20,000 spent on account of medical insurance premium and Rs.40,000 spent on account of medical treatment from taxable income. Senior citizens are exempted from Income Tax upto 1.95 lakh as per the union Annual Budget, 2007.

5.2.3 Banks are providing 0.5% -1% additional interest to older persons of 65 years and above on fixed deposit. The public facilities for the elderly are initiated by the Government which include reservation of seats for elderly in the public transport, railways and airways etc.

5.3 Insurance Coverage

5.3.1 Some of the public sector insurance companies provide life insurance coverage upto 75 years of age and many private insurance companies have 55 years as the last entry age. The Insurance Policy Schemes announced for older persons include Jeevan Dhara (18-65 years), Jeevan Akshay (30-75 years), Jeevan Suraksha (25-60 years), Senior Citizen Unit Plan (18-54 years). In addition, Health Insurance Schemes covering Mediclaim Policy and other individual and Group Mediclaim Policies are also offered by Nationalized as well as private insurance companies. The government is taking steps to enforce a uniform policy on all Insurance Companies as regards entry age of Senior Citizens.

5.3.2 The government has launched a Reverse Mortgage System for senior citizens to extract value out of their property and lead a hassle free life by securing a regular income as loan against their existing property.

5.4 Integrated Programmes for Older Persons

5.4.1 Ministry of Social Justice & Empowerment, Government of India is implementing an Integrated Programme for Older Persons with an aim to empower and improve the quality of life of older persons. The basic thrust of the programme is on older persons of 60 years and above particularly the infirm, destitute and widows. Under the scheme, financial assistance is provided to Non-Governmental Organizations, Autonomous Bodies, Educational Institutions, Cooperative Societies, etc., up to 90 per cent of the project cost for setting up and maintenance of Day Care Centres, Mobile Medi-care Units, Old Age Homes and Non-Institutional Service Centres. During the Tenth Five Year plan, Ministry provided financial assistance to voluntary organizations to the tune of US \$ 18.6 million.

5.5 Construction of Old Age Homes

5.5.1 The scheme for Assistance to construction of Old Age Homes provides one time grant to Local Bodies, NGOs etc. for construction of Old Age Homes or Multi-Service Centres for older persons. The Ministry also incurred an expenditure of US \$ 70,000 for construction of Old Age Homes during Tenth FiveYear Plan.

6. Health Security

6.1 Growing old is also marked by failing health and advancing age may bring with it enumerable health complications. Restricted physical mobility coupled with crippled health makes it difficult for older persons to access the health facilities if they do not enjoy the support of the family or have a care institution within their easy access. Realizing the real situation wherein the older persons live, Para 36 of the National Policy envisages covering of health insurance and financial security towards essential medical care and affordable treatment process.

Some of the initiatives by the Government is enabling a separate counters/O.P.D. in hospitals and free medical services in Central Government Health Scheme, Government Hospitals to facilitate easy accessibility to the elderly including Geriatric Units in the Hospitals.

6.2 Care of Alzheimer's Disease and other Dementias

6.2.1 Dementia due to Alzheimer's disease and other causes is one of the most serious degenerative diseases that affects the older persons. The loss of memory with advancing age is a common phenomenon. However, dementia, which is a progressive disease of the

brain, affects memory, personality and intellect. Of all the dementia, Alzheimer's disease is the commonest and the severest.

6.2.2 Many of the Government and public hospitals have started Memory Clinics, Mental Health Programmes to facilitate proper diagnosis of Dementia to enable slowing down the process and preparing the care-givers and the family to manage Alzheimer's and Dementia Care . The National Institute of Social Defence under the Ministry of Social Justice & Empowerment has initiated training of care-givers and functionaries as a special initiative on the centenary of Alzheimer's .

7. PROTECTION OF LIFE AND PROPERTY

7.1 A Legislation On The Anvil

7.1.1 The older persons become soft target for miscreants within and outside family. Disputes relating to maintenance and property and inheritance adds to their vulnerability. It is, therefore, necessary to ensure the safety and well-being of Older Persons through creation of necessary infrastructure and legal provisions.

7.1.2 It is felt that it is high time to back the moral obligation of children to look after their parents in their old age by a legal obligation. India is moving ahead to safeguard and protect the Best Interest of Older Persons through Central Legislation, which is on the anvil, by

- Ensuring Care and Protection of Older Persons within the family
- Ensuring early settlement of maintenance claim through a Tribunal
- Prevention of destitution by enough Institutional facilities
- Provision for Old Age Homes covering all the districts to ensure that facility to accommodate 150 needy elderly in each of them.

7.2 Helpline Services for Older Persons

7.2.1 The State Governments. and Office of the Commissioner of Police in collaboration with NGOs have initiated special protective measures for safeguarding the elderly and one such innovative approach is “Helpline Services” in some big cities.

S.No.	Deptt/NGOs	Helpline
1.	Delhi Police	- 1291 - 1091 - 100
2.	Agewell Foundation, New Delhi	00-91-11-29830484 00-91-11-29836486
3.	Nightingales Medical Trust & City Police, Bangalore	- 1090
4.	Dignity Foundation Delhi Chapter Mumbai Chapter Chennai Chapter Jamshedpur Chapter Kolkata Chapter	91-11-29534745 91-22-23898078 91-44-26473165 91-657-2268307 91-33-24741314

8.Training & Human Resource Development for Home Care

In the changing family context, role of professionally trained home carers become very crucial.

8.1 Therefore, preparing a frontline cadre of care givers to ensure quality care at home as well as in the institutions is one of the important strategies. In the wake of disintegration of Joint Family System, it is ensured that professionally trained carers are available to meet the demand. In order to meet this objective, Ministry of Social Justice & Empowerment launched the Project ‘NICE’ (National Initiative on Care for Elderly) through National Institute of Social Defence (NISD) an autonomous body of the Ministry of Social Justice & Empowerment in 2000. The NISD organizes one year P.G. Diploma Course and Six Month Certificate Courses under Project NICE to meet the demand for care givers. In

addition, Short Terms Courses varying from 5 days to One Month are also organized for skill upgradation of Service Providers working in Old Age Homes, etc.

In the X Five year plan, NISD as so far organised 85 training programme and 2535 care givers and service providers were trained

9. INNOVATIVE INITIATIVES OF NISD IN THE CHANGING CONTEXT

9.1 Community Training in Computer for Elderly

“[There is a] foundational connection between information and social obligation, since the moral – and of course the political – need to pay attention to others depends greatly on our knowledge and information about them.... More information in itself goes a long way to breaking that chain of apathy and indifference.” - Amartya Sen, Nobel Laureate

9.1.1 To foster active and productive ageing NISD has initiated a novel programme for the older people. It aims at imparting computer training to the elderly people. The success of a few trainings conducted earlier had left no doubt that older people not only love to learn at the ‘ripe age’ but benefit from it. This programme is launched with a view to help Older Persons dispel their inhibitions to adopt to new technology and take advantage of IT enabled services like e-Ticketing, e-Banking, e-Business etc.

9.1.2. By demonstrating that elders can use computers comfortably. We are countering the stereotypical mind-set and attitude on the one hand and instill confidence among elderly on the other. This is bound to go a long way in bringing a neglected segment of population in *‘digital mainstream.’*

9.2 Single Window System

Facilities to disseminate information on various concessions/reservations/rebates provided to senior citizens by different Ministries of the Government of India is placed on the website of the Ministry of Social Justice & Empowerment. NISD has also taken such initiatives by developing a User Friendly Document on Geriatric Care. Which is available on www.nisd.gov.in The information is also disseminated to the elderly through Helpline Services. Some of the NGOs such as Helpage India have also brought out Senior Citizens Guide.

9.3 Voluntary Bureau of Elderly

Volunteers Bureau of Elderly is a network of elderly who could be available for different kinds of services on demand. The International Longevity Centre, Pune an NGO working for welfare of elderly has successfully used this concept over the years for gainful engagement of elderly post-retirement. The NISD in collaboration with them organized Workshops to showcase the successful models of Government and NGO interventions including the volunteers Bureau for wider replication and laying thrust on the concept of volunteerism, inter-generational bonding and successful experiences sharing.

9.4 Inter-Generational Bonding

Bridging the intergenerational gap is another innovative project has been pilot tested by the Ministry of Social Justice & Empowerment. The programme would be carried out for school children by creating awareness and sensitizing them on the issue.

9.5 Innovative public training

Creating broader awareness of the issues, available services, rights and redressal mechanisms are an important means to create an elderly friendly environment. NISD has taken it up in a serious manner and had developed a number of video spots to be aired on popular TV channels. It has developed an innovative 'do-it-yourself' publicity material like an interesting cataract awareness '*wall hanging*'. In addition, there are other useful publications and exhibits giving latest information about schemes, concessions, rights and available services for the elderly people.

10. INITIATIVES BY OTHER ORGANIZATIONS

10.1. There are a number of specialized NGOs coming up to join hands with the efforts of the government towards creating an elderly friendly environment in the country. The Senior Citizen Forums and Welfare Associations have been formed by the elderly themselves in various localities in Delhi. Senior Citizens Council, New Delhi has more than 500 members from all walks of life. They assemble at a Public Park everyday for an hour in the morning to attend religious discourses. The other activities of the Forum includes yoga, free health checkup camps, special care of senior citizens who were living alone. Helpage India is dedicated to the service of elderly through various programmes. In one of the major initiatives in the State of Gujarat it has got 63 Self Help Groups formed consisting of an overall 1000 elderly women. Servants of People Society at Chandigarh, a national level NGO, is working for the cause of elderly and stresses upon the value systems of our tradition.