

# Programmes and Policies for the protection, Maintenance and Welfare of Senior citizens

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**Abstract:** The phenomenon of population ageing is becoming a major concern for the policy makers all over the world, both for developed and developing countries. In India, according to the population census 2011, there are 104 million elderly persons. The proportion of elderly population in India has increased from 5.6% in 1961 to 8.6% in 2011, and estimated to be 19-20% by the year 2050. In this paper various programmes and policies for senior citizens are reviewed.

**Index Terms:** Population, developed, elderly, proportion, elderly, increased.

## I. INTRODUCTION:

A policy is a principle or rule to guide decisions and achieve rational outcomes. It is intent, and is implemented as a procedure. It also refers to the process of making important organizational decisions, including the identification of different alternatives such as programs or spending priorities, and choosing among them on the basis of the impact they will have. Policies can be understood as political, management, financial, and administrative mechanisms arranged to reach explicit goals.

Developing a comprehensive policy for elderly is the most urgent need for taking care of them in a comprehensive and coordinated manner. The task of implementing the policy is a national responsibility, requiring the combined efforts of the government, NGOs and other social units. It should be made mandatory for all participating ministries, departments, state governments and NGOs to promote and participate in the programmes concerned with the welfare of older persons. A governance structure needs to be put in place which provides for transparency, accountability, evaluation and monitoring of performance and also provides for a fair amount of autonomy.

## II. VARIOUS POLICY AND PROGRAMMES:

The need to formulate policies and programmes for elderly persons has been acknowledged by the Indian government and therefore it has taken number of initiatives to promote the welfare of elderly persons. The Government of India had formulated and adopted the *National Policy on Older Persons (NPOP)* in 1999 which was later revised to National Policy on Senior Citizen in 2011. The said policy had recommended for strengthening and orienting the primary health care system to enable to meet the health care needs of elderly

persons while stressing upon the need for preventive, curative, restorative and rehabilitative services. Thereafter, *the Maintenance and Welfare of Parents and Senior Citizens Act in 2007* defined the responsibilities of the family and the State in providing care for elderly persons. Under Section 20 of the said Act, the state government is to ensure that facilities for treatment of chronic, terminal and degenerative diseases are extended to elderly persons.

### **Older Persons (Maintenance, Care and Protection) Bill 2005**

The Central Government introduced a bill in Parliament for better care of rapidly growing elderly population in India. The bill titled “Older Persons (Maintenance, Care and Protection) Bill 2005” is intended to overcome the lacunae existing in the current legislation on maintenance and to make relief simpler, speedier and less expensive. It also aims to cover new areas of care and protection that have not so far been covered by any existing legislation. The bill has taken into account three thrust areas for legislation, viz., Maintenance, Care and Protection.

Maintenance includes a) financial b) housing requirement c) protection of life and property d) recreational and spiritual needs e) grievance redressal. Maintenance from the family will hitherto be a matter of right for the older persons. Care embraces a) financial b) housing requirement c) clothing requirement d) health requirement e) companionship requirement, from families and/or the state government in the case of persons without family support or living below the poverty line. Protection covers protection of life and property of the old against exploitation including physical and mental abuse.

### **Senior Citizen (Maintenance, Protection and Welfare) Act 2007**

The senior citizens saw a new ray of hope in December 2007, when the Central Government passed legislation, called the Maintenance and Welfare of Parents and Senior Citizens Act. Since then, each state has to make rules to carry out the provisions of the Act including the action plan for providing protection of life and property of senior citizens and implement the provisions of the Act by arranging fund.

#### **Provisions of the Act Maintenance includes**

- Financial
- Health requirement
- Protection of life and property
- Recreational and spiritual needs
- Grievance redressal

Maintenance from the family will hitherto be a matter of right for the older persons.

#### **Care embraces**

- Financial
- Housing requirement
- Clothing requirement
- Health requirement
- Companionship requirement

Families and / or state governments are responsible in case of persons without family support or living below the poverty.

While the above said policy and the law provided the framework, the most visible intervention in old age care was the launching of the *National Programme for Health Care of the Elderly (NPHCE)* in 2011. The NPHCE was a fulfilment of the international and national commitments of the Government of India as envisaged under the United Nations Convention on the Rights of Persons with Disabilities, NPOP (adopted in 1999) and Section 20 of the Maintenance and Welfare of Parents and Senior Citizens Act, 2007, dealing with facilities for treatment of chronic, terminal and degenerative diseases being extended to the elderly persons. The programme provides for easy access to the health services through community based primary health care; to identify health problems and manage them; building of the capacity of medical and paramedical professionals as well as of the caretakers within the family among others.

Recently, *the Integrated Programme for Older Persons, an initiative launched by the Government of India in 2015* (revised in 2016) provides for financial support to maintain homes for older persons, respite care homes and continuous care homes; run multi-service centres for older persons to provide day care, educational and entertainment opportunities, health care and companionship; to maintain mobile medical units for older persons living in rural or isolated areas; to provide specialized care by running day care centres for Alzheimer's disease and related disorders, multi-facility care centres for elderly widows, physiotherapy clinics and help lines and counselling centres for elderly persons. Overall, the policies and programmes in India have targeted the needs of elderly persons for care and support.

While the health services are available in public settings under different policies the Government, the care of elderly persons remains a responsibility of the family. A study from Indian Council for Medical Research (ICMR) (2012) at the All India Institute of Medical Sciences revealed that 70 per cent of patients who received emergency care died in their home indicating the importance of developing home care services for older persons. Keeping this in view, the problems of the elderly persons may increase with the increasing proportion of nuclear families, especially in urban areas, as nuclear families are less able to provide long-term care. Adding to this, the elderly persons suffer from problems such as disability, restricted mobility, loneliness, poverty and lack of awareness on accessing old age care.

The elderly population in India is plagued with deteriorating health and, thus, there exists a need for greater coverage of medical insurance. Though, the health insurance policy is evolving in India till recently, as the government has launched *Ayushman Bharat*, the biggest health insurance scheme in 2018. To ensure that nobody is left out especially women, children and the elderly, there is no cap on the family size and age for availing the insurance.



## The National Social Assistance Programme (NSAP)

The National Assistance Programme is a welfare programme being administered by the Ministry of Rural Development. The programme is being implemented in rural areas as well as in urban areas. The Government of India launched NSAP as a centrally sponsored scheme w.e.f. August 15, 1995. It included three schemes:

### i) National Old Age Pension Scheme:

Under the scheme, destitute aged 65 years and above were entitled to a monthly pension of Rs.75.

### ii) National Family Benefit Scheme:

The benefit under the scheme to below the poverty line household was lump sum amount of money on the death of primary breadwinner aged between 18 and 64 years. The ceiling of the benefit was Rs. 5000/- for death due to natural causes, and Rs. 10,000/- for accidental death.

## Policies and Programme for Care of Older Persons

The National Policy on Older Persons (NPOP) was announced in January, 1999, with the chief objective viz. to support individuals to make provision for their own as well as their spouse's old age; to support families to take care of their aged family members; to enable and hold up voluntary and non-governmental organizations in addition to the care provided by the family; to offer care and protection to the vulnerable aged people, to provide health care facility to the aged; to promote research and training facilities, to train geriatric care givers and organizers of services for the elderly; and to create awareness regarding aged persons and to develop themselves into fully independent citizens.

### Concession in Rail Transport

The Ministry of Railways provides the following concessions and facilities for the senior citizens:-

- 30% discount in all Mails/Express including Rajdhani/Shatabadi/Jan Shatabadi trains for the senior citizens
- Senior Citizen who is a heart patient is granted 75% concession in I, II and sleeper class fares
- Retired Persons including for their families from Indian Railways are entitled to free and concessional travel,
- At specific hours, certain compartments are reserved for elders in the suburban trains, as in Western Railways, 7 seats are reserved between 12 and 3 p.m

### Road Transport

Two seats are reserved for senior citizens in front row of the buses of the State Road Transport Undertakings. Fare concessions are given to senior citizens by different State Governments.

In Chandigarh, 50 % concession is given on the fares of state buses to senior citizens. In Delhi, Delhi Transport Corporation (DTC) has provision of reservation of seats for senior citizens and has also emphasized the same for private buses. The Corporation issues monthly passes on 50% concession in all the routes to the commuters for its City Buses. Kerala government provides free pass for traveling in state buses for those older persons who were freedom fighters.

**Air Travel**

Indian Airlines Scheme: A discount of 50 % is given on normal economic class fare for all domestic flights to Indian male senior citizens (subject to certain conditions) of 65 years and above and Indian female senior citizens of 63 years and above.

Income tax rebates and other facilities Under the Employees Provident Funds and Miscellaneous Provisions Act, 1952, (subsequently amended in 1996) several schemes are in operation and are designed to provide a measure of economic security to a person or his family in the event of retirement, or death before retirement. Section 88B of the Income Tax Act, 1961,

was inserted by the Finance Act, 1992. The section provides for rebate of income tax in the case of individuals with 65 years and above. The aforesaid provision is as follows:“An assessee, being an individual resident in India, who is of the age of 65 years or more at any time during the previous year and whose gross total income does not exceed Rs.1,00,000 shall be entitled to a deduction from the amount of Income Tax on his total income with which he is chargeable

for any assessment year of an amount equal to 40% of such Income Tax.” Earlier, a relief for the elderly people was granted in Compulsory Deposit Scheme (Income Tax Act, 1974). Under the Act, persons liable to make compulsory deposit did not include persons of more than 65 years of age. Earlier the age limit was 70 years which was reduced to 65 years by an amendment made in 1983 in the Compulsory Deposit Scheme, Income Tax Payers Act, 1974. Special priority is given to the older people at the time of submission of income tax returns, payment of electricity or tele phone bills and for getting telephone connection. Some banks in India are offering a higher rate of interest to the deposits made by the elderly.

**III. CONCLUSION:**

Despite the various robust initiatives undertaken by the Indian government, much remains to be done in order to ensure the expansion of the coverage as well as the implementation of existing legal and policy provisions for the long-term care of the elderly persons.

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