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SENIOR CITIZENS – THEIR NEEDS AND OUR PRIORITIES

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Introduction

The phenomenon of population ageing is becoming a major concern for the policy makers all over the world, both for developed and developing countries. Our country too is not immune to this demographic change. The changing demographic profile has thrown many new challenges in the social, economic and political domains. The rapid socioeconomic transformation has affected various aspects of Society. Industrialisation, urbanisation and migration of population have brought the concept of nuclear family, as a result of which a section of the family, primarily the elders, are confronting the problems of financial and physical support. Hence, there is an emerging need to pay greater attention to ageing related issues and to promote holistic policies and programmes for dealing with ageing society. There is also a need to relook on the roles and responsibilities at individual level, at family level and at the level of society at large.

Profile of Elderly Persons in India

According to Population Census 2011 there are nearly 104 million elderly persons (aged 60 years or above) in India; 53 million females and 51 million males. Both the share and size of elderly population is increasing over time. From 5.6% in 1961 the proportion has increased to 8.6% in 2011. For males it was marginally lower at 8.2%, while for females it was 9.0%. As regards rural and urban areas, 71% of elderly population resides in rural areas while 29 % is in urban areas. The sex ratio among elderly people was as high as 1028 in 1951, subsequently dropped and again reached up to 1033 in 2011. The old-age dependency ratio climbed from 10.9% in 1961 to 14.2% in 2011 for India as a whole. For females and males, the value of the ratio was 14.9% and 13.6% in 2011.

Elderly People in India

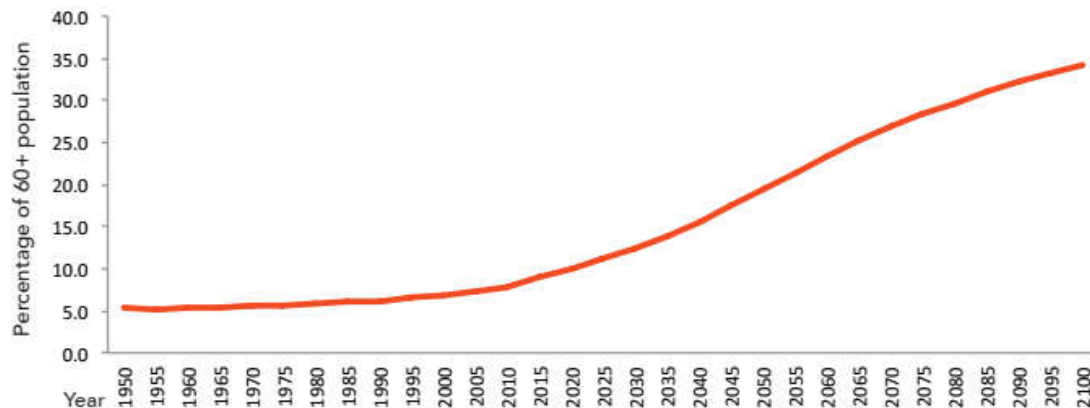
I POPULATION	Male	Female	Total
Total Population (in millions)			
Rural	427.8	406.0	833.8
Urban	195.5	181.6	377.1
Total	623.3	587.6	1210.9
Population Aged 60+ (in millions)			
Rural	36.0	37.3	73.3
Urban	15.1	15.5	30.6
Total	51.1	52.8	103.9
Share of Elderly Population in Total Population (%)			
Rural	8.4	9.2	8.8
Urban	7.7	8.5	8.1
Total	8.2	9.0	8.6
II ECONOMY			
Old-Age Dependency Ratio			
Rural	14.5	15.8	15.1
Urban	11.8	13.1	12.4
Total	13.6	14.9	14.2
Elderly Population Working (%)			
Rural	66.4	28.4	47.1
Urban	46.1	11.3	28.5
Total	60.4	23.4	41.6
III HEALTH			
Life Expectancy 60+ (Years)			
Total	16.9	19.0	17.9
Death Rate (60-64years) (Per Thousand)			
Rural	22.3	17.2	19.7
Urban	16.6	13.4	15.0
Total	20.7	16.1	18.4
Physically Disabled Among 60+(Per Hundred Thousand)			
Rural	5713	5476	5593
Urban	4361	4007	4181
Total	5314	5045	5177
IV EDUCATION			
Literacy Rate 60+			
Rural	50.5	18.4	34.2
Urban	79.6	52.7	66.0
Total	59.1	28.5	43.5

Source: Census, 2011

The percentage of the senior citizens in India's population has been growing at an increasing rate in recent years and the trend is likely to

continue. According to a 2017 report by the United Nations Population Fund (UNFPA), around 12.5% of India's population will be 60 years and older by 2030. The share of older persons, those aged 60 years or above, in India's population is projected to increase to nearly 20 per cent in 2050.

Percentage of 60-plus Persons in Total Population, India, 1950–2100



Source: United Nations (2015), World Population Prospects, 2015 Revision, Department of Economic and Social Affairs, United Nations.

Senior citizens in India belong to diverse groups. Consequently, the ageing issues are also different and a lot depends on the family support system the elderly enjoy. The heterogeneity among the elderly population must be factored into framing appropriate models of care for them.

Problems associated with old age

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 necessities.
- 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.

Policy Response to Ageing in India

Fulfilling needs for services and social protection for senior citizens, protection of their rights and enabling them to contribute in the development process are priorities for India. The Indian government's

commitment to population ageing concerns is evident in two important ways:

- i. being a signatory to all the global conferences, initiatives on ageing as well as the Regional Plans of Action; and
- ii. formulation of the National Policy on Older Persons (NPOP) in 1999, well ahead of Madrid International Plan of Action on Ageing (MIPAA), the United Nations (UN) sponsored International Plan of Action.

The National Social Assistance Programme for the poor is also an outcome of the Directive Principles of our Constitution (Articles 41–42) recognizing concurrent responsibility of the central and state governments in this regard.

India's national response can be seen as evolving along with many multilateral initiatives under the aegis of the UN which spearheaded global attention while encouraging country action to address ageing concerns.

Legal backings

- i. 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.
- ii. Section 20 of Hindu Marriage and Adoption Act, 1956 makes it obligatory provisions to maintain an aged parents.
- iii. Under Section 125 of Criminal Procedure Code, the elder parents can claim maintenance from their children.
- iv. 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.

Recent initiatives by Government

Recently, the Government of India has taken a lot of policy measures for welfare of the elderly population.

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. 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 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.

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.

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 1stOctober.

Senior Citizen's Jeevan Praman Life Certificate Alert on Email, SMS - To ensure that no pensioners are left out, the government as directed all Pension Disbursing Banks to make an exception list as on 1st December every year of those pensioners who fail to submit their Life Certificate and issue another SMS/Email to them for submitting the Life Certificate. The bank will also ask such pensioners through SMS/Email as to whether they are interested in submission of Life Certificate through a nominal chargeable doorstep service.

Conclusion

Supporting elderly people means providing economic assistance for, looking after, and spiritually encouraging them and respecting their legitimate aspirations so as to ensure their basic demands for meals, clothing, housing, travel, health, study, culture, information and personal communication.

To face the challenges of ageing population, the country needs to be well prepared. Appropriate social and economic policies need to be made to mitigate its ill effects. Social policy development for the elderly needs to be critically examined for society to adapt to ageing as well as for older population to adapt to a changing society. Suitable redistributive policies are required. New priorities must be added to the scarce resources for social programs for elderly, while still having to deal with the problems of the younger populations. Women issues also are of paramount importance in considering social policies for elderly population. Due to better life expectancy women live longer than men. Exacerbated risks for women

across the life course make them more vulnerable in old age. Appropriate care and support for them is a priority.

We must better equip people in earlier age cohorts, so that they remain in good physical and mental health and continue their involvement in family and community throughout the ageing process. Stronger partnerships between civil society, community and families are necessary to complement the actions taken by Governments in this regard.

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