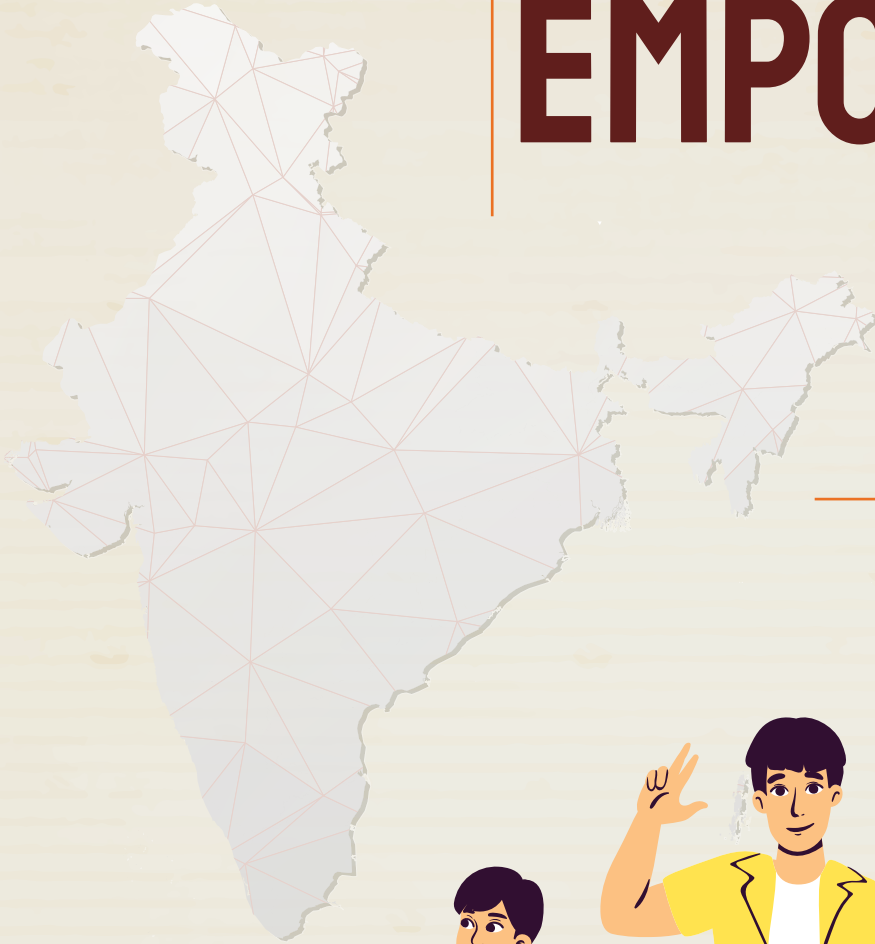


TOWARDS EMPOWERED AGEING IN INDIA



"It is not enough for a great nation merely to have added new years to life, our objective must also be to add new life to those years."

- John F. Kennedy

Introduction

Population ageing is poised to become one of the most significant social transformations of the twenty-first century. By 2050, the world's population of people aged 60 years and older will double (2.1 billion). In India too, the size and percentage of elderly population have been increasing in recent years and this trend is likely to continue in the coming decades. However, unlike other developed countries, India has a shorter time period to deal with the impact of ageing as the longevity is increasing faster than the growth of economy.

While increasing longevity is a matter to celebrate, there are multitude of challenges associated with the same. These challenges have implications not just for the elderly but for all the sectors of society.

In this backdrop, it is important to know: Who are referred to as elderly and what is the status of elderly population in India? Why ageing and older persons matter for development? What initiatives have been taken in India to ease the life of elderly? What are the issues faced by the old age population? Why is the growing old age population a cause of concern for the government? and What more should be done to prepare India better for an aged population?

Who are referred to as elderly and what is the status of elderly population in India?

- ⊙ Generally, the term elderly refers to the people who are in **an advanced stage of life** that is well past the middle age.
- ⊙ In India, the term elderly or senior citizen refers to a person who is **over 60 years of age (i.e. the age of retirement in formal sector)**.
 - However, for elderly engaged in informal sector with no specific retirement age, **socially constructed meanings of age** (such as grandparents) are more often significant to define elderly.

FACTORS DRIVING POPULATION AGEING

#1 Declining fertility

Due to rising standard of living, declining child mortality, women empowerment, etc.

#2 Increasing longevity

Due to better health services, and hygiene, sufficient food availability, etc.

#3 Outward Migration

Since migrants tend to be in the young working ages.



- ⊙ In India, the **rate of growth of elderly population in 2011-21 is three times the rate of growth of the general population**. This is largely driven by factors like declining fertility, increasing longevity and migration (refer to the infographics).

Ageing In India

India has **2,00,000** centenarians (100+ population).



Percentage of 60+ population expected to increase from:
8.6% in 2011 to **20.6%** in 2050



In the same period, percentage of the 80+ population is expected to increase from:

0.9% in 2011 to

3.06% in 2050

OTHER KEY TRENDS

- ⊙ **51.1%** of elderly are women
- ⊙ **73.3%** of India's elderly live in rural areas and one-third live below the poverty line.
- ⊙ **Significant interstate disparity** in the elderly population exist depending upon the pace of demographic transition.
- **Southern states are the front runners** in population ageing along with Himachal Pradesh, Maharashtra, Odisha and Punjab.

Why ageing and older persons matter for development?

Population ageing provides **significant opportunities for sustainable development** which are associated with the active participation of older generations in the economy, labour market and society at large:

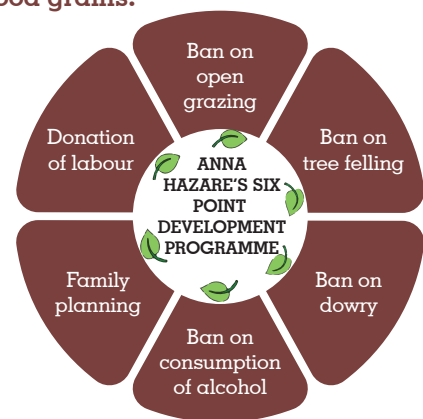
- **Economic development:** Elderly make substantial contributions to the economy through:
 - **Participation in the formal or informal workforce** (for example, in India, many retired judges of the higher judiciary are serving as members of various tribunals).
 - **Transfers of assets and resources** to their families and communities contributing to an entrepreneurial ecosystem (like angel investors).
 - **Creation of Silver economy:** It includes all those economic activities, products and services designed to meet the needs of ageing population.
 - ◇ For example, '**Good fellows**' is a start-up to provide companionship to elderly. Thus, it is also generating employment opportunities for youth with empathy and compassion.
- **Unpaid care work:** Elderly, particularly elderly women, play a vital role in providing unpaid care for spouses, grandchildren and other relatives. Such care often **results in inconsiderable savings**.
 - For example, in the UK, grandparents save parents more than \$70 billion annually in childcare costs.
- **Social capital:** Many elderly tend to be actively involved in community and civic life through volunteering, governance of public institutions, and participation in community-based institutions.
 - This can contribute to strengthening social capital in terms of **facilitating cooperation and improving interactions** based on shared values, trust and solidarity.
- **Political participation:** Elderly tend to **vote in greater numbers** than young people. Also, they are increasingly forming their own associations such as lobbying groups, political parties and grassroots organizations.
 - Social networking sites are playing a great role in this.
- **Preserver of heritage and culture:** Elderly are often the important sources of historical memory and wisdom, guardians of culture, and repositories of social traditions, rare knowledge and skills.
- **Environment conservation:** With vast reserves of knowledge, experience and resilience, their participation, inclusion, and leadership is key to human rights-based global efforts to adapt to and mitigate the adverse effects of climate change.

Did you know?

- Many experts believe that the term '**elderly**' carries **negative connotations** of someone being in poor health. Also, this term **may obscure the positive aspects of ageing** such as wisdom, experience, etc.
- Therefore, terms like "**older**" or "**senior**" are considered to be **more respectful** than elderly.
- **The UN Human Rights Commission** in the International Covenant on Economic, Social and Cultural Rights has also used the term '**older**' not elderly.

STORY OF SUSTAINABLE TRANSFORMATION OF RALEGAN SIDDHI VILLAGE

- Ralegan Siddhi is a village in a **drought-prone and rain-shadowed** area of **Maharashtra**.
- Till 1975, **villagers were leaving** this place in search for work and a livelihood elsewhere as **water scarcity and soil degradation rendered the farms uncultivable**.
- Post retirement, Shri Baburao Hazare popularly known as 'Anna', mobilized people of the village to **manage rain-water run off** through watershed development, which helped **preventing soil erosion and promoted widespread afforestation**.
- These measures along with other measures for development of village led to building a **sense of community and a complete self-sufficiency in food grains**.



Considering their significant potential to contribute in national development, government of India has taken various steps to protect the ageing population and provide them a dignified life.

What steps have been taken in India for the betterment of old age persons?

- **Constitutional mandates:** The Constitution of India through **Articles 38 (1), 39 (e), 41 and 46** makes it incumbent on the state to make provision for public assistance in old age.

⊙ **Legislative mandates: Maintenance and Welfare of Parents and Senior Citizens Act, 2007** makes it legally binding for all children to maintain parents (biological, adoptive or step parents) to the extent that they can live a normal life.

○ The Act enables elderly to declare the property transferred to their children as void in case they are not taken care of.

⊙ **Signatories to global initiatives:**

Government of India is a signatory to International conventions on ageing, thereby demonstrating its commitment to address the concerns of the Senior citizens (refer to the infographics).

MAINTENANCE AND WELFARE OF PARENTS AND SENIOR CITIZENS ACT, 2007

MAINTENANCE

Maintenance Tribunal
It shall be established by the States to hear the plea of Senior citizens seeking maintenance from their children, relative, or legal heir

Conciliation officers:
Before conducting the hearing, the maintenance tribunal may refer the application to a conciliation officer for settlement.

Maintenance officers
State government shall designate Maintenance Officers to represent parents during tribunal proceedings.

WELFARE

Oldage homes
State government shall establish at least one old age home in each district

Medical support
State shall ensure certain facilities (beds, separate queues, etc.) for senior citizens in government hospitals.

Ancillary measures
State Government shall, take all measures to ensure publicity to the Act, sensitisation of concerned officers, etc.

GLOBAL INITIATIVES ON ELDERLY

UN Principles for Older Persons

18 principles for older persons grouped under 5 quality of life: attributes: Independence, participation, care, self-fulfillment and dignity

Madrid Plan of Action

Offers a new agenda for handling the issue of ageing in the 21st-century. It focuses on three priority areas: older persons and development: advancing health and well-being into old age: and ensuring enabling and supportive environments

UN Decade of Healthy Ageing (2020-2030)

It is building upon the Madrid International Plan of Action on Ageing and aligned with the timing of the UN SDGs.

1991

Proclamation on Ageing

To disseminate widely the UN Principles for Older Persons and to promote the implementation of the International Plan of Action on Ageing

1992

2002

2015

Sustainable Development Goals (SDG)

SDG3 (Good health and well being) in particular has special focus to ageing

2020

⊙ **Decade of Healthy Ageing:** It has been launched by the **Ministry of Health and Family Welfare** in line with the UN decade of healthy ageing and aims at **evolving convergence** within various national health programs and promoting inter-sectoral coordination.

○ **WHO defines healthy ageing** as "the process of developing and maintaining the functional ability that enables wellbeing in older age."







⊙ **Other schemes and initiatives by concerned ministries:**

Ministry	Schemes/Initiatives
Ministry of Social Justice and Empowerment	<p>Atal Vayo Abhyudaya Yojana (AVYAY): The National Policy for Older Persons (NPOP) was modified in 2020 as National Action Plan for Welfare of Senior Citizens (NAPSrC), and further modified as AVYAY.</p> <p>⊙ It is the umbrella scheme for all schemes under this ministry. It takes care of the top four needs of the senior citizens viz. financial security, food, health care and human interaction/life of dignity. Different schemes under it include:</p> <ul style="list-style-type: none"> ○ Scheme of Integrated Programme for Senior Citizens (IPSrC) supports setting up of homes to improve the quality of life of the senior citizens. ○ State Action Plan for Senior Citizens (SAPSrC): Each State/UT is expected to plan and strategize taking into account their local considerations and frame their own State Action Plans for the welfare of their senior citizens. ○ Rashtriya Vayoshri Yojana (RVY) for providing physical Aids and Assisted living devices to Senior Citizens. ○ Livelihood and Skilling Initiatives for Senior Citizens: It has two programmes: <ul style="list-style-type: none"> ◇ Senior Able Citizens for Re-Employment in Dignity (SACRED portal) that brings the employment seekers and the employment providers together.

	<ul style="list-style-type: none"> ◇ Action Groups Aimed at Social Reconstruction (AGRASR) Groups provides for forming elderly Self Help groups. ○ Seniorcare Ageing Growth Engine (SAGE) portal provides financial assistance to entrepreneurs for providing solutions to the problems of the elderly and thereby supporting the growth of Silver Economy. ○ Channelizing CSR funds for Elderly care: Under the Companies Act, setting up old age homes, day care centres and such facilities for Senior Citizens are approved items for CSR funding. ◎ Other initiatives by the ministry: <ul style="list-style-type: none"> ○ National Helpline for Senior Citizen (14567)-Elderline to address the grievance of the elders. ○ Accesible India Campaign (Sugamya Bharat Abhiyan) for achieving universal accessibility for elderly and others. ○ Senior Citizens' Welfare Fund (SCWF) established under the Finance Act, 2015, to be utilized for promoting welfare schemes for senior citizens. ○ Vayoshreshtha Samman (National Awards for Senior Citizens) conferred in 13 categories to eminent citizens and institutions involved in rendering services for the cause of elderly persons, especially indigent senior citizens.
Ministry of Rural Development	<p>National Social Assistance Programme (NSAP): Under this scheme, eligible elderly, widows, and disabled persons belonging to Below Poverty Line (BPL) are provided financial assistance ranging from Rs.200/- to Rs.500/- p.m. under:</p> <ul style="list-style-type: none"> ◎ Indira Gandhi National Old Age Pension Scheme (IGNOAPS) ◎ Indira Gandhi National Disability Pension Scheme (IGNDPS)
Ministry of Health and Family Welfare	<ul style="list-style-type: none"> ◎ Longitudinal Ageing Study in India (LASI) Project: It is a national survey to assess the health, economic, and social determinants and consequences of population ageing in India (covers persons aged 45 and above). ◎ National Programme for the Health Care of Elderly (NPHCE) to provide comprehensive and dedicated health care facilities to the elderly persons through: <ul style="list-style-type: none"> ○ Primary & Secondary Geriatric Care Services ○ RashtriyaVaristh Jan Swasthya
Ministry of Finance	<ul style="list-style-type: none"> ◎ Pradhan Mantri Vaya Vandana Yojana (PMVVY) which is an insurance-cum-pension scheme that provides an assured return of 8% per annum payable monthly for 10 years. It is implemented by LIC. ◎ Pradhan Mantri Suraksha Bima Yojana offers accidental death and disability cover to people in the age group 18 to 70 years with a bank account. ◎ Atal Pension Yojana provides guaranteed minimum monthly pension of Rs. 1000-5000 at the age of 60 years.
Ministry of Housing and Urban Affairs	<ul style="list-style-type: none"> ◎ Model Building Bye Laws (MBBL), 2016 prescribes standards for creation of elder friendly barrier free environment with reference to buildings, toilets etc. ◎ Procurement of low floor buses with proper ramps for easy access of the passengers and proper space for wheelchair . ◎ Pradhan Mantri Awas Yojana Guidelines provides for giving priority to senior citizens for allotment of house on ground floor or lower floors.

But are these measures sufficient? Reports and experiences have highlighted that in spite of the above initiatives taken by the government, old aged persons in India continue to face significant challenges in fulfilling their basic needs and living an empowered life.

BASIC NEEDS OF ELDERLY

-  **Maintaining a sense of purpose** by exploring new or lapsed hobbies, taking care of grandchildren, etc.
-  **Socialization** with peer for expression of feelings and reducing sense of isolation and loneliness
-  **Mental Stimulation** to reduce the risk of cognitive decline
-  **Assistive devices** for facilitating mobility
-  **Geriatric friendly public transport system** and Geriatric healthcare services
-  **Income security** through social pensions

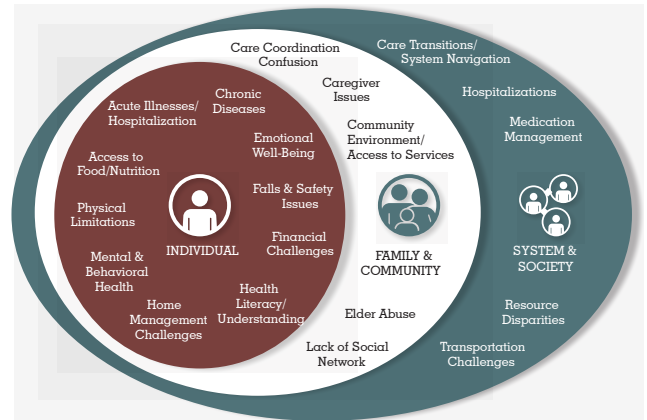
What are the major issues faced by senior citizens in India in fulfilling their basic needs?

- Health Issues impacting the quality of life:** With growing age, various anatomical and physiological changes often lead to **reduced immunity, poor health and morbidity**.
 - For example, Non- Communicable diseases and Mental Health issues are even more prominent in elders. These **diminishes the quality of life while increasing psychological distress** and perception of vulnerability.
- Income insecurity:** Retirement and subsequent loss of income aggravates issues related to costly geriatric health care, lowering of self-esteem, etc.
 - Presently, one in four Indians** among the age group of 35-65 years **are not bothered about retirement planning** (India Retirement Index, 2021). Among the major reasons is a psychological setup that compels Indians to believe that family will take care during old age.

ELDERLY AND MENTAL HEALTH

- One in five elderly persons** in India has mental health issues.
- Mental Health for seniors is a serious concern as it **leads to depression, dementia, and anxiety** which further affects the physical health of the elders.

RISK FACTORS FOR DECLINING MENTAL HEALTH IN ELDERLY



- Inadequate legal protection:** Maintenance and Welfare of Parents and Senior Citizens Act, 2007, is **applicable prospectively**. As a result, many elderly who transferred their property before the enactment of the Act cannot take legal action against their children. Also, the Act **does not contain any assurances for childless elderly**.
- Vulnerability to crime, violence and abuse:** Dependent senior citizens are often abused, and exploited by their family members or caregivers. They are also the most vulnerable to be victims of any crimes like murder, fraud, etc.
- Factors increasing isolation and loneliness:**
 - Migration of children** in search of livelihood.
 - Ageism:** Ageism refers to the **stereotypes, prejudice and discrimination** towards elders and treating them as frail or dependent. It makes elderly feel their lives to be less valuable.
 - Generation Gap:** Seniors citizens often have values and attitudes that do not fit with the modern ideas and thinking held by their children and grandchildren. Their resistance to change, further **impact relationships and widens the rift between them and younger generation**.
- Challenges with regard to care and support system:**
 - Disintegration of joint family system:** Nuclear households, characterized by individuality, independence, and desire for privacy undermine the capacity of the family to provide support to elderly.
 - Ruralisation of the Elderly:** In all the states, except Goa and Mizoram, a higher proportion of the elderly lives in rural areas than in urban areas.
 - Problems of income insecurity, lack of adequate access to quality health care and isolation are more acute** for the rural elderly than their urban counterparts.
 - Inaccessibility to Social Security Schemes:** Lack of awareness about the schemes for elderly, eligibility and cumbersome procedure are few major reasons for low accessibility.
- Other emerging issues:**
 - Feminisation of elderly:** Due to better life expectancy, women live longer than men. Exacerbated risks for women across their life course make them more vulnerable in old age.

TECHNOLOGY AND ELDERLY



Advantages

- Communicating more effectively
- Completing tasks more easily
- Sustaining the cognitive ability
- Enhanced confidence and sense of achievement



Challenges

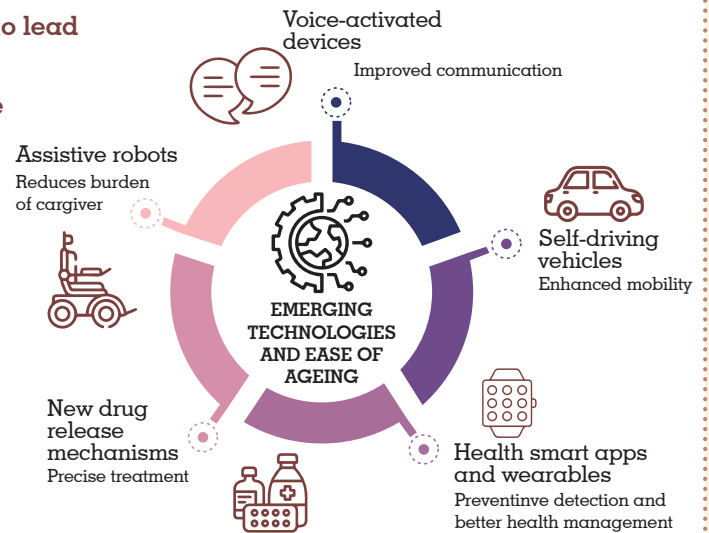
- Struggle with touch screens due to leathery fingers
- Inability to keep with the pace of change in technology
- Lower income reduces the purchasing power

- ◇ For example, **poverty is inherently gendered** in old age for widowed older women with no income support or family.
- **Vulnerability to Climate change:** Compromised immune systems make them more sensitive to climate hazards like heat and air pollution. **Limited mobility** further increases their risks before, during, and after an extreme weather event.
- **Limited adoption of technology:** Technology has a significant role to play in positive ageing. However, elderly often struggle in understanding and adopting various new and emerging technologies.

AGEING AND EMERGING TECHNOLOGIES

Emerging technological developments have the **potential to address some of the major challenges of older people** (refer to the infographics) and offers a significant **opportunity for seniors to lead a truly independent and yet connected life.**

- However, ageing in digital era also possess challenges like
 - **Lack of availability of customised products.**
 - **AI technologies may perpetuate existing ageism** due to age biases.
 - **Digital divide** attributed to digital illiteracy, lack of accessibility to internet and affordability for digital technologies.
 - **Vulnerability to cybercrimes, frauds and data breach.**
- **Ways to enhance usage of emerging technologies among older adults include**
 - **Personalized cognitive training** for inter-individual variability in elderly.
 - **Empower ageing individuals** by providing access to digital technologies and enhancing digital literacy.
 - **Participatory design of AI technologies** by and with elderly.
 - **Use data for the public good** without trampling on individual rights.



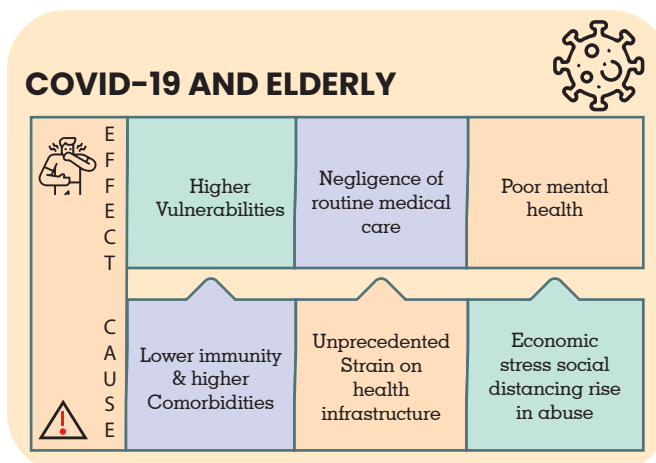
Apart from the above challenges, there are significant concerns for the government that are associated with the growing old age population in the country.

Why increasing old age population is a cause of concern for the government?

- **Rise in dependency ratio:** Dependency ratio is the proportion of the elderly population to the working population (15-59 years of age).
 - Increase in old-age dependency ratio **requires increased government spending** on pension, healthcare, and social benefits programs for the elderly. This poses a **challenge to the fiscal and macroeconomic stability.**
 - This also **negatively impacts the growth, savings and consumption patterns** at the household level. Studies have found that higher old-age dependency ratio **negatively affects the mental health of the workforce** due to the household care burden.
- **Decline in economic growth :** Smaller pool of working age population would lead to decline in economic growth due to **higher labour costs, delayed business expansion,** and reduced international competitiveness.
- **Inadequate Long Term Palliative Care:** According to the UN, 62% of elderly in India do not get Long Term and Palliative Care which would result into a loss of US \$ 19 Billion per annum to country's economy.
 - Palliative care refers to an approach that **improves the quality of life** of those **patients and their families** which are **facing life-threatening illnesses,** through prevention and relief from suffering.
- **Challenges for public health infrastructure: Managing chronic conditions** due to non-communicable diseases, that **require costly and complicated care,** increases the financial demands on health care system.
 - Additionally, **Geriatric care system suffers significant implications during any crisis situation** like the recent COVID pandemic.

IMPLICATIONS OF COVID-19 ON GERIATRIC HEALTH CARE SYSTEM AND LEARNINGS FOR FUTURE

- Special medicine stream to address the special medical needs of the elderly is called as **Geriatric care**.
- The **impact of COVID-19 has been disproportionately severe** for the vulnerable elderly population (refer to the infographic).
- This **created additional demands on the geriatric health care system** which is already suffering from its **inherent challenges** like:
 - Limited geriatric health infrastructure** as dedicated geriatric units are presently available only at tertiary care hospitals in urban areas.
 - Limited knowledge of practicing physicians** about the clinical and functional implications of ageing.
 - Condemnatory attitudes of care givers:** Healthcare providers recognise ill-health as part of old age and view elderly patients in a negative and mechanistic fashion.
- However, the adverse impacts, also provide us **opportunities to learn** ways for promoting and sustaining **effective Geriatric Health Care** if any similar exigencies arises in future. These are:



- Geriatric healthcare services** must be made a part of the primary healthcare services.
- Adapt to age-responsive designs in interventional programmes** and strengthen data systems to acknowledge the group's heterogeneity.
- Enhance the penetration of health insurance schemes** to reach rural areas where significant number of beneficiaries reside.
- Tackle vaccine hesitancy** amongst the elderly.
- Strong Community-Based Primary Care** to complement hospital-based care.
- Utilize telehealth** in multiple care procedures, such as reminding prescription, or evaluating conditions via queries, etc.

What more should be done to prepare India better for an aged population?

- Wellness through active ageing:** Active ageing is the process of optimizing opportunities for health, participation and security in order to enhance quality of life as people age. Various measures to achieve this include:
 - Combating ageism:** Educational activities that enhance empathy and dispel misconceptions around elderly, and intergenerational activities that reduce prejudice will help decrease ageism.
 - Connecting old-age homes & orphanages:** This would bring together elderly suffering from loneliness and depression and those kids lacking the nurturing love.
 - In 2019, **'Maitri app'** was launched by school girls in Noida to facilitate such a connection.
 - Long Term Palliative care:** Palliative care model of Malappuram district of Kerala can be institutionalised in national policy.
 - The model facilitates **community based palliative care model** where trained volunteers manage the clinic and conduct home care visits.

THREE PILLARS OF ACTIVE AGEING



PARTICIPATION

- Lifelong learning opportunities** will ensure people remain engaged in productive activities as they grow older.
- Promote "intergenerational activities"** (interaction of kids and elderly)" in schools and communities.



HEALTH

- Take a life course perspective** for Health promotion
- Disease prevention.
- Access to quality primary health care and long-term care



SECURITY

- Policies should be based on **UN Principles for older persons**
- They must address the **social, and physical security rights and needs** of elderly.

- **Second career options:** Second career options can help support seniors, who are healthy and willing to work, by providing them alternate employment options.
 - ◇ Such practices, while keeping senior citizens meaningfully engaged, will also help them lead fuller lives and help achieve a healthy work-life balance.
- **Financial planning & income security for seniors:** There is a pressing need to promote and facilitate fiscal planning in the early years and supplement it with senior-friendly tax structures and integrated insurance products.
- **Reaping second demographic dividend:** The second demographic dividend results from an increase in adult longevity, which causes individuals to save more in preparation for old age. This increase in savings can thus contribute to capital accumulation and economic growth.
 - **Greater investment in human capita** (health, education) and **promoting sustainable retirement** (savings to last throughout retirement) are the tools to reap second demographic dividend.
- **Strengthening the legal framework:** Maintenance and Welfare of Parents and Senior Citizens Act, 2007 should be amended to provide **protection to all the elderly**.
 - Also, **capacity building for the effective implementation** of the Act is the need of the hour.
- **Enhancing the relevance of policies and programmes:** This requires:
 - **Personalised support to elderly**
 - **Making schemes gender friendly**
 - **Ensuring accountability** to remove administrative inefficiencies
 - **Ensuring easier access**
 - **Collecting feedback** from beneficiaries
 - **Learning from the best practices** across the globe
- **Village development:** As the majority of the elderly are living in rural areas, development of villages in terms of people's aspirations and local potential enhance their quality of life.
 - For this, convergence of government as well as private initiatives is needed.
- **Inclusion of elderly in the SDGs:** At the heart of the Sustainable Development Goals (SDGs) is a promise to **'leave no one behind'** and to **'reach the furthest behind first'**. This entails ensuring that every individual, including every older person, is included in development efforts.
- **Improving the perception around Retirement homes:** Retirement homes are renewed version old age homes. These are well-planned communities that have been built to cater to the needs of the senior citizens while giving them an exceptional quality of life.

GLOBAL BEST PRACTICES FOR ELDERLY CARE

JAPAN

In Ogimi Village, many elderly people have an **'ikigai'** (a purpose in life) and remain involved in activities like farming, making traditional craft, a sports, etc. This is seen as **a reason for 'Long and Joyful life'**.



SINGAPORE

National Silver Academy (NSA) under **'Action Plan for Successful Ageing'** promotes lifelong learning through subsidised course.



THAILAND

The **tax-financed community-based Long Term Palliative care** program provides funding and training to part-time caregivers from the community.



In Conversation

Removing stigma around old age homes

Vini: Hey Vinay! It's so nice to see you after such a long time. When did you come back to Bengaluru?

Vinay: Hey Vini! How are you? I came yesterday to meet my grandmother. She has joined a retirement home here.

Vini: Oh I see! Your grandmother is living in an old age home?! But, don't you think it is the responsibility of your parents to take care of her and facilitate a joyful life to her at this stage?

Vinay: Of course. We all have strong affection for her and initially none of us accepted her decision to shift to a retirement community.

Vini: But if she was so much loved and cared for why did she choose to leave her home?

Vinay: Actually Vini! My grandmother had to spend the whole day alone since my parents as well as our neighbours are working. We all knew that life is not as joyful to her anymore.

Vini: But, how could an old age or a retirement home be a better alternative to home?

Vinay: Vini! At the retirement home, my grandmother has got company of people like her. She is pursuing her hobby of playing chess. Additionally, she has started providing yoga classes also to her peers.

Vini: Really?



Vinay: Yes! Her life has again turned into something very happening now. We all are very happy for her. We come here frequently to meet her and when she comes home we all make sure to spend maximum time with her.

Vini: Wow! You have provided me a different perspective, Vinay! I used to think that elderly are sent to old age home forcefully.

Vinay: True. In fact my mother was not in favour of my grandmother's decision as she thought that neighbours and relatives would look down upon us.

Vini: Perhaps, the social stigma works both ways!

Vinay: That's right. But things are slowly changing now. Elderly are joining retirement communities by choice and not because they are abandoned.

Vini: Yes Vinay! And this can effectively do away with the prejudice and stigma around old age homes.

Vinay: I also hope so.



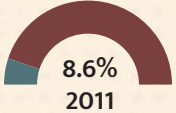
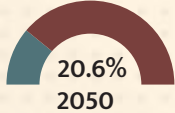
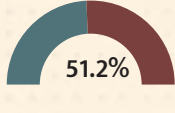
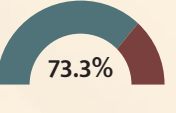

Conclusion

Population ageing is one of humanity's greatest triumphs. It is also one of our greatest challenges and places increasing economic and social demands. In order to mitigate the ill effects of ageing population as well as for the older population to adapt to a changing society, social policies for the elderly need to be redesigned. At the same time, societies must learn to adapt to the changing age structure. Concerted efforts will ensure India remains a society for all ages where senior citizens live a healthy, happy, empowered and a self-reliant life along with strong social and intergenerational bonding.



TOPIC AT A GLANCE

Elderly refers to the people who are in an advanced stage of life (over 60 years of age). However, many experts prefer to call such persons as 'older' or 'senior' since they believe that the term 'elderly' carries negative connotations

Status of Elderly population in India				
 8.6% 2011	 20.6% 2050	 51.2%	 73.3%	
Share of elderly in total population	Women among elderly	Elderly living in rural areas	Interstate disparity exists	



WHY AGEING AND OLDER PERSONS MATTER FOR DEVELOPMENT?

- Economic development**
Participation in the workforce, promoting silver economy, etc.
- Unpaid care work**
Care for spouses, grandchildren and other relatives
- Social capital**
Facilitating cooperation and improving interactions in the society
- Political participation**
Like voting in greater numbers than young people
- Protection and conservation**
Preserver of heritage, culture and environment



WHAT STEPS HAVE BEEN TAKEN IN INDIA FOR THE BETTERMENT OF OLD AGE PERSONS?

- Constitutional mandates:** Articles 38 (1), 39 (e), 41 and 46 mandates for public assistance in old age.
- Legislative mandates:** Maintenance and Welfare of Parents and Senior Citizens Act, 2007 makes it legally binding for all children to maintain parents.
- Signatories to global initiatives:** UN principles of older persons, proclamation on ageing, Madrid plan of Action, SDG, UN Decades of healthy ageing.
- Atal Vayo Abhyudaya Yojana:** It takes care of the top four needs of the senior citizens viz. financial security, food, health care and human interaction /life of dignity
- Other schemes and initiatives:** Accessible India Campaign, Senior Citizens' Welfare Fund, etc.



WHAT ARE THE MAJOR ISSUES FACED BY SENIOR CITIZENS IN INDIA?

- Health Issues** due to reduced immunity, poor health and morbidity impacting the quality of life
- Income insecurity** due to retirement lowers the self-esteem, aggravates problems of costly health care
- Inadequate legal protection** under 2007 Maintenance and welfare Act
- Higher vulnerability to crime, violence and abuse**
- Increasing isolation and loneliness** due to migration of children, ageism, generation gap
- Inadequate care and support system** due to nuclear households, ruralisation of elderly, inaccessibility to Social Security Schemes
- Other emerging issues** like feminisation of elderly, limited adoption of technology, vulnerabilities to climate change, etc.



WHY INCREASING OLD AGE POPULATION IS A CAUSE OF CONCERN FOR THE GOVERNMENT?

- Rise in dependency ratio**
Poses a challenge to the fiscal and macroeconomic stability.
- Decline in economic growth**
Due to smaller pool of working age population
- Inadequate Long Term Palliative Care**
62% of elderly in India do not get such care
- Public health infrastructure**
Geriatric care is costly yet inadequate to deal with emergency like pandemic



WHAT MORE SHOULD BE DONE TO PREPARE INDIA BETTER FOR AN AGED POPULATION?

- Wellness through active ageing** like combating ageism through education awareness, Connecting old-age homes & orphanages, emulating palliative care model of Malappuram district of Kerala, etc.
- Reaping second demographic dividend** through greater investment in human capita (health, education) and promoting sustainable retirement
- Strengthening the legal framework** by covering all elderly under the 2007 Maintenance and Welfare and capacity building for the effective implementation
- Village development** to enhance the quality of life of elderly most of whom are living in rural areas
- Inclusion of elderly in the SDGs** which promises to 'leave no one behind' and to reach the furthest behind first.
- Improving the perception around Retirement homes**