

# Programmes and Policies for Aged Population in India: An overview

The present paper is undertaken to study the development of major programmes and policies related to the aged population in India. A brief demographic scenario of the aged population in India is also highlighted. It also discusses decadal growth of aged population in India which continuously registers an increase in comparison to general population. National policies and schemes introduced by the government assure aged persons that their concerns will not be ignored. The goal of these initiatives is to help aged persons to live the last years of their life with grace and dignity.

**Keywords:** Ageing, Welfare, Pension, Social Security, Poverty and Aged Persons.

## Introduction

In the twentieth century the proportion of aged population sixty and above has increased all over the world. At the turn of the new millennium there were about 600 million aged people in the world and their numbers are expected to increase further due to improvement in health, decline in fertility, and increase in longevity. The elderly are projected to increase in numbers rapidly and are expected to constitute nearly 17 per cent of the global population in 2050 (Kinsella and Velkoff, 2001). The developed and developing countries shared equal proportion of aged population till 1980s but currently, in developing countries, Asia contributes significantly larger share of the world's elderly population (more than 54 per cent). India and China are ageing faster. In view of this situation, the twenty first century may be called the 'Era of Population Aging' (Prakash, 1994) with a serious concern for the policy makers all over the world. At the global level, the concern towards aging population has given size to various social welfare measures for the older population calculated to protect them against their insecurities especially the economic insecurity.

In India, in 2011 the population aged sixty years and above was more than 100 million and by mid-century it is expected to reach 323 million people, a number greater than the total U.S. population in 2012. India's aged population is increasing dramatically. The proportion of the population aged 60 or over of India which was about 5 per cent of the total in 1901, which marginally increased to 5.4 per cent in 1951, and by 2011 its rise to about 8.8 per cent. India's population aged 60 and older is projected to climb to 19 per cent in 2050, according to the United Nations Population Division (UN 2011). India's population is ageing because of reduced fertility resulted into slower growth at the base of population pyramid and reduced mortality increased the size of population pyramid at the top. By 2050 it would get flattened at the top and by the turn of the next century, it is likely to acquire the form of inverted pyramids. There will be very little population growth at the bottom of pyramid and rapid growth of aged population at the top (Kattakayam, 2005)

In ancient India all the needs of aged persons were fulfilled within the joint family system. Older persons developed the need for outside help, when the structure and function of family started changing. This is the essence of modernization theory propagated by Cowgill (1974). The migration of the younger population will impede the old age care system and return migration of the elderly will hamper intergenerational balance (Wiseman, 1980).

The vulnerability of the aged is mainly implied in the family size and family set up (Hareven, 1995). The share of older Indians, taking place in the context of changing family relationships and severely limited old-age income support, brings with it a variety of social, economic and health care policy challenges (Bhat, 2013). Only one-fifth of older persons in India have access to some sort of formal pension, a significant portion of the economic



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activity is informal. In most of the cases they are compelled by the situation of their life that put them in the labour force in the later years of life (Prasad 2007). Elder Care is a many sided task that has to be shared by the Family, Community, Society and the State (Bali 1997).

In India, there are multiple instances of discrimination experienced by aged persons, particularly by aged women. This includes discrimination in access to jobs and health care; subjection to abuse, denial of right to own and inherit property, and lack of basic minimum income and social security (UNFPA and Help Age International, 2012). The socio-economic condition of older women is more vulnerable in the context of demographic and the socio cultural change (Tout, 1993). Poverty is sought to be a major risk in developing countries (Sen, 1994) and in most of the developing countries older people and dependent are poor and vulnerable (World Bank, 1994). The situation in urban areas which shows a rejection of the older people by the next generation is spreading to the rural areas (Desai, 1985). Some initiatives were taken regarding income security and pension for government employees during the British Colonial rule. Several schemes were implemented regarding provident funds with companies and numerous industry levels after independence, 1947 (Ota, 2012). Public assistance to the aged persons came into being with the Constitution of India in 1950. In the constitution of India the Directive Principles of State Policy and Article 41 state that it is the government's responsibility to provide public assistance to the aged persons. The provident funds schemes started in 1950s and 1960s. In 1956, the government passed the Hindu Adoption and Maintenance Act, and in 1973, the Code of Criminal Procedure – which integrated clauses regarding the right of parents who could not be looked after by their children. Aged persons were perceived as the natural beneficiaries of welfare contributions and institutionalised services. The state did not view them as a resource or as active

participants in planning their own development and welfare (Sujaya, 2000). The reason was that the aged persons' existence in population and in society started to attain maximum growth only in 1971 onwards (Table1).

**Objective and Methodology**

The main objective of the present paper is to study the recent demographic scenario of aged population and review major programmes and policies designed and implemented by the Indian Government for providing its interests to this segment of population from time to time. The study uses secondary source of data. Census of various years of India and schemes and policies formulated by the central government for the welfare of aged persons are the main source of data used in this paper.

**Decadal Growth of Aged Population**

The aged population in India has grown very steadily since 1951 at a much faster rate as compared to general population from 1951 to 2011 and more so during the period 1961 to 1981 and 2001 to 2011. However, there has been a steady decline in growth rate of aged population during 1981-2001 although it has still outpaced the growth of general population and it doubled itself during 2001-2011 (Table1).

Further salient features of Indian elderly are: (a) a majority of the aged are in rural areas; (b) the large number of the older-old persons (above 80 years); (c) the sex ratio of aged population was female dominated (in the year 2011, there were 1033 females per 1000 males); (d) more than one fourth of aged persons (30 per cent) are below the poverty line (Central Statistical Office, 2011). In India, the government's concern towards aged population as a priority began with India's participation in the World Assembly Conference in Vienna in 1982, where India adopted the United Nations International Plan of Action on Aging. Following participation at the World Conference, the Government, by way of stressing its intentions for the welfare of the old, began to recognize the old as a social category that needs specialized attention (Shankardass, 2004).

**Table: 1**

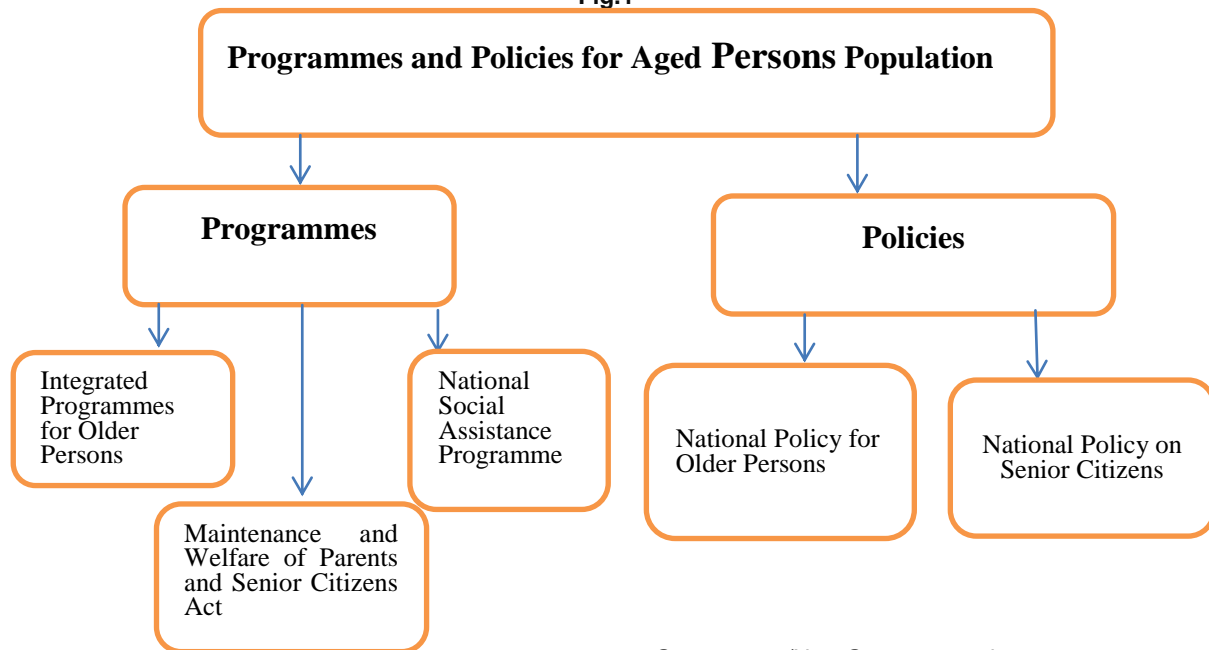
Decadal Growth of Elderly and General Population		
Census Year	General Population	Elderly Population
1951-1961	21.6	23.9
1961-1971	24.8	33.7
1971-1981	24.7	33.0
1981-1991	23.9	29.7
1991-2001	21.5	25.2
2001-2011	17.1	35.5

Census of India, 1951-2011

Social security is selected as concurrent matter of both the central and state governments. However, it is difficult to know all the schemes comprehensively as there is a decentralization of

institutional framework to a certain extent. Therefore only major programmes and policies initiatives launched by the central government are discussed below in brief:

Fig.1



**Programmes**

For the welfare of the elderly the government of India has introduced various programmes. Some of the programmes run by the central and state governments for the aged population are discussed below:

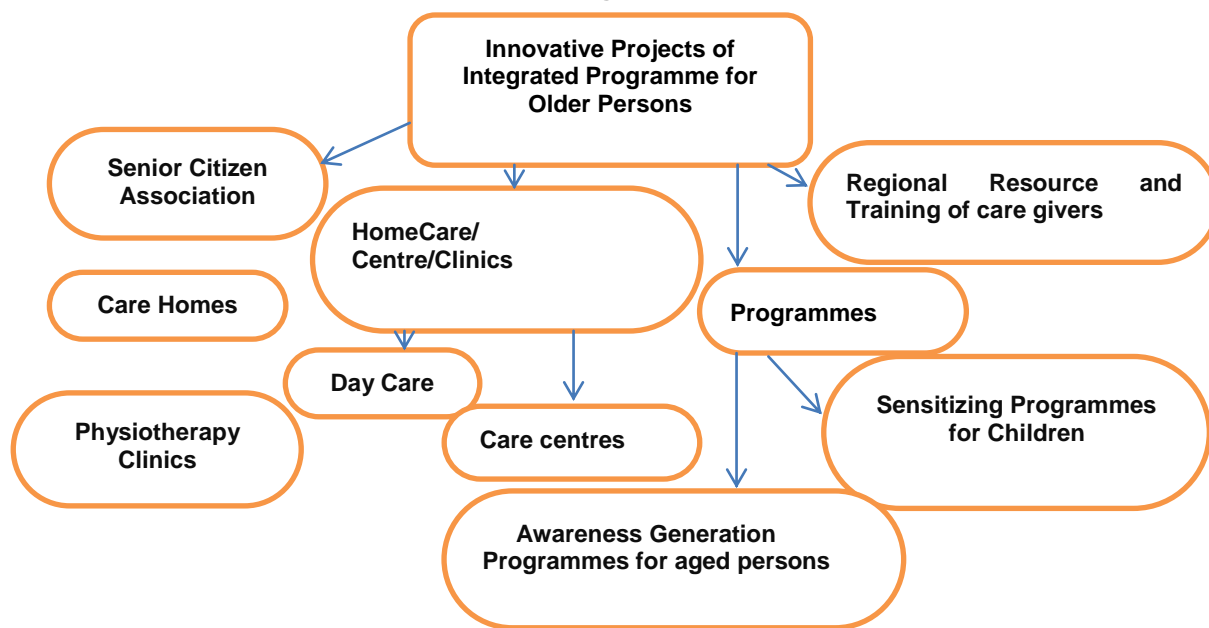
**Integrated Programme for Older Persons, 1992 (IPOP)**

In India, since 1992, an Integrated Programme for Older Persons (IPOP) is being implemented. The main objective of this programme is to improve the quality of life of the aged persons by providing basic amenities like food, shelter, medical care and entertainment opportunities and by encouraging productive and active ageing through providing support for capacity building of

**Government/Non-Governmental**

Organizations/Panchayati Raj Institutions/local bodies and the Community at large. Under the Scheme, financial assistance up to 90 per cent of the project cost is provided to non-governmental organizations for establishing and maintaining old age homes, day care centres and mobile Medicare units. The Scheme has been revised w. e. f, 1.4.2008. Besides increase in amount of financial support for existing projects, several innovative projects have been included for assistance. Some of these are like maintenance of respite care homes, formation of senior citizen associations, day care centres, and programmes for children particularly in schools and colleges, regional resource and training centres of caregivers etc. (Fig.2).

Fig.2



**National Social Assistance Programme (1995)**

The National Social Assistance Programme (NSAP) is a welfare programme being administered by the Ministry of Rural Development. This programme is being executed in rural areas as well as urban areas with effect from 1995. In this programme the State has taken a number of welfare measures to provide social security to senior citizens, especially those belonging to the below poverty line and also the families in the same category who have lost their primary breadwinner. Historically, earlier to 1995, for the first time initiatives were taken by Kerala (1960), followed by Andhra Pradesh (1961) and Tamil Nadu (1962) to provide social security to the destitute elderly as old age pension, ranging from Rs. 30 to Rs 100 per month. Later on, other states like Andhra Pradesh, Tamil Nadu, Karnataka, Gujarat and Maharashtra also followed such schemes for the agricultural workers (Kumar, 1999). The following schemes are covered under NSAP especially for aged persons:

**Indira Gandhi National Old Age Pension Scheme**

Indira Gandhi National Old Age Pension Scheme (IGNOAPS) earlier known as National Old Age Pension Scheme was launched in 1995 and was renamed in 2007. For those belonging to unorganized sector and below poverty line households, earning less than Rs. 6,000 per annum, the scheme brings in income security. Under this scheme the persons aged 60 years or above are entitled to a monthly pension of Rs. 200 up to 79 years of age and Rs.500 thereafter (Earlier the age limit was 65 years). The central government provides two hundred rupees under IGNOAPS, to which state governments add an additional amount, according to their preference.

**Annapurna Scheme**

The Annapurna Scheme was launched in April 2000, to provide food security to senior citizens who were eligible for pension under NOAPS but could not receive it due to budget constraints. The scheme tries to cover 20 per cent of aged persons eligible for NOAPS. These beneficiaries are given 10 kg of food grains per month free of cost. However, there have been major problems in the implementation of the Annapurna Scheme. Haryana, Karnataka and Tamil Nadu and many other states wanted modifications before implementing it.

**Maintenance and Welfare of Parents and Senior Citizens Act (2007)**

The Parliament of India enacted the Maintenance and Welfare of Parents and Senior Citizens Act in 2007. The definition of senior citizen included both Indian citizens aged over 60 years, and all parents irrespective of age. The Act, makes maintenance of parents and grandparents who are unable to maintain themselves from their own income obligatory upon their children they can demand maintenance from their children and where there are no children, from their relatives, through Tribunals. The Bill defines "relative" as someone who is in possession of or would inherit a senior citizen's property. The Bill does not address the needs of senior citizens who do not have children or property. Maintenance includes provision for food, clothing,

residence, medical attendance and treatment. Maximum amount which may be ordered for maintenance of a senior citizen shall not exceed rupees 10,000 per month. It contains strict provisions for the desertion of senior citizens. Under Section 24, if anybody who has responsibility for the care or protection of a senior citizen leaves and abandons him or her, such person shall be punishable under the Act with imprisonment of either three months or fine up to rupees 5,000 or both. It can afford the establishment of Old Age Homes for needy aged persons. It endows the senior citizens to withdraw any transfer of property, which they may have made in favour of a relative, in case of negligence by such relatives, as wills are changeable. This Act has a model Legislation passed by the Central Government for adaptation and application by individual state government.

However, the act is not applicable to the State of Jammu and Kashmir, while Himachal Pradesh has its own Act called the "Himachal Pradesh Maintenance of Parents and Dependents Act, 2001." All the other State Governments and the Union Territory Administrations have brought the Act into force in their respective jurisdictions.

The main objective of the programmes launched by the Indian government during 1992 to 2005 is thus to make all efforts to sustain the dignity of aged persons in their twilight years by improving their quality of life.

**II Policies**

Recently the government of India put serious initiatives in place related to a welfare policy for aged persons' well-being. There are only two national policies which are discussed below:

**National Policy on Older Persons (NPOP), 1999**

The Ministry of Social Justice and Empowerment declared the National Policy on Older Persons in 1999 to confirm its obligation to ensure the well-being of the older persons in a holistic manner. It viewed post 60 phase of life as an integral part of life. The Policy emphasized increase in social and community services for aged persons, particularly women, and enhanced their accessibility and utilization. Principal Areas of Intervention, Action Strategies and implementation of National Policy are as under:

**Financial Security**

National Policy on Older Persons recognised financial security through Old Age Pension Scheme for poor and destitute aged persons, better returns on earnings/savings of Government/Quasi-Government employees' savings in Provident Fund, etc. It also emphasized on generating opportunities for continued employment/self-employment and income generation and provision for Pension Scheme for self-employed, employees of the non-formal, and non- governmental sector. Special consideration is given to widows in the matter of settlement of benefits on the demise of their husbands. Some proposals of tax relief such as sensitivity in taxation policies for organisations of senior citizens and some tax relief for son or daughter when aged parents reside with them are considered.

**Health Care and Nutrition**

NPOP recognized special health needs of the aged persons. It emphasized the creation of health facilities through trust/charity, etc., and implementing health insurance. Aged persons' health problems are to be met through increasing, strengthening and reorienting the public health services at Primary Health Care level. It is proposed that geriatric care facilities would be provided at secondary and tertiary levels. It recognized the strengthening of health education programmes by making use of mass media, folk media and other communication channels. Importance of balanced diets, physical exercise, Yoga, meditation, allocation of time for leisure and recreation etc. also considered. This policy considered expansion and strength of mental health services by families counselling facilities and NGOs for older persons.

**Shelter**

The NPOP recognized allotment of 10 per cent of the houses/housing sites in urban as well as rural areas especially to the aged persons falling in the category of Below Poverty Line (BPL). It proposed housing schemes like Indira AwasYojana, loans at reasonable interest rates and easy repayment of instalments etc. It emphasized the motivation of earning persons to invest on their housing in their earning days so that they have no problems of shelter in old age. Layouts of housing should be in favour of the life styles of aged persons. Segregation of aged persons in housing colonies has to be avoided. These would have easy access to community services, medical care, parks, recreation and cultural centres. Payment of civic dues will be facilitated. Aged persons should be given special consideration in dealing with matters relating to transfer of property, mutation, property tax and other matters.

**Education**

The NPOP considered that educational material relevant to the elderly's lives should be developed and made available through mass media and informal communication channels. Education would cover a wide range of programmes, like creative use of leisure, culture and social heritage, appreciation of culture and imparting skills in community work and welfare activities. Access of aged persons to libraries of universities, research institutions, cultural centres and libraries of open universities should be facilitated. In schools, educational programmes should be oriented on inter-generational bonding. The contribution of aged persons needs to be highlighted inside the household and outside through the media.

**Welfare**

The NPOP encouraged the non-institutional care set up of aged persons i.e. within family and the community. Government should also create infrastructure like old age homes in partnership with voluntary organizations to provide for destitute, poor and neglected aged persons whose care cannot be confirmed within the family. Voluntary organizations need to be promoted for creating facilities for day care, outreach services, multi-service citizen centres, etc. These organizations should be encouraged to

seek training and professional expertise of persons employed for the care of aged persons. Aged persons would be encouraged to form informal groups of their own in the neighbourhood to satisfy the needs for social interaction, recreation and other activities.

**Protection of Life and Property**

In the NPOP it was emphasized that the State has to provide security network like police to protect aged persons from criminal offence and to keep friendly vigil. Aged persons should be free from domestic violence. Early settlement of property disputes is to be done to protect aged persons from fake dealings in transfer of property through sale. Wills are to be set in place. Voluntary organizations and associations of aged persons are to be assisted. Free legal aid and toll free helpline services are to be made available across the country. Precaution needs to be taken in hiring of domestic help, handling of cash and valuables, visits of repair and maintenance persons, vendors and others. Care of aged persons, within family resorting to the provisions of law viz. Criminal Procedure Code, (Cr P.C.) 1973, Hindu Adoption and Maintenance Act. (HAMA) 1956 etc. whenever needed, is to be guaranteed.

**Other Areas of Action**

The NPOP also emphasized on many other areas of constructive actions such as issue of identity cards by the administration; fare concessions in all modes of travel; preference in reservation of seats in local public transport; modifications in designs of public transport vehicles for easy entry and exit; strict implementation of traffic discipline at zebra crossings to facilitate aged persons to cross streets; concessions in entrance fees in leisure and entertainment amenities: art and cultural centres and places of tourist interest. Mechanism for achieving, priority in gas and telephone connections and in fault repairs; removal of physical barriers to facilitate easy movement, speedy disposal of complaints lodged by aged persons relating to fake dealings, and cheating etc. is strongly recommended.

**Realization of the role of Non-Governmental Organizations (NGOs)**

The National Policy recognized the NGOs sector as a very important institutional mechanism to provide user friendly affordable services to aged persons. Voluntary effort will be promoted and supported in a big way. Exchange of information and interactions among NGOs need to be facilitated. Release of grants to voluntary organizations is strongly required to ensure better services to aged persons. Trusts, charities, religious and other donations need to be encouraged to provide services to the aged. Aged persons are encouraged to make use of their professional knowledge, expertise to provide services to fellow senior citizens thereby. Volunteers are encouraged to assist the home bound elderly, particularly frail and elderly women and to help them to overcome loneliness. Trade unions, employers' organizations and professional bodies are sensitized to organize programmes related to retired workers.

**Realizing the Potential of 60+ phase of life**

The National Policy emphasized that 60+ phase of life is a huge unexploited resource. This potential will be understood by providing facilities to make the appropriate choices. Aged persons particularly women's contribution is more in the running of the household, especially when young women, too, are working outside the home. Special programmes will be designed and disseminated through the media to integrate tradition with contemporary needs and transmit more effectively socio-cultural heritage to the grandchildren.

**Family**

The NPOP emphasized on family support for the aged population. Programmes will be developed to sensitise the young on inter-generational bonding. Caring and sharing values need to be reinforced. The role of married daughters should be recognized by society in sharing the responsibility of supporting aged parents where parents have only one or two children. State policies will encourage children to co-reside with their parents by providing tax relief. Short term stay-in facilities for aged persons will be supported so that families can get some relief when they go out. Counselling services will be strengthened to resolve inter-familial stresses.

**Research**

The NPOP considered importance of research on ageing. Universities, medical colleges and research institutions will be assisted to set up geriatrics centres. Corporate bodies, banks, trusts and endowments may be requested to institute chairs of gerontology and geriatrics in medical colleges and universities. Professional associations of gerontologists may also assist to strengthen research activity and its dissemination. Funding support will be provided to academic bodies for research projects on ageing. An interdisciplinary coordinating body on research will be set up. Aid will be given for setting up resource centres in different parts of the country.

**Training of Manpower**

The Policy laid emphasis on training of care givers who support aged persons. Training institutions for nurses and for the paramedical personnel need to introduce specific courses on geriatric care in their educational and training curriculum. Schools of Social Work and University Departments need to give more attention to the aged in their organization of services for the aged. Exchange of training personnel will be facilitated. Assistance will be given for sensitization programmes on ageing for legislative, judicial and executive wings at different levels.

**Media**

The National Policy acknowledged the role of creative media which can promote the concept of active ageing and help dispel stereotypes and negative images about this stage of the life cycle. Media can help to strengthen intergeneration bonds, concept of active ageing and provide information to handle problems that emerge due to ageing. The Policy proposes to involve mass media as well as other traditional communication channels on ageing issues.

**Guidelines for Implementation of NPOP**

The NPOP proposed an inter-ministerial committee for its implementation and to monitor its progress. States are encouraged to set up separate Directorates for Older Persons. Annual Plans and Five year Action plans are to be prepared by each Ministry to implement aspects which concern them. Targets will be set within the framework of a time schedule. Budgetary provisions for implementation of the policy are to be facilitated by the government.

The Government of India has set up a National Council for Older Persons (NCOP) headed by the Minister for Social Justice and Empowerment. The NCOP members are experienced and well known individuals representing NGOs; senior citizens' groups and retired persons' are also from the field of law, social welfare and security, research and medicine. The NCOP is topmost organization to advise and coordinate with the government in the preparation and application of policy and programmes for the welfare of the aged. Five states which are to be represented on the council by rotation comprised of non-official members of NGOs, media and experts on ageing issues. In addition to this, an autonomous registered National Association of Older Persons (NAOPS) is to be established to mobilize aged persons to advise the government on all matters relating to the aged persons. The Association is to be comprised of National, State and District level offices and these will choose their own holders. The National Policy also proposed the participation of Panchayati Raj institutions in implementation programmes at local level to draw up plans to utilize the talents and skills of aged persons for the benefit of the society.

Thus India's first National Policy formulated for the aged persons gave special attention to financial security, health care, nutrition, shelter education etc. It also emphasized the protection of legal rights of aged persons through safeguarding their life and property in old age.

**National Policy on Senior Citizens, 2011 (NPSC)**

National Policy for Senior Citizens (NPSC) was launched in 2011. It is based on several factors like demographic explosion among the aged because of advancement in medical research, the changing economy and social setting; high levels of destitution among the rural aged etc. More aged women than their male counterparts experience loneliness and are dependent on children. This policy addresses issues concerning senior citizens living in urban and rural areas, special needs of the "oldest old" and older women. It emphasized on strengthening inter-generations bond and the care of aged persons within the family. The focus area of new National Policy for senior citizen and its implementation would be taken as under:

**Income security**

More than two third of the elderly live below the poverty line and their number would increase with time so main intervention required in old age relates to financial insecurity. It included various schemes like Indira Gandhi Old Age Pension Scheme. This scheme proposed that rate of old age monthly pension would be raised to rupees 1000 per month per person. The

NPSC also emphasized that all senior citizens living below poverty line would be covered under Public Distribution System. Sensitivity of taxation policies towards the aged persons will be considered. Microfinance and loans at reasonable rates of interest would be offered to aged persons to start small businesses.

#### **Healthcare**

In revised policy, health needs of the aged will be met through strengthening and reorienting highly subsidized public health services at primary health care level; through non-profit organizations like trust or charity; and through implementing health insurances like RashtriyaSwasthyaBimaYojana (RSBY). Health insurance will be introduced through public fund especially for those who are over 80 years and do not pay tax. Restoration of vision of senior citizens would be promoted, as an integral part of the National Programme for Control of Blindness (NPCB). Use of web based services, will be encouraged in under-serviced areas for aged persons. Health care of the aged would be expanded with partnership of civil society organizations in all districts of the country. Services of mobile health clinics would be made available through PHCs and NGOs. The policy emphasized gender based outlooks towards regular health check-ups especially for older women.

#### **Safety and Security**

The Policy intends to promote interaction of aged persons with neighbourhood associations and enrolment in special programmes in urban and rural areas. The policy considered that safety and security of the aged persons would be provided through community awareness, help lines and friendly vigil of police. It also advocated punishment for committing crimes against aged persons especially against widows.

#### **Housing**

This Policy also allocated 10 per cent share of allocation for low income group senior citizens (both in rural and urban areas) in various housing schemes including Indira AwasYojana. It was also decided that age-friendly and barrier free means of transportation will be made available within the airports, banks, hospitals, parks, places of worship, cinema halls, shopping malls and other public places for the aged persons. Moreover housing colonies would reserve sites such as open spaces for aged persons; segregation of the aged in housing colonies would be discouraged and housing complexes for single aged men and women, with specialized care in cities, towns and rural areas will be provided. Additionally, senior citizens will be given loans with easy repayment schedules for purchase and major repairs of houses.

#### **Productive Ageing**

In order to make ageing productive, the Policy would encourage post-retirement work plans for the aged. The board of employment would be created to enable seniors find reemployment. It was also emphasized that due to increasing longevity the age of retirement would be revised by the Ministry.

#### **Welfare**

The Policy recognized that a welfare fund for senior citizens will be set up by the government and revenue will be generated through social security cells. The revenue generated from this would be allocated to the states in proportion to their share of aged persons and states may also create similar funds. Voluntary organizations will be promoted for non-institutional services to deal with problems of ageing. All aged persons, particularly widows, single women and the "oldest old" would be eligible for all schemes of government. They would be provided universal identity under the Aadhar Scheme on priority. Larger budgetary allocations would be provided to pay attention to the special needs of rural and urban aged persons living below the poverty line.

#### **Multigenerational Bonding**

The Policy would also focus on enhanced bonding of generations and multigenerational support by promoting value education in schools. School Value Education modules and text books promoting family values of caring for aged parents would be promoted by National Council of Education Research and Training (NCERT) and State Educational Bodies.

#### **Media**

The Policy encouraged mass media including informal and traditional communication channels for discussing ageing issues as media play a significant role in highlighting the changing situation of aged persons and in recognizing emerging issues. It plays a crucial role in providing equal access to food, shelter, medical care and other services such as financial grants and other relief measures to assist aged persons to re-establish and reconstruct their communities and reconstruct their social fabric following crises.

#### **Guidelines for the Implementation of NPSC**

For the implementation of the Policy, it was decided that the government will strive for establishment of Department of Senior Citizens under the Ministry of Social Justice and Empowerment which will be the nodal agency for implementing programmes and services for aged persons. An inter-ministerial committee will follow matters relating to implementation of the national policy and monitor its progress. Directorates of Senior Citizens will be established in States and Union Territories. National/State Commission for Senior Citizens would be set up under an Act of the Parliament to deal with cases pertaining to violations of rights of aged persons. National Council for Senior Citizens will be set up to monitor the implementation of the policy and advise the government on concerns of aged persons. It will be headed by the Ministry for Social Justice and Empowerment.

Additionally, Nodal officers would be appointed in Block Development offices for aged persons. In rural/ tribal areas, the tribal council or Gram Sabha or the relevant Panchayat Raj institution would be directed to implement the NPSC 2011. The provisions of the 13th Finance Commission for special funding to these institutions would be made valid.

**Responsibility for Implementation**

The Ministries of Home Affairs, Health and Family Welfare, Rural Development, Urban Development, Science and Technology, Panchayati Raj and Departments of Elementary Education & Literacy, Secondary and Higher Education, Youth Affairs and Sports, Railways, Statistics and Programme Implementation, Labour, Road Transport and Highways, Information Technology and Personnel Training, Women and Child Development, Public Enterprises and Revenue will set up necessary mechanism for implementation of the policy. A five-year perspective Plan and annual plans setting targets and financial allocations will be prepared by each Ministry/Department. The annual report of these Ministries/Departments will reveal progress achieved during the year. This will enable monitoring by the designated authority.

The National Policy on Senior Citizens of 2011 (NPSC) mainly focussed on rural poor aged persons particularly aged females, the rural poor and the older old. This new policy suggested the mainstreaming of aged persons by protecting their property rights; utilizing their resources and enhancing their quality of life. This policy also supported the concept of 'ageing in place' or 'ageing in their own homes.'

**Conclusion**

In India declining fertility and rising life expectancy has increased the number of aged persons. Although in the country the percentage of the aged is still not very high, the absolute number and the decadal growth of aged persons are absolutely high. The related socio-economic and health aspects of the aged are gradually emerging as important concerns for the entire society. Aged persons particularly women experience multiple discrimination. There are significant challenges for policy makers as they are concerned with financial and socio-economic consequences of rapidly increasing aged population. In view of the increasing need for intervention in the area of old age welfare the central government has adopted various initiatives like Integrated Programmes for older persons to provide basic amenities like food shelter, medical care and entertainment opportunities. Similarly, National Social Assistance Programme is being implemented to provide social security in the form of old age pension and Annapurna Scheme to aged persons particularly to that section of society who live below poverty line. Further for the maintenance of aged persons and parents the Parliament of India passed the Maintenance and Welfare of Parents and Senior Citizens Act in 2007. The Act, made it clear that maintenance of parents and grandparents who are unable to maintain themselves from their own income can demand maintenance from their children and where there are no children, from their relatives. It was obligatory and justiciable through Tribunals.

Following the world-wide attention, Ministry of Social Justice and Empowerment, Government of India approved National Policy on Older Persons in 1999. The Policy is also concerned with welfare of aged persons in proactive manner. The Policy

recognised that the state will extend support for financial security, shelter, health care and reasonable share in development and other needs of the aged. Indian Government, in 2011, introduced new policy for aged known as National Policy for Senior Citizens, 2011. This Policy addressed various issues of the aged particularly oldest old and the older women. The Policy emphasized on income security, healthcare, housing, productive ageing etc. of the aged. The Policy also focussed on the role of bonding of generations and media for the welfare of the aged.

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