

# Programs and Schemes for Welfare of the Elderly



- *24 million in 1961 increased to 77 million in 2001*
- *Projected to rise to 179 million in 2031 and 301 million in 2051*
- *70 and above projected to increase from 29 million in 2001 to 132 million in 2051*



# Elderly in India-Facts

- 2<sup>nd</sup> largest elderly (60+) population in the world (2001)
- 80% are in the rural areas
- 40% are below the poverty line
- Over 73% are literate

- Family structure is changing to nuclear/small unit families
- Without the safe, secure and dignified status in the family, the elderly are finding themselves vulnerable
- Welfare of the elderly has been a low priority in the state...

## Laws for Elderly



- **There is no specific law till recently: Section 125 of the Cr PC** - A magistrate can order the child to maintain his old parents.
- **Hindu Adoptions and Maintenance Act:** Requires Hindu sons and daughters to maintain their elderly parents when parents are unable to maintain themselves
- **Domestic Violence Act :** Provides parents with right to seek relief in case of violence
- **Maintenance of Welfare of Parents and Senior Citizens Bill: Dec 2007- Its revolutionary law** - Tribunal headed by the SDM will decide the case. No Advocate, 90 days time line, 3rd Party can file suit. **Not yet Implemented all over India. Rules framed in Maharashtra in July 2010 and now Tribunals formed as 'inform by state govt.'** **Maintenance of Welfare of Parents and Senior Citizens Act 2007 (MWPSCA) :** Not yet implemented . Maintenance Max Rs 10,000/- p.m. Penalty Rs.5000/- - 3 months jail .



- **Help Age India**
- It was established in 1978 for the cause and care of the elderly people with its head office in New Delhi. It sometimes uses the services of NSS volunteers for events like painting competition, debates etc. and collection of funds to provide facilities to the elders. "Adopt a Granny" scheme is intended to provide rehabilitation at the doorsteps to the elders living under poverty line.

- Help age reaches out to the underprivileged elderly through its various services in the areas of financial, health and emotional security.
- Help age is slowly moving from welfare to integrated day care services for the elderly in rural and urban areas, expanding its scope of services quantitatively as well as qualitatively
- It is the leading advocate of older people's rights. They speak for India's 100 million grey population to help them live with dignity





- **Age care India**
- It is a premier national voluntary organization - for the welfare of the aged people in the country registered on 18th November 1980 as non-political, non-profit, secular, charitable, educational, cultural and social welfare organization under the Societies Registration number XXI of 1860.
- It has four types of membership viz. (a) founder members; (b) life-members; (c) associate members; (d) temporary members.
- It has been celebrating Elder Day on 18th November every year since "1981 to honour senior citizens above 80 years of age, to give them social recognition and respect.



- **Government Schemes for the Aged**
- The Ministry of Social Justice and Empowerment is implementing a Central Scheme of Assistance for the programmes relating to the aged from November 1992. Under the scheme, financial assistance is provided to voluntary organizations for establishing and maintaining of day-care centres, old-age homes, and mobile-Medicare units as well as for supporting and strengthening non-institutional services for the aged.

# Welfare Programmes for the Aged Old Age Homes



- The old-age home is a residential unit for at least 25 poor destitute aged persons of 60 years and above. Aged persons coming from lower-income groups and middle- income groups of society, in desperate need for shelter, can also be considered for admission in these Homes, subject to thorough inquiry and discretion of the voluntary organizations concerned.



- **Day Care Centres for the Aged**
- Assistance to voluntary organizations is given for maintenance of day-care centres for at least 50 persons in urban/slum/rural/tribal areas. The aim of these programmes is to keep the aged integrated with their respective families and to supplement the activities of family in looking after the needs of the aged.



- **Mobile Medicare Services for the Aged**
- Under this programme, grant is provided to voluntary organizations, which have experience and expertise in providing Medicare services to the aged in rural/urban/slum/areas.



# Policies/Schemes

- Over the years, the government has launched various schemes and policies for older persons. These schemes and policies are meant to promote the health, well-being and independence of senior citizens around the country. Some of these programmes have been enumerated below.
- The central government came out with **the National Policy for Older Persons in 1999** to promote the health and welfare of senior citizens in India. This policy aims to encourage individuals to make provision for their own as well as their spouse's old age. It also strives to encourage families to take care of their older family members. The policy enables and supports voluntary and non-governmental organizations to supplement the care provided by the family and provide care and protection to vulnerable elderly people. Health care, research, creation of awareness and training facilities to geriatric caregivers have also been enumerated under this policy. The main objective of this policy is to make older people fully independent citizens.

- This policy has resulted in the launch of new schemes such as-
- Strengthening of primary health care system to enable it to meet the health care needs of older persons
- Training and orientation to medical and paramedical personnel in health care of the elderly.
- Promotion of the concept of healthy ageing.
- Assistance to societies for production and distribution of material on geriatric care.
- Provision of separate queues and reservation of beds for elderly patients in hospitals.
- Extended coverage under the Antyodaya Scheme with emphasis on provision of food at subsidized rates for the benefit of older persons especially the destitute and marginalized sections.





- The [Integrated Programme for Older Persons \(External website that opens in a new window\)](#) is a scheme that provides financial assistance up to 90 per cent of the project cost to non-governmental organizations or NGOs as on March 31, 2007. This money is used to establish and maintain old age homes, day care centres, mobile Medicare units and to provide non-institutional services to older persons. The scheme also works towards other needs of older persons such as reinforcing and strengthening the family, generation of awareness on related issues and facilitating productive ageing.

- The National Housing Bank will introduce a 'reverse mortgage' scheme under which a senior citizen who owns a house can avail of a monthly stream of income against mortgage of the house. The senior citizen remains the owner and occupies the house throughout his or her lifetime, without repayment or servicing of the loan. Regulations are to be put in place to allow creation of mortgage guarantee companies.
- An exclusive health insurance scheme for senior citizens is to be offered by the National Insurance Company. Three other public sector insurance companies as mentioned in the [Medical Insurance](#) section, are to offer a similar product to senior citizens.

- The [Maintenance of Parents and Senior Citizens Bill \(External website that opens in a new window\)](#) of 2007 - This bill has been recently introduced in Parliament. It provides for the maintenance of parents, establishment of old homes, provision of medical care and protection of life and property of senior citizens.

THE END