

Legal Framework for the Socio-Economic Security and Healthcare of Elderly Citizens in India

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Abstract

The elderly population in India has traditionally enjoyed privileges within the framework of a social economy where the needs of the old remained a moral responsibility of the family, kin, and community. However, the changing times have forced a shift in the approach to senior-age care. An old person finds him or herself stuck in a situation between an insensitive state and the demands of globalization. The World Health Organization reports that about 1 in 6 older adults in India experience abuse, accounting for nearly 36 million individuals (*Breaking the Silence on Elder Abuse in India, 2023*). However, the actual figures might be much more than reported. The reportage of elderly abuse in the form of harm, and distress has increased due to their vulnerability.

This paper seeks to understand the specific challenges aged people face from the perspective of legal impediments to securing their well-being. Laws and schemes are evaluated based on their effectiveness in improving the overall accessibility to justice for senior citizens. Lastly, the paper sheds light on the amendments needed in the legal system for the socio-economic security and healthcare of elderly citizens in India.

Keywords: Senior Citizens, Economic Development, Income Security, Legal Amendments.

Introduction

The world's population is growing older. According to the World Health Organization (WHO) by 2050, the world's population aged 60 years and over will double (2.1 billion). The number of persons aged 80 years and above is expected to triple between 2020 and 2050 to reach 426 million (*Ageing and Health, 2022*). One of the foremost achievements of the modern era has been the enormous reduction in human mortality. Historically, the mortality records illuminate that advances in the medical arena, schemes towards the eradication of poverty, control over endemic and pandemic diseases, improved sanitation and personal hygiene, control of wars and famines along with improvement in living standards helped to reduce the risk of mortality in all age cohorts.

Over the past two decades, the population of the elderly in India has increased substantially. The percentage of children under the age of 15 declined from 35% in National Family Health Survey (NFHS- 3) (2003-05) to 29% in NFHS- 4 (2013-15) (*Demographic distress: Will India get older before it gets richer? 2019*). Compared to those aged 60 years and older, the population increased slightly from 9% in NFHS-3 to 10% in NFHS-4 (*Demographic distress: Will India get older before it gets richer? 2019*)¹. Population aging, life expectancy at age 60 has also increased significantly from about 12 years in 1950 to 18 years in 2015 and is projected to rise further to more than 21 years by

¹<https://www.financialexpress.com/opinion/demographic-distress-will-india-get-older-before-it-gets-richer/1580674/>.

2050 (*United Nations, 2015*).

India faces an unusual population aging due to lengthening lifespans and dropping fertility. This demographic shift poses a massive and complex challenge to Indian society in the form of the rising burden of non-communicable diseases, a vulnerable female-heavy older adult population, changing family structure, and a lack of a social safety net.

Noncommunicable diseases such as cardiovascular diseases, cancers, chronic respiratory diseases, diabetes, and eyesight conditions, the prevalence of which increase with age. Mental illnesses and substance abuse disorders have also been increasing among older age groups: between 1990 and 2013, mental illness and substance abuse disorders rose from 2.8% to 4% of the total morbidity burden among adults 50-69 years of age (*Population Aging in India: Facts, Issues, and Options, 2016*). Among adults 70 and older, the increase in the same period was from 1.4% to 1.7% (*Institute for Health Metrics and Evaluation, 2014*)². Although the reported burden of chronic illness is high, many Non-communicable diseases affecting older citizens remain undiagnosed due to a lack of access to health education, services, and financial resources.

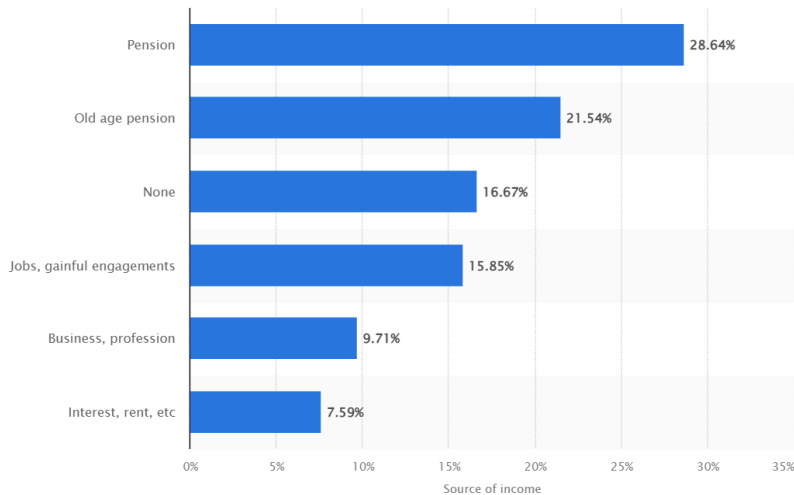
The objective of the study - To understand the necessary legal amendments that need to be introduced to prioritize the socio-economic security and healthcare of elderly citizens in India.

Limitations of the study - The presented paper is restricted to some aspects of the demographic shift in India's population. The data that is stated in this paper is collected from secondary sources, there is a lack of accuracy.

Income sources of the aged

According to a survey carried out in 2021 in India, approximately 30 percent of elderly people received monthly government pensions as their primary source of income to support themselves through old age (*Source of income among the elderly population in India in 2021, 2023*). By contrast, around 17 percent of elderly people had no form of revenue and were dependent on other family members to support them (*Source of income among the elderly population in India in 2021, 2023*).

² <https://ftp.iza.org/dp10162.pdf>.



Source : Kanwal.(2023). Source of income among the elderly population in India in 2021, by type.

Average incomes tend to fall with age. Lower revenues for older retirees are partly explained by cohort effects such as the growth of real earnings. As time passes by this translates to higher income for each successive cohort of retirees, which in turn leads to higher pensions income for each generation. However, older people live alone more often which lowers their equivalised disposable income, given the equivalence scale used to compute the disposable income of families.

³Historically, in India, the joint family system has acted as a social security net for the elderly. This is also considered one of the reasons for the low formal pension coverage in the country. Lately, this projection has started falling apart due to urbanization and the nuclearisation of families. A 2011 United Nations Population Fund (UNFPA) survey carried out in selected states showed that about a fifth of 60+ respondents lived alone or solely with a spouse. The main reason for living without children was having no children, or children living in a different locality due to education, work, or marriage, rather than due to personal preference. Although, only 14% of these single-generation, older-adult households received financial support from friends or relatives (*Population Aging in India: Facts, Issues, and Options, 2012*).

Many Indians experience longer lifespans and better health, as a result, an increasing number may choose to continue to work, full-time or part-time, beyond the traditional retirement ages for reasons of enjoyment and intellectual stimulation or to share their experience and knowledge with younger employees. Older workers also consider it as an economic necessity, rather than personal preference as their main reason for remaining in the workforce, indicating a high level of income insecurity (*Population Aging in India: Facts, Issues, and Options, 2012*).

³ Alam, M. (2020). Ageing, Old Age Income Security and Reforms: An Exploration of Indian Situation. *Economic and Political Weekly*, 39(33), 3731-3740.

Workforce participating by age, gender, and place of residence (%)

Age group	Total			Rural			Urban		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Total	39.8	53.3	25.5	41.8	53.0	30.0	35.3	53.8	15.4
15-59	58.5	78.4	37.4	63.0	79.8	45.4	49.5	75.7	21.4
60+	41.6	60.4	23.4	47.1	66.4	28.4	28.5	46.1	11.3
70+	29.5	45.1	14.5	33.5	50.0	17.5	19.8	33.1	7.6
80+	22.1	34.9	10.9	24.4	37.1	12.8	16.9	29.5	6.7

Source: Government of India, 2011

Income security plays a significant role amongst the elderly due to rising healthcare consumption and expenditure. The average annual per capita healthcare spending in India is almost four times as high for older adults (INR 2,890) as among younger adults (INR 770) (*Population Aging in India: Facts, Issues, and Options, 2012*).

Without health insurance and quality healthcare infrastructure, fatal healthcare expenditures can easily push older adults into poverty. Health insurance and health care policies are significant components of any national action designed to ensure the income security of India's older adults.

The Effect of Aging on Economic Growth

⁴Aging is inevitable, but there are indications that less developed countries may be "aging too fast" - that is, well ahead of institutional readiness to cope with growing numbers of elderly and their disproportionate needs for health and social services (*United Nations, 1983, p.571*).

The structural aging of the population has profound consequences on a country's economic growth. Most economists argue that a country with a higher proportion of inhabitants in the old age group tends to be associated with decreasing productivity levels, lower savings, and higher government spending. As a result, the old age dependency ratio increases, which means the smaller working age group will be obliged to care for the older age group (*Lindb, 2004; Navaneetham and Dharmalingam, 2012*).

Despite these negative effects, authors argue that the personal retirement account (PRA) systems followed by many countries will enable retirees to be more independent. Using PRA instead of pay-as-you-go systems will provide financial stability for retirees. It is predicted that the current pay-as-you-go system will provoke an increasing deficit in government budgets. Some consider the

⁴ Treas, J., & Logue, B. (1986). Economic Development and the Older Population. *Population and Development Review, 12*(4), 645-673.

rise in the government deficit has been due to the retirement of more educated workers (*Delaying Retirement in Spain, 2009*). The more educated workers are, the higher payroll taxes they pay during their working lives, and the greater the pensions they will receive when they retire. Hence, a rise in retirement among educated workers is expected to double the government's expenditure on retirement. It largely depends on what types of retirement policies governments (or government agencies) adopt, as some procedures may be able to offset the problem of increasing deficits in government budgets.

The four perspectives that may influence development policies and programs in developing countries-

- The opinion that holds is that the aged are a low priority in development efforts. While not incapable of contributing to the development or benefitting from it, the aged are not seen as meriting special initiatives in the context of scarce resources.
- The second perspective views the aged as an obstruction to development. As economic dependents, they are perceived as a drain on scarce resources. Concerning traditional beliefs and values, they are dismissed as resistant to changes compatible with modernization and economic growth.
- The third outlook treats the aged as a resource in the development process. As a flexible, reserve labor force, for instance, they can be substituted for marginal industries, public welfare and safety tasks, housework, child care, and the transmission of traditional skills.
- Finally, the aged may be viewed as potential victims of modernization efforts if their status declines with development. The concern then centers on the preservation of the respect and support accorded the aged in traditional societies.

Overall, the degree of the negative effect of aging on public expenditure depends on the type of government policy. Hence it is believed that the effect of population aging makes it possible to mitigate the rise in public expenditure as long as the retirement policies can be adjusted - by moving them to private pension schemes and raising the retirement age, provided that the number of immigrant workers can be increased to compensate for the shortfall in the labor force.

Elderly women as a vulnerable group

Elderly women are a growing presence in developing countries. Indian elderly women face three main threats: being old, being a woman, and being poor (*Elderly Women In India: Challenges and Interventions, 2022*). Paternalistic customs and laws encouraging female dependency, the division of labor between genders with women as primary caregivers, and labor market discrimination are important determinants of gender differences in poverty among the elderly.

Although a significant proportion of women has always worked, the widespread belief in female dependence has had a profound effect on the design of policies that influence the economic status of elderly women. Private pension policies also contain gender inequalities. Until 1983, pension plans were allowed to pay female retirees at lower rates based on their greater life expectancy. A 1983 supreme court decision finally required equal payments to female pensioners.

Individuals' family and work history during the years before they reach sixty-five strongly influences their economic status in old age. These patterns determine both the assets accrued before their retirement and the benefits received after the age of sixty-five. The division of labor between genders, which assigns primary family responsibilities to the woman of the household, and labor market discrimination - which limits employment choices, contribute to the impoverishment of many elderly women.

Accordingly, preretirement work and family history play an important role in determining a woman's economic situation in old age. The over-representation of women in certain industries and occupations is linked to lower earnings and little access to private pensions. There is an urgent need to focus on the racial gap in poverty rates among the elderly population and the feminization of poverty among minorities.

Existing legal protection and schemes for senior citizens in India

- Legal Protection -

It has been observed that despite the numerous policies and laws that have been provided for the aged, cases of harassment have been rampant in our country. The main reason is the lack of enforceability of the laws. The penal provisions are not stringent enough to create fear among the abusers. A mere fine of a few thousand rupees or imprisonment for a few months does not compromise the trauma that the elders have gone through. With such forbearing punishments, the enforceability of the above-mentioned laws and acts is reduced. Government has time and again failed to provide complete protection even though legal protection has been instituted in society.

⁵According to a survey conducted by HelpAge India, it was understood that many of the petitioners were either not satisfied with the final decision of the tribunal or were not aware of the next step if the decision was not followed by their children. As a result, despite having a legal mechanism in place, justice is not being delivered.

For instance - The Maintenance and Welfare of Parents and Senior Citizens (Amendment) Bill

⁵ <https://blog.ipleaders.in/analysis-of-laws-in-relation-to-protection-of-senior-citizens-against-harassment-and-neglect/>.

2019, includes some of the much-needed provisions but it lacks as far as stringent punishments are concerned (*Analysis of laws in relation to protection of senior citizens against harassment and neglect, 2022*). Further, this bill has not been approved by the parliament yet which reflects how this issue of senior citizens is not much of a priority for the government.

In addition to this, senior citizens, in particular, those who are based in rural areas are unaware of their rights against the actions practiced by their family members. The lack of knowledge acts as an obstacle to assisting senior citizens by all means.

Listed below are a few laws and acts introduced by the Indian Government -

1) Section 194P - The Income Tax Act 1961

Section 194P of the Income Tax Act, of 1961 provides suitable conditions for exempting Senior Citizens from Filing income tax returns aged 75 years and above. According to this section, senior citizens who are 75 years or above and have only pension and interest income as their sources of income, can submit a declaration to the specified banks for deduction of tax at source (TDS), if any on the said income. Such senior citizens will not be required to file their Income Tax Returns (ITRs).

Hence, The bank is a 'specified bank' as notified by the Central Government. The specified bank shall be responsible for computing their total income and deducting tax thereon after giving effect to various deductions allowable under Chapter VI-A and rebate under Section 87A of the Act.

Though the Income Tax Act 1961 has been beneficial it has certain shortcomings - such as if you do not pay income tax in India, you are considered not eligible for deduction for investments such as insurance premiums and medical premiums according to chapter VIA. Deductions granted by the Income Tax Act help in lowering taxable income. Only if there are tax-saving investments or incurred qualified costs, one can claim the deductions. Various deductions are allowed under various sections to reduce taxable income - one of them being section 80C of chapter VIA.

2) The Gratuity Act - 1972

The payment of gratuity is a retirement benefit for employees engaged in factories, mines, oil fields, ports, plantations, railways, companies, shops, and other establishments. The law applies to shops and establishments in a state, in which ten or more persons are employed, on any day of the preceding twelve months.

The Payment of Gratuity (Amendment) Bill, of 2018 brought about a few changes in the Act, such as -

The provisions for central government employees under Central Civil Services (Pension) Rules,

1972 concerning gratuity are similar. Before the implementation of the 7th Central Pay Commission, the ceiling under CCS (Pension) rules, in 1972 was 10 lakhs. However, with the implementation of the 7th central pay commission, in the case of Government servants, the ceiling has been raised to Rs. 20 lakhs.

Considering the inflation and wage increase the Government initiated an increase in the maximum level of gratuity to such amount as may be notified by the Central Government from time to time. Now, the government has issued a notification specifying the maximum limit to Rs. 20 Lakh.

The gratuitous payment received from the employer is available to the employee both when he or she retires by choice or due to advanced age. This amount helps the retiring person to plan for old age.

The scope of this Act is limited to large-scale companies or organizations and does not apply to organizations where the number of employees is less than 10. However, there is a need to modify the implementation of the Act as it is still not followed by many companies.

3) Section 125 - Code of Criminal Procedure 1973

Section 125 of the Code of Criminal Procedure (referred to as Cr. P.C. 1973) is made of any person having sufficient means but neglects or refuses to maintain his father or mother, who is unable to support themselves.

Section 125(1) (d) of Cr.P.C.1973 states, a Magistrate of the first class may, upon proof of such neglect or refusal, order such a person to make a monthly amount, which he considers fit for the maintenance of his father and mother. Such an amount shall be payable from the date of the order or if so ordered from the date of the application. This provision is a measure of social justice and was specially enacted to protect not only women and children but also old and especially financially poor parents.

There needs to be proper implementation of this law, especially in rural areas. The government needs to make strict provisions against individuals who violate the law and awareness needs to be created at the individual level to educate citizens about the importance of this provision.

4) The Himachal Pradesh Maintenance of Parents and Dependents Act, 2001

Himachal Pradesh is considered as one of the first states to legislate on the maintenance of parents in 1996 and the bill received presidential assent and became functional in 2001. Few other states and the government of India have borrowed from the Himachal Act while framing similar legislation. This act imposes an obligation to maintain one's dependents not only parents, it provides relief to wives, children, and dependents who are in a similar situation. It empowers any

person unable to maintain himself/herself, who is a resident of the state, to apply to the tribunal for an order instructing children, grandchildren, husband, father, mother as the case may be, to pay a monthly allowance or any other periodic payment (*Care of Senior Citizens and the Role of the State, 2008*).

The inability to maintain oneself is defined as a situation where one's total or expected income and other financial resources are inadequate to provide basic amenities. The features of the Himachal Pradesh Maintenance Act have been included in the national act. Such as - the involvement of social organizations in the legal process, simplification of legal procedure, flexibility regarding age limits, and conciliation process.

An act further to amend the Himachal Pradesh Maintenance of Parents and Dependents Act, 2001 (Act No.19 of 2001) is known as the Himachal Pradesh Maintenance of Parents and Dependents (Amendment) Act, 2007. According to the Amendment Act in section 3, in sub-section (1), the words "having income below the level laid down for persons living below the poverty line" is deleted.

5) The Maintenance and Welfare of Parents and Senior Citizens Act, 2007

The Maintenance and Welfare of Parents and Senior Citizen Act -2007 was enacted to tackle the high rate of abuse against senior citizens and parents in India and provide them with welfare and maintenance. Any citizen of age 60 or above is to be considered a 'senior citizen' in India. It implies equally protecting a 'male' and 'female' senior citizen. It includes biological, adoptive, and step-parents as 'parents; under the Act. It defines 'children; to include grandchildren along with biological children, with both categories meeting the age of majority.

Under this act, a senior citizen including a parent who is unable to maintain his or herself from their earning or property shall be entitled to make an application under section 5 in case of -

- a) parent or grand-parent, against one or more of his/ her children not being a minor
- b) a childless senior citizen, against such of his relatives referred to in clause (g) of section 2.

This act further proposes to provide better medical facilities to senior citizens and provisions for the protection of their life and property.

One of the constraints of this provision is the specification of Rs. 10,000 as the maximum amount of maintenance that can be claimed per month. The fixation of a ceiling amount is arbitrary and hinders securing an appropriate maintenance amount for those with higher economic capacity. This will discourage individuals from seeking relief under this provision. Another challenge is that the elderly hesitate to seek relief even if they have awareness of the act due to the perceived stigma in

formally complaining about their children.

There is a need for the system to ensure timely implementation of the order by the tribunal and the administrative support available for senior citizens if there is a default or refusal to comply with the order for maintenance.

- Government Schemes -

In response to the growing changes in age composition and faster aging, the center and state government in India have for the past few years been engaged in drawing a set of government initiatives to help older persons. There have been dynamic changes within the family structure that has pushed the aged to the brink of negligence, abuse, and suicide.

Although the government has initiated various welfare schemes for the benefit of senior citizens, it is not suitable for the present times, the implementation of these policies has sought to the indifference of the government towards senior citizens.

Pension, being the sole income for many senior citizens has been denied for long periods and the negligent behavior of the government adversely deteriorated the living standards of senior citizens. In many instances, this has been brought to the notice of the general public. ⁶For example - in a recent case of the state of **Andhra Pradesh V. Dinavahi Lakshmi Kameswari (2021)** [Civil Appeal No. 399 of 2021 (Arising out of SLP (C) No 12553 of 2020)], considering the delay made by the state government in providing salaries and pensions to government employees stated that these are rightful entitlements and they should be provided within the specified time.

The Government has initiated various schemes/ initiatives on paper for the benefit of the elderly in society, but in reality, these schemes lack effectiveness and therefore adversely affect the interests of the senior citizens. The need of the hour is for the government to provide a robust system for the protection of the most vulnerable section of our society.

Listed below are a few schemes and programs introduced by the Indian Government -

- 1) Pradhan Mantri Vaya Vandana Yojana (PMVVY)

The Pradhan Mantri Vaya Vandana Yojana (PMVVY) pension program was introduced by the government in 2017, to provide retirement benefits to senior citizens. A guaranteed pension is available to seniors 60 years and above under the LIC-manged program.

⁶ <https://blog.ipleaders.in/governments-lethargic-attitude-towards-senior-citizens-india-reparative-role-judiciary/>.

The pension payments under the PMVVY plan are made per the pay-out option that the investor chooses concerning the plan. They can be made every month, every quarter, every half-year, or every year.

With the annual pension option, the policy can be purchased for a minimum of Rs. 1,56,658 (for Rs. 12,000 annual pensions) and a maximum of Rs. 14,49,086 (for Rs. 1,11,000 yearly pension). The monthly option ranges from Rs. 1,62,162 (Rs.12,000 yearly pension) to Rs. 15,00,000 (Rs. 1,11,000 annual pension) (*LIC India*).

Mode of Pension	Minimum Investment amount (Rs)	Maximum Investment amount (Rs)
Monthly	1,62,162	15,00,000
Quarterly	1,61,074	14,89,933
Half-yearly	1,59,574	14,76,064
Yearly	1,56,658	14,49,086

Source: LIC India

According to the LIC website for FY 2022-23, the scheme shall provide an assured pension of 7.40% p.a. Payable monthly. This promised rate of pension shall be payable for the policy term of 10 years for all policies purchased till 31st March 2023.

When compared to LIC and other insurers they offer immediate annuity plans - one can get a lifelong pension against a lump sum upfront investment. But the PMVVY scheme offers better pension rates. For those seeking liquidity, the PMVVY's 10-year lock-in may seem more convenient than the lifelong lock-ins of other immediate annuity plans. The PMVVY scheme also waives GST while immediate annuity plans levy it at 1.8 percent of the purchase price (*Is PMVVY better than other senior citizen schemes, 2021*).

The PMVVY scheme however does suffer from some drawbacks - the Rs.15 lakh cap on total investments restricts the monthly pension to Rs.9,250. This scheme also offers the same pension rate for all subscribers above the age of 60. Whereas, in other immediate annuity plans, pension rates rise with age. For instance, under Jeevan Akshay VII, a 70-year-old can take home 30 percent more pension than a 60-year-old with a similar purchase price (*Is PMVVY better than other senior citizen schemes, 2021*).

2) Senior Citizen Savings Scheme

Senior Citizen Saving Scheme (SCSS) is a government-backed retirement benefit program. Indian senior citizens who invest a lump sum in the plan individually or jointly can take advantage of the account's benefits. The scheme offers an interest rate of 8.2 percent for the April-June quarter of 2023.

Senior citizens can start an SCSS amount with a minimum of Rs. 1,000. The investment limit of SCSS has been increased from Rs. 15,00,000 to 30,00,000 in the 2023 Budget (*Senior citizens savings scheme: Disadvantages of SCSS you should know before investing, 2023*). A premature withdrawal is allowed but with penalties after the complete year from the date of opening the account. Another benefit is that senior citizens can claim a deduction of up to Rs. 1.5 lakhs under section 80C of the Income-Tax Act, 1961 for investing in the Senior Citizen Savings Scheme.

As per the plan the scheme pays interest quarterly. This guaranteed payout at the end of each quarter has made the SCSS one of the most commonly known fixed-income products among senior citizens.

⁷While SCSS is considered attractive, it does not come without problems. The interest earned from SCSS deposits becomes taxable if it exceeds Rs.50,000 limit in a financial year. For instance, currently, the SCSS deposit limit is Rs.30 Lakh, the quarterly interest earned will be Rs. 61,500 and the annual interest will be Rs. 2,46,000 (at the current 8.2% interest) (*Protection of Senior Citizens In India and Human Rights: A Socio-Legal Study, 2017*). Since the amount is above Rs. 50,000 limit, TDS will be deducted at a specified rate.

The 8.2% interest rate did make the SCSS account an attractive investment option, but those who opened the account earlier at a lower rate are at a disadvantage. To enjoy the current high interest, they can close the old SCSS account to open a new account. However, closing an SCSS account prematurely attracts charges. There is a lock-in period of 5 years for investments made in the SCSS account. This can be further extended by 3 years. The lock-in period may make it difficult for some depositors to plan as per their goals.

Therefore, though SCSS comes with its o drawbacks it is one of the best schemes for eligible investors who are looking to earn guaranteed interest returns.

3) Indira Gandhi's national old age pension scheme (IGNOAPS)

Indira Gandhi's national old age pension scheme is one of the five sub-schemes of the National Social Assistance Programme (NSAP). The NSAP is a social welfare scheme aimed at assisting poor

²<https://www.financialexpress.com/money/disadvantages-of-senior-citizen-savings-scheme-5-reasons-not-to-invest-in-scsc/3071373/>.

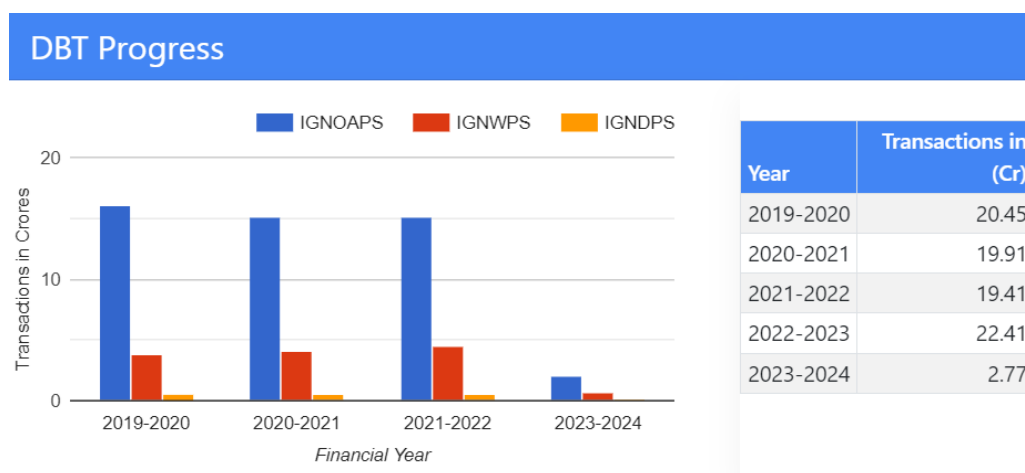
households in India, including the elderly, widows, and persons with disabilities.

The NSAP at present includes five sub- schemes;

- a) Indira Gandhi Old Age Pension Scheme (IGNOAPS)
- b) Indira Gandhi National Widow Pension Scheme (IGNWPS)
- c) Indira Gandhi National Disability Pension Scheme (IGNDPS)
- d) National Family Benefit Scheme (NFBS)
- e) Annapurna Scheme

Whereas, the primary objective of IGNOAPS is to provide social protection to eligible senior citizens in India. The scheme provides monthly pensions to the beneficiaries. One key feature is that since it is a non-contributory pension scheme, the beneficiaries are not required to contribute any amount to receive the pension.

Under IGNOAPS, citizens living Below the Poverty Line and 60 years of age are eligible to apply. A monthly pension of Rs. 200 up to 79 years and Rs. 500 after that.



Source: National Social Assistance Programme, Ministry of Rural Development

The National Social Assistance Programme is a scheme that aims at the social benefit of the downtrodden sections of society.

4) Atal Vayo Abhyuday Yojana: Empowering the Elderly for a Dignified Life

The Atal Vayo Abhyuday Yojana (AVYAY), introduced by the Ministry of Social Justice and Empowerment, is an initiative aimed at empowering senior citizens in India. This scheme recognizes the invaluable contribution made by the elderly to society and seeks to ensure their well-being and social inclusion.

Under the umbrella scheme, Atal Vayo Abhyuday Yojana (AVYAY), an Integrated Programme for Senior Citizens (IPSrC) provides financial assistance to eligible organizations for running and maintenance of senior citizen homes/ continuous care homes to improve the quality of life of the senior citizens, it mainly focuses on indigent senior citizens by providing basic amenities, entertainment opportunities and by encouraging productive and active aging.

Another component under the AVYAY scheme is the Rashtriya Vayoshri Yojana (RVY) -

The main objective of the Rashtriya Vayoshri Yojana is to provide physical aid and assisted living devices for senior citizens belonging to the BPL category and suffering from age-related disabilities /infirmities. Under the Scheme, assisted living devices such as Walking sticks, Elbow crutches, walkers, Artificial dentures, etc are provided free of cost to the beneficiary. The scheme is being implemented through the “Artificial Limbs Manufacturing Corporation (ALIMCO)” a public-sector undertaking under the Ministry of Social Justice & Empowerment.

The scheme has been revised w.e.f F.Y. 2020-21. Under the revised Scheme, the criteria for selection of beneficiaries have been extended to include not only those senior citizens belonging to the BPL category but also senior citizens with monthly income not more than Rs. 15,000/- and those with age-related disabilities.

⁸At present, a total of 325 Districts have been selected for the execution of RVY. The assessment tends to identify the beneficiaries that have been completed in 135 districts of which as of 25.01.2019, 77 distribution camps have been organized benefitting 70939 senior citizens of the BPL category.

Recommendations -

- 1) The responsibility of elderly care in India cannot singlehandedly be managed by the government and public sector organizations alone, mainly because of the huge numbers involved, which is expected to increase with time. There is a need for the amalgamation of ideas and services from public, private, and NGOs for addressing the issue. For instance, a separate unit, like the Ministry of Women and Child Development should be set up to look into the social and health care-related issues of the elderly.
- 2) Western cultures tend to be youth-centric, emphasizing attributes like individualism and independence. This can be connected to the Protestant work ethic, which ties an individual's value to his or her ability to work - something that diminishes in old age. The geriatric in countries like the U.K. and the U.S. live lonely lives and as their health

⁸ <https://www.india.gov.in/spotlight/rashtriya-vayoshri-yojana>.

deteriorates, the elderly in these cultures often move to retirement communities. India is slowly adopting this practice, hence the government should come up with initiatives that will encourage the youth to volunteer and take care of the aged. Along with the existing schemes and programs like - Atal Vayo Abhyuday Yojana, the National Social Assistance Programme (NSAP), etc, there is a need to set up centers with the help of NGOs such as Vridhcare and AgeWell Foundation where the formation of support groups, and training classes can be held for senior citizens. These workshops can include yoga classes and other activities that help keep senior citizens physically fit and happy.

- 3) With growing age, people experience physical, psychological, behavioral, and attitudinal changes that give rise to problems like loneliness and other health-related problems. To help the elderly citizens overcome these problems the government should arrange for expertise from various areas such as anthropology, sociology, economics, and health to come together to understand the complex and diverse societal changes which will help in better planning and implementation of programs. For example - The Netherlands is home to Hogewey - a tiny village where every resident is contending with dementia. In this village, they are offered the opportunity to live a “normal” life. The village is walled for security. There are shops where residents can pick up merchandise but no money is exchanged. Perhaps because of the sense of purpose and opportunity to do “normal” things, residents of this special village live longer and require fewer medications than their counterparts in the more traditional settings.
- 4) The government needs to set up helplines and Geriatric clinics at remote locations to support and protect elderly citizens. As senior citizens require the most diverse range of healthcare services, there is a need to create adequate services for them. For the effective implementation of healthcare programs such as the National Programme for Health Care of The Elderly (NPHCE), Ayushman Bharat, and Pradhan Mantri Jan Arogya Yojana (PM-JAY), there needs to be better coordination between the Centre-State-Panchayat level government.
- 5) Government should encourage social science research in the field of elderly care so that policies and programs framed will be apt for the Indian Scenario. While framing schemes and policies for the elderly, prospects such as - the inflation rate and change in Indian demography need to be taken into consideration as they may harm them later on. For example, The National Social Assistance Programme currently offers a pension of Rs.20,000 on the death of a primary breadwinner however, with the growing economies and fluctuating inflation rates this amount becomes insufficient to even meet the basic needs of a family.

The pension amounts under all schemes of the National Social Assistance Program negate the purpose of uplifting the oppressed sections. The low amounts granted as pension offer no substantial economic assistance.

- 6) The feminization of poverty among the elderly is based on the history of women's economic dependence on men in this society. This dependency has led to policies that have contributed to the impoverishment status of many elderly females who find themselves widowed and helpless. Hence, the existing government should initiate programs such as providing low-interest loans and creating peer groups that will help focus on the socio-economic upliftment of elderly women in society.
- 7) In rural areas the government needs to encourage and support micro-finance organizations, as they require their members to save systematically as a means to pay back their loans and gain access to incrementally larger pools of finance, hence leading to a form of long-term saving. The long-term savings can later be invested in productive assets, which can be used as a source of income for the aged.
- 8) One of the strategies used in Denmark that can be used in India as well is the Social and Healthcare Policy for the Elderly. The policy accommodates the preference of senior citizens to remain in their own homes, the municipality has developed a wide range of, services aimed at helping these elderly to help themselves. For instance - assistance with cleaning, shopping, washing, preparation of meals, and personal hygiene and care. Two forms of home care are available, long-term and temporary help. Long-term care is provided free of charge, whereas temporary home care visits may include individual payment depending on the income of the recipient.
The public health nurse offers free around-the-clock services including patient education, care, and treatments, and help in filling out applications for various needs, change of residence, aid, and emergency help, as well as applications for senior centers and senior day-care facilities.

To improve the welfare and care facilities for senior citizens, we must focus on the existing social support systems or the traditional social institutions such as neighborhood bonding, community bonding, and community participation must be revived. Family and relatives need to show sensitivity towards senior citizens.

Conclusion

In the process of moving into the realm of older adulthood, most people either find themselves retired from active economic life or on the verge of retirement. The economically productive life span of an individual usually terminates with his or her retirement. It is observed that working at older ages may not be on par with working at younger ages in the remunerative sense. The number of working hours also gets reduced with age.

In India, old-age income security is not well developed. A huge percentage of the total workforce is in the unorganized sector with little or no formal old-age income security. The issue of old-age

security is gaining importance, and it is now high on the public policy agenda.

The new pension system that is being followed in the country is beneficial for those who can save for their retirement, there is an urgent need for an alternative approach for low-income people who cannot fully provide for their retirement. While framing policies training and information needs of older citizens will have to be looked into on a priority basis. Voluntary organizations will have to be encouraged to provide outreach services and supply disability-related aid and short-term stay.

The inclusion of the mentioned recommendations would ensure the effective realization of the legislation's support towards the socio-economic and healthcare objectives and improve the protection of elderly citizens in India.

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