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# INITIATIVES BY THE NATIONAL GOVERNMENT FOR THE SENIOR CITIZENS OF INDIA

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#### **Abstract**

The phenomenon of population ageing has attained such a dimension today that, several policies concerning the older persons have been formulated across the globe and different programmes have been initiated at international levels to address their specific needs. With a view to attract worldwide attention to the problems associated with the increasing greying population, the United Nations resolved to convene a World Assembly on Ageing. The purpose of the assembly was to formulate plans and launch international action programmes for ensuring socio-economic security to the aged worldwide and how their potential may be channelized towards their respective national development.

The largest repository of population data in the country, that is, the Census reveals that the percentage of elderly people in the total population has constantly been in rise over the years till recent times. It has been projected that in near future India and China would host almost forty percent of the world's aged. Against such a backdrop, providing secure ageing to the senior citizens of the land becomes a real big challenge. The Constitution of India provides for several safeguards to the senior citizens of the country. In addition, there are several legal safeguards as well. Moreover, from time to time, the Government of India have introduced multiple schemes and programmes and announced national policies for the welfare of the aged. This article thus attempts to highlight on the initiatives taken by the national government for the senior citizens of India.

**Key Words:** Population ageing, United Nations, socio-economic security, government schemes and programmes, national policy.

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#### Introduction

The phenomenon of population ageing has attained such a dimension today that, several policies concerning the older persons have been formulated across the globe and different programmes have been initiated at international levels to address their specific needs. With a view to attract worldwide attention to the problems associated with the increasing greying population, the United Nations resolved in 1978 to convene a **World Assembly on Ageing** in **1982.** The purpose of the assembly was to formulate plans and launch international action programmes for ensuring socio-economic security to the aged worldwide and how their potential may be channelized towards their respective national development. Thus, *two* different categories of issues related to population ageing were identified in this assembly. While one dealt with humanitarian issues like health, nutrition, housing, education, income security of the elderly, the other category was concerned with developmental issues and the effects of the greying population on the production, consumption, savings and investment of the elderly.

It is projected that by 2025, India and China, the two population giants will house almost two-fifths (38%) of the world's aged (**Leibig et. al, 2005**). The Census data of India also reveals that from the census in 1951 (the first in independent India) till the most recent one in 2011, there has been a progressive increase in the share of the elderly population to the total population of the country. Against such a backdrop, providing secured ageing to the senior citizens of the land becomes a real big challenge.

In India, the *Constitution* acts as a protector and provides several safeguards for the senior citizens of the country, be it the **Directive Principles of State Policy** or different items enlisted in the **State List** and the **Concurrent List**. In addition, there are several *legal safeguards* as well provided to the elderly of our country as prescribed in the **Criminal Procedure Code** or the **Hindu Adoption and Maintenance Act** the most important of all, the **Maintenance and Welfare of Parents and Senior Citizens Act, 2007.** 

From time to time, the *Government of India* as well have introduced multiple schemes and programmes and announced national policies for the senior citizens of the country with the view of ensuring socio-economic security to them. The purpose of this paper is therefore, to

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present an overview of such schemes and programmes and the policies adopted so far for the

Schemes and Programmes Introduced by the Government of India for the Senior Citizens.

The pension scheme after retirement was introduced in **1881** by the **Royal Commission** on **Civil Establishment.** Hence, policies for the elderlies in India dates back as early as the colonial time.

In **1971**, the **Employees Family Pension Scheme** (**EFPS**) was launched to provide long-term financial assistance to the family members of government employees who died in service. An amount of Rs. 250 per month and Rs. 750 per month was fixed as minimum and maximum amounts respectively.

The next year that is in 1972the Government of India introduced the Sainik Samman Pension Scheme to provide a monthly pension ranging between Rs. 3,600 to 1.5 lakhs to the freedom fighters.

An umbrella scheme in the name of National Social Assistance Programme (NSAP) was launched in 1995. This centrally-sponsored scheme combined three different schemes, namely, the National Old Age Pension Scheme (NOAPS), National Family Benefit Scheme (NFBS) and the National Maternity Benefit Scheme (NMBS). This umbrella scheme though administered by the Ministry of Rural Development was equally implemented in both rural and urban areas. The NOAPS aimed at providing social assistance benefit to the aged persons of the country. As per this scheme, an amount of Rs. 75 per month which was later revised to Rs. 150 per month was given to the beneficiaries who mainly comprised of destitute above 65 years of age with no means of income from any source.

In **2007**, the NOAPS was renamed as the **Indira Gandhi National Old Age Pension Scheme (IGNOAPS)** to be implemented by the *panchayats* and *municipalities*. A pension amount of Rs. 200 per month was stipulated for persons below the poverty line aged 60 years upto 79 years and Rs. 500 per month after 79 years.

In addition the **Annapurna Scheme**launched in **2000**, provided 10 kilograms of free foodgrains per month to those elderly people who were not covered under IGNOAPS.

The **National Programme for Healthcare of the Elderly (NPHCE)** was introduced in **2013** with particular focus on the healthcare of the elderly. The programme is sponsored by both the *Central* and the *State Governments* on 80:20 ratios.

Similarly, the **Varistha Yojana for Senior Citizens** was initiated by the *National Insurance* for hospitalization and treatment of critical illness by senior citizens.

The most important programme for the elderlies of our country till date with far-reaching implications is the **Old Age Social and Income Security (OASIS)** of the *Ministry of Social Justice and Empowerment*. This programme aims to make concrete recommendations to the national government as to how the wealth of the younger persons in the workforce today may be channelized so that their wealth gets accumulated and help them in their older ages when they no longer would be in the work force.

### National Policies Related to the Senior Citizens of India

The United Nation General Assembly resolved to observe the year 1999 as the International Year of Older Persons. In pursuance of the resolution, in the same year the Government of India announce the National Policy on Older Persons (NPOP) with the following main objectives:

- Protection of elders against abuse and exploitation.
- > Service to improve the quality of care of the elders.
- > Provide care and protection to the vulnerable elderly people.
- > Encourage family members to take care of their respective elderly family members.
- > Provide adequate health care facilities to the elderly.
- Increase income tax rebate for the senior citizens of the country.
- > Strengthening legislations regarding parents' rights of being supported by their children.



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Accordingly, the National Council for Older Persons (NCOP) was set up in May 1999 with the following objectives:

- ➤ Provide feedback to the national government regarding the proper implementation of NPOP.
- Advocate the best interests for the senior citizens.
- Lobbying for more concessions to the aged people of the country.

The NPOP was modified as the **National Policy on Senior Citizens** (**NPSC**) and launched in **2011** with the following objectives:

- Establish an inclusive, barrier-free and age-friendly society.
- Strengthen inter-generational relationship and ensure institutional care as the last resort.
- Promote ageing in own home, housing and income security and homecare services.
- Mainstream the cause of the senior citizens especially elderly women into the national developmental policies and programmes.
- Channelize the potentialities of elderly people as valuable human resources towards national development.
- Employment in income-generating activities after retirement.
- Long-term savings and credit facilities for the elderlies in both urban and rural areas.
- Support and assist organisations that provide counselling and career guidance as well as training services to the elderlies.
- ➤ Provide healthcare insurance schemes and other programmes and services to ensure dignity in old age.
- Ensure proper implementation of the *Maintenance and Welfare of Parents and Senior Citizens Act* of 2007.

It is this NPSC that suggested the setting up of an exclusive *Department of Senior Citizens* under the *Ministry of Social Justice and Empowerment* as well as the *Commissions for Senior Citizens* at national as well as state levels.

#### **Conclusions**

Population ageing today is almost a pan global phenomenon. Addressing the specific needs of the elderly and ensuring their socio-economic security hence has become a real challenging task worldwide. The problem is all the more pressing in developing countries like India where the tempo of ageing is rapid on one hand and the disintegration of the traditional joint family system that otherwise acted as old age support system is also waning off fast. Therefore, the national government from time to time have introduced several schemes and programmes and formulated policies for the welfare and benefit of the senior citizens of the country. But a major question that still remains unanswered is that how many of the elders are really aware of these schemes and programmes and how many can really exert their rights and enjoy the benefits guaranteed to them.

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