2.1 Introduction

A policy is a principle or rule to guide decisions and achieve rational outcomes. It is intent, and is implemented as a procedure. It also refers to the process of making important organizational decisions, including the identification of different alternatives such as programs or spending priorities, and choosing among them on the basis of the impact they will have. Policies can be understood as political, management, financial, and administrative mechanisms arranged to reach explicit goals.

The policy formulation process typically includes an attempt to assess as many areas of potential policy impact as possible, to lessen the chances that a given policy will have unexpected or unintended consequences.\(^1\)

Developing a comprehensive policy for elderly is the most urgent need for taking care of them in a comprehensive and coordinated manner. The task of implementing the policy is a national responsibility, requiring the combined efforts of the government, NGOs and other social units. It should be made mandatory for all participating ministries, departments, state governments and NGOs to promote and participate in the programmes concerned with the welfare of older persons. A governance structure needs to be put in place which provides for transparency, accountability, evaluation and monitoring of performance and also provides for a fair amount of autonomy.

The policy must recognize that the overall social and economic development of the nation, including the provision of basic services for all segments of the population remains its priority. The government should appreciate the need to view the issues relating to ageing within the broader developmental context of priorities, needs and resource allocation.
2.2 Constitutional Provisions for Elderly

Article 41 of the Directive Principles of State Policy in the Indian Constitution, specifies that the State shall, within the limits of economic capacity, provide for assistance to the elderly. In the Constitution, entry 24 in list III of schedule VII deals with the “Welfare of Labour, including conditions of work, provident funds, liability for workmen’s compensation, invalidity and old age pension and maternity benefits”. Item 9 of the State List and item 20, 23 and 24 of Concurrent List relates to old age pension, social security and social insurance, and economic and social planning.

The right of parents, without any means, to be supported by their children having sufficient means has been recognized by Section 125 (1) (d) of the Code of Criminal Procedure, 1973, and Section 20(3) of the Hindu Adoption and Maintenance Act, 1956.

Legal Measures

Section 125 of the Criminal Procedure Code, 1973, specifies the rights of parents without any means for maintenance to be supported by their children having sufficient means. If any person refuses or neglects to maintain his/her parents, then a magistrate may order such a person to make a monthly allowance for the maintenance of his/ her mother or father at a monthly rate not exceeding Rs.500.

The Hindu Adoption and Maintenance Act 1956 also enjoins children to look after their parents if parents are unable to maintain themselves out of their own earnings or other property. The Act is applicable to Hindus only. It defines maintenance as providing provision of food, clothing, residence, medical attendance and treatment. Here, the amount is left to the discretion of the court.

According to codified Muslim law, children are required to maintain parents and paternal and maternal grandparents, if they are poor and cannot take care of themselves.2
2.3 Older Persons (Maintenance, Care and Protection) Bill 2005

The Central Government introduced a bill in Parliament for better care of rapidly growing elderly population in India. The bill titled “Older Persons (Maintenance, Care and Protection) Bill 2005” is intended to overcome the lacunae existing in the current legislation on maintenance and to make relief simpler, speedier and less expensive. It also aims to cover new areas of care and protection that have not so far been covered by any existing legislation. The bill has taken into account three thrust areas for legislation, viz., Maintenance, Care and Protection.

In the area of maintenance, the proposed legislation draws upon the Himachal Pradesh Maintenance of Parents and Dependents Act 2001, but the bill is more comprehensive in its scope and area of operation is more sweeping in its letter and spirit than the Himachal Pradesh Act. The bill takes into account all the needs of elderly persons including economic, health, social and spiritual.

**Maintenance** includes a) financial b) housing requirement c) protection of life and property d) recreational and spiritual needs e) grievance redressals. Maintenance from the family will hitherto be a matter of right for the older persons.

**Care** embraces a) financial b) housing requirement c) clothing requirement d) health requirement e) companionship requirement, from families and/or the state government in the case of persons without family support or living below the poverty line.

**Protection** covers protection of life and property of the old against exploitation including physical and mental abuse.³

The main objective of the bill is to create an enabling mechanism for the older persons to claim need based maintenance from their children including adopted / stepchildren and grandchildren. The bill also recognizes the need for Old Age Homes even after providing for the maintenance and care of the needy older persons. Accordingly, the bills require the state government to set up requisite number of old age homes and at least one old age home in each district to begin with. They could be set up either by the state or in partnership with NGOs for indigent older persons. The home will be required to maintain minimum standard of basic facilities such as food,
clothing, recreational and spiritual needs of the elderly. There will be no ban on the privately owned pay-and-stay homes being setup for those who can afford them.

2.4 Senior Citizen (Maintenance, Protection and Welfare) Act 2007

The senior citizens saw a new ray of hope in December 2007, when the Central Government passed legislation, called the Maintenance and Welfare of Parents and Senior Citizens Act. Since then, each state has to make rules to carry out the provisions of the Act including the action plan for providing protection of life and property of senior citizens and implement the provisions of the Act by arranging fund.

Provisions of the Act

Maintenance includes

- Financial
- Health requirement
- Protection of life and property
- Recreational and spiritual needs
- Grievance redressal

Maintenance from the family will hitherto be a matter of right for the older persons.

Care embraces

- Financial
- Housing requirement
- Clothing requirement
- Health requirement
- Companionship requirement

Families and / or state governments are responsible in case of persons without family support or living below the poverty line.
Protection Covers

Protection of life and property of the old against exploitation including physical and mental abuse.

Highlights of the Act

- Under the Act, maintenance application can be filled by parents and senior citizens unable to maintain him/her against children (not minor) or relatives (who would inherit or are in possession of the property of the elderly).
- The maintenance application can be filled either in the district where the elderly resides or where the children or relatives resides. Notice would be sent and the proceeding should conclude within 90 days from the date of service of the application on the children or relatives.
- Maintenance application can be filled by the senior citizen or parent or by any other persons or organization authorized by him, if incapable of doing so himself.
- The case would be referred for conciliation if appropriate, before hearing. The findings of officers should be submitted to the tribunal within a month. If an amicable settlement has been reached at, the tribunal shall pass an order according to such settlement.
- If children or relatives, ordered by the tribunal to pay maintenance to the elderly, failed to comply, they are liable to a fine or imprisonment.
- Role of NGOs has also been legislated under the Act e.g. for filing maintenance application on behalf of the elderly if he/she is unable to do so himself/herself, for reconciliation and representation of his/her case if unable to do so and authorize someone else to represent and facilitate.

2.5 The National Social Assistance Programme (NSAP)

The National Assistance Programme is a welfare programme being administered by the Ministry of Rural Development. The programme is being implemented in rural areas as well as in urban areas. The Government of India
launched NSAP as a centrally sponsored scheme w.e.f. August 15, 1995. It included three schemes:

i) **National Old Age Pension Scheme:** Under the scheme, destitute aged 65 years and above were entitled to a monthly pension of Rs.75.

ii) **National Family Benefit Scheme:** The benefit under the scheme to below the poverty line household was lump sum amount of money on the death of primary breadwinner aged between 18 and 64 years. The ceiling of the benefit was Rs. 5000/- for death due to natural causes, and Rs. 10,000/- for accidental death.

iii) **National Maternity Benefit Scheme:** Under the scheme, lump sum cash assistance of Rs.300 per pregnancy was provided as maternity benefits to women of BPL households up to 2 live births.

**But now, NSAP Comprises of following Five Schemes**

1) **Indira Gandhi National Old Age Pension Scheme (IGNOAPS):** Under the scheme, BPL persons aged 65 years and above are entitled to a monthly pension of Rs. 200.

2) **Indira Gandhi National Widow Pension Scheme:** BPL widows aged between 40-64 years are entitled to a monthly pension of Rs. 200.

3) **Indira Gandhi National Disability Pension Scheme:** BPL persons aged between 18-64 years with severe and multiple disabilities are entitled to a monthly pension of Rs. 200.

4) **National Family Benefit Scheme:** Under the scheme, a BPL household is entitled to lump sum amount of money on the death of primary breadwinner aged between 18-64 years. The amount of assistance is Rs. 10,000.

5) **Annapurna:** Under this scheme, 10 kg of food grains per month are provided free of cost to those senior citizens who, though eligible, have remained uncovered under NOAPS.

**2.6 Old Age Pension Amount under NOAPS**

Under NOAPS, Rs.75 per month was being provided to each destitute who was of 65 years and above. The amount of pension was increased to Rs.200 per month.
w.e.f. 1-4-2006 and the states were requested to top up with another Rs. 200 from their own resources so that a destitute pensioner could get at least Rs 400 per month. At present, 18 states/ U.Ts are providing Rs. 400 as old age pension.

Table 2.1
Amount of pension paid under IGNOAPS by states/UTs

<table>
<thead>
<tr>
<th>STATES/UTs</th>
<th>AMOUNT/ Rs.</th>
<th>STATES/UTs</th>
<th>AMOUNT/ Rs.</th>
</tr>
</thead>
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<tr>
<td>Delhi</td>
<td>1000</td>
<td>West Bengal</td>
<td>400</td>
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<tr>
<td>Goa</td>
<td>1000</td>
<td>Himachal Pradesh</td>
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</tr>
<tr>
<td>Haryana</td>
<td>700</td>
<td>J &amp; K</td>
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<td>Chandigarh</td>
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<td>Chhattisgarh</td>
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<tr>
<td>Pondicherry</td>
<td>600</td>
<td>Nagaland</td>
<td>300</td>
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<tr>
<td>A&amp;N island</td>
<td>500</td>
<td>Uttar Pradesh</td>
<td>300</td>
</tr>
<tr>
<td>Dadra &amp; Nagar</td>
<td>500</td>
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<tr>
<td>Tamil Naidu</td>
<td>400</td>
<td>Uttarakhand</td>
<td>200</td>
</tr>
</tbody>
</table>

2.7 Policies and Programme for Care of Older Persons

The National Policy on Older Persons (NPOP) was announced in January, 1999, with the chief objective viz. to support individuals to make provision for their own as well as their spouse’s old age; to support families to take care of their aged family members; to enable and hold up voluntary and non-governmental organizations in addition to the care provided by the family; to offer care and protection to the vulnerable aged people, to provide health care facility to the aged; to promote research and training facilities, to train geriatric care givers and organizers of

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services for the elderly; and to create awareness regarding aged persons and to develop themselves into fully independent citizens.\textsuperscript{4}

The National Policy seeks to assure older persons that their concerns are national concerns and they will not live unprotected, ignored or marginalized. The goal of the National Policy is the well-being of older persons. It aims to strengthen their legitimate place in society and help older persons to live the last phase of their life with purpose, dignity and peace. The Policy visualizes that the State will extend support for financial security, health care, shelter, welfare and other needs of older persons, provide protection against abuse and exploitation, make available opportunities for development of the potential of older persons, seek their participation, and provide services so that they can improve the quality of their lives.

The Policy recognizes the need for affirmative action in favour of the elderly. It has to be ensured that the rights of older persons are not violated and they get opportunities and equitable share in development benefits; Different sectors of developmental, programmes and administrative actions will reflect sensitivity towards older persons living in rural areas. Special attention will be necessary to older females so that they do not become victims of triple neglect and discrimination on account of gender, widowhood and age.

The policy values an age-integrated society. It will endeavour to strengthen the integration between generations, facilitate two way flow and interaction, and strengthen bond between the old and young. It believes in the development of social support system, informal as well as formal, so that the capacity of the families to take care of older persons is strengthened and they can continue to live in and with their families.

The policy recognizes that older persons too are a resource. They render useful services in the family and the outside. They are not just the consumer of goods and services but also producers. Opportunities and facilities need to be provided so that they can continue to contribute more effectively to the family, the community and the society. The policy firmly believes in the empowerment of older persons so that they can acquire better control over their lives and participate in decision making on matters which affects them as well as on other issues as equal partners in the developmental process. The policy recognizes that larger budgetary allocations from the state will be needed and the rural and urban poor will be given special attention.
However, it is neither feasible nor desirable for the state alone to attain the objectives of National Policy. Individuals, families, communities and institutions of civil societies have to join hands as partners.

The implementation strategy adopted for operationalisation of National Policy is as follows:

1. Preparation of plan of action
2. Setting up of separate bureau for older persons in ministry of social welfare and empowerment.
3. Three yearly public review of policy implementation.
5. Establishment of an autonomous national association for older persons
6. Encouraging the participation of local self governments.

National Council for Older Persons (NCOP) - The Government has constituted a National Council for Older Persons (NCOP) in May 1999, under the Chairmanship of Minister for Social Justice and Empowerment, to advise and aid the government on policies and programmes for older persons and also to provide feedback to the Government on the implementation of National Policy on Older Persons as well as on specific programme initiatives for older persons. The NCOP is the highest body to advise and coordinate with the government in the formulation and implementation of policy and programme for the welfare of the aged. It includes financial security to the elderly population, health care and nutritional needs of the elderly population, food security and shelter, protection of life and property of older persons. This policy provides a broad framework for inter sectoral collaboration and cooperation both within the government as well as between government and non-governmental agencies. In particular, the policy has identified a number of areas of intervention; financial security, health care and nutrition, shelter, education, welfare, protection of life and property etc. for the well being of older persons in the country. Amongst others, the policy also recognizes the role of the NGO sector in providing user friendly affordable services to complement the endeavors of the State in this direction.
2.8 Concessions given by Government to Older Persons

The Government of India has started giving fare concessions to elderly people in all modes of travel, concessions in entrance fees, preference in reservation of seats; and priority in telephone and gas connections. The government has declared the year 2000 as the National Year for Older Persons to highlight the issues relating to the care and support for the elderly people.

Concession in Rail Transport

The Ministry of Railways provides the following concessions and facilities for the senior citizens:-

- 30% discount in all Mails/Express including Rajdhani/Shatabadi/Jan Shatabadi trains for the senior citizens
- Senior Citizen who is a heart patient is granted 75% concession in I, II and sleeper class fares
- Retired Persons including for their families from Indian Railways are entitled to free and concessional travel,
- At specific hours, certain compartments are reserved for elders in the suburban trains, as in Western Railways, 7 seats are reserved between 12 and 3 p.m

Road Transport

Two seats are reserved for senior citizens in front row of the buses of the State Road Transport Undertakings. Fare concessions are given to senior citizens by different State Governments. In Chandigarh, 50% concession is given on the fares of state buses to senior citizens. In Delhi, Delhi Transport Corporation (DTC) has provision of reservation of seats for senior citizens and has also emphasized the same for private buses. The Corporation issues monthly passes on 50% concession in all the routes to the commuters for its City Buses. Kerala government provides free pass for traveling in state buses for those older persons who were freedom fighters. In Maharashtra, 50% concessions are given to older persons of 65 years and above for traveling in State Road Transport Corporation (MSRTC) buses. In Punjab
government provides free travel in state buses for older persons. Rajasthan gives concession of 25 percent in Rajasthan State Road Transport Corporation (RSRTC).

**Air Travel**

**Indian Airlines Scheme:** A discount of 50% is given on normal economic class fare for all domestic flights to Indian male senior citizens (subject to certain conditions) of 65 years and above and Indian female senior citizens of 63 years and above.

**Income tax rebates and other facilities** Under the Employees Provident Funds and Miscellaneous Provisions Act, 1952, (subsequently amended in 1996) several schemes are in operation and are designed to provide a measure of economic security to a person or his family in the event of retirement, or death before retirement. Section 88B of the Income Tax Act, 1961, was inserted by the Finance Act, 1992. The section provides for rebate of income tax in the case of individuals with 65 years and above. The aforesaid provision is as follows:

“An assessee, being an individual resident in India, who is of the age of 65 years or more at any time during the previous year and whose gross total income does not exceed Rs.1,00,000 shall be entitled to a deduction from the amount of Income Tax on his total income with which he is chargeable for any assessment year of an amount equal to 40% of such Income Tax.”

Earlier, a relief for the elderly people was granted in Compulsory Deposit Scheme (Income Tax Act, 1974). Under the Act, persons liable to make compulsory deposit did not include persons of more than 65 years of age. Earlier the age limit was 70 years which was reduced to 65 years by an amendment made in 1983 in the Compulsory Deposit Scheme, Income Tax Payers Act, 1974.

Special priority is given to the older people at the time of submission of income tax returns, payment of electricity or telephone bills and for getting telephone connection. Some banks in India are offering a higher rate of interest to the deposits made by the elderly.
2.9 Integrated Programme for Older Persons

Under the programme financial assistance up to 90% of the project cost is provided to NGOs for establishing and maintaining old age homes, day care centers, and mobile medicare units and to provide non-institutional services to older persons. The scheme has been made flexible so as to meet the diverse needs of older persons including reinforcement and strengthening of the family, awareness generation on issues pertaining to older persons, popularization of the concept of lifelong preparation for old age, facilitating productive ageing etc.

The main objective of the programme is to improve the quality of the older persons by providing basic amenities like shelter, food, medical care and entertainment opportunities and by encouraging productive and active ageing by providing support for capacity building of government/ non-governmental organizations/ Panchayati Raj Institution/ local bodies and the community at large.

Programmes Admissible for Assistance under the Scheme

1. Maintenance of Old Age homes: The grants-in-aid for running old age home for 25 older persons to provide facilities free of cost food, shelter, care, recreational facilities, etc.

2. Maintenance of Respite Care Homes/ Continuous Care Homes: Grant-in-aid under the project is given to agencies which have shown a credible track record in running old age homes for a minimum of 150 beneficiaries and also an additional grant for continuous care or respite care for a minimum of 25 older persons with mild to severe disability

3. Running of Day Care Centre for Alzheimer / Dementia patients to provide specialized day care to the Alzheimer patients

4. Physiotherapy clinics for older persons

5. Running of multi service centre for older persons

6. Maintenance of Mobile Medicare Units

7. Disability and hearing aids for older persons

8. Mental health care and specialized care for the older persons
9. Helpline and counseling centres for the older persons

10. Sensitizing programmes for children in schools and colleges

11. Regional resources and training centres

12. Training of care-givers to the older persons

13. Awareness generation programmes for older persons and care givers like self care, preventive health care, disease management, preparation for old age/ healthy and productive ageing, intergenerational bonding

14. Multi facility care centres for destitute older widow women to provide shelter, educational, occupational and entertainment opportunities, health care and companionship

15. Volunteers’ bureaus for older persons.

16. Formation of vridha sanghas/ senior citizen associations

Scheme of Assistance to Panchayati Raj Institutions / Voluntary Organizations / Self Help Groups for Construction of Old Age Homes / Multi Service Centers for Older Persons

The scheme provides for one time construction grant for old age homes/multi - service centers. The registered societies, public trust, charitable companies or registered self-help groups of older persons in addition to Panchayati Raj Institutions are eligible to get the assistance under the scheme.

Ministry of Social and Empowerment Justice: The Ministry of Social Justice and Empowerment is entrusted with the welfare, social justice and empowerment of disadvantaged and marginalised section of the society viz, scheduled castes, backward classes, persons with disabilities, aged persons, and victims of drug abuse etc.

The main aim of the ministry was to give more stress on policy formulation for the elderly person and to harmonize, monitor, assess of activities for elderly, advocacy and promotion of the rights of aged persons and also providing support to NGOs for establishing and maintaining old age homes, day care centers and mobile medicare unit for older persons.
Old Age Social and Income Security Scheme (OASIS): The Old Age Social and Income Security (OASIS) Committee, constituted to inspect policy questions connected with old-age income security, enunciated the basic idea of pension reforms. It proposed to set up a National Senior Citizen's Fund with a view to encourage, catalyze, and compliment all private sector efforts for the betterment of lives of senior citizens in the country. The Fund can also be utilized for educating individuals about various security schemes, conducting research into areas concerning senior citizens and building infrastructure relevant to the social security industry. An Expert Committee is also constituted under the project. The first reports of the Committee and the existing income security instruments available to older persons have been comprehensively examined. The report also contains detailed recommendations for enhancing the coverage, improving the rate of returns and for bringing about a qualitative improvement in the customer service of Public Provident Fund, the Employees Provident Fund, the Annuity Plans of LIC, and UTI etc. Phase II of the project is looking at the pension and gratuity schemes of the central government and old age pension provided under National Social Assistance Programme (NSAP).

The project OASIS report recommended the establishment of a new pension system for India’s 300 million informal sector workers who are excluded from formal pension provisions. The pension system would follow a Peruvian style pension plan with following key plans:

- A portable individual retirement account with a unique number that will stay with the individual throughout his/her life
- The individual would save and accumulate assets into this account subject to a minimum of Rs. 100 per contribution and Rs. 500 in total accretions per annum
- A sound regulatory mechanism to ensure the safety of the accumulated funds
- Centers for collection of fund with facilities to open and access details about the IRA in rural and urban areas
- A centralized record keeping system
- Multiple fund managers with participation from the private financial institutions
**Indira Gandhi National Old Age Pension Scheme:** It is a national scheme in India launched by Ministry of Rural Development. All persons of 65 years and above and belonging to below the poverty line category, according to the criteria prescribed by the Government of India from time to time, are eligible to be beneficiaries of the scheme. The pension amount, as in Union Budget 2012-13 is Rs.400 per month per person and states are also supposed to contribute an equal amount vis-a-vis the scheme.\(^{12}\)

**National Initiative for the Care of the Elderly (NICE):** It is an international network of researchers, practitioners, students and seniors dedicated to improve the care of the elderly adults. It has three main goals:-

- Help to cover the space between theoretical research and actual practice
- Promote the research and training in geriatric area
- Good and efficient policies made for the care of elderly

The network brings together three of the most important professionals who provide social, psychological and physical care to older persons in Canada. The Network invites university educators from gerontological nursing, geriatric medicine, gerontological social work and other allied professionals concerned with the care of older persons, to join in a national partnership with their community counterparts, who currently provide the educational component of practice for these programs. The overarching goal is the dissemination of research and best practices for the care of older persons. Specifically, NICE shares research about evidence-based practice within an interdisciplinary team context across the university.\(^{13}\)

The main aim of conceptualizing the course under Government of India’s project, NICE is to develop a cadre of frontline personnel of geriatric care givers and to generate skilled manpower focused on intervention of the family and community settings. The younger generations and others concerned with the welfare of older persons are to be encouraged to attend to the needs of the older persons. The objectives of the programme are:

- To develop a cadre of professionals for the care and welfare of older persons
- To provide a comprehensive and scientific knowledge based on various aspects relating to the geriatric care

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➢ To develop aptitude and skills for working with older persons
➢ To orient the students on various techniques of understanding and working for the welfare of the elderly with focus on programme development and management

**Delhi Police** introduced some special schemes for the safety of senior citizens, according to which the beat officers in the area has been directed to make a list of senior citizens and to ensure a secure environment for them. Under the plan, the local SHO will visit them every first Saturday of the month and the beat constable will visit once a week on Sunday.

**Central Government Health Scheme**

Senior citizens and retired personnel who have worked in Central Government bodies are assured of their health care needs through the Central Government Health Scheme or (CGHS). The scheme for pensioners provides medical assistance to retired central government officials along with their dependents, freedom fighters and widows of government officials. The CGHS also covers Delhi police personnel, retired judges of the Supreme Court, Parliament secretaries and their families.

Moreover, along with Ex-Governors and Ex-Vice Presidents of India, accredited journalists are also eligible to be covered under the Central Government Health Scheme. The initially started functioning in Delhi. After a few years, it spread to cities such as Allahabad, Ahmedabad, Bangalore, Mumbai, Chennai, Kolkata, Hyderabad, Jaipur and Patna.

The CGHS offers health services through Allopathic and Homeopathic systems as well as through traditional Indian forms of medicine such as Ayurveda, Unani, Yoga and Siddha. These medical facilities are provided through dispensaries and polyclinics. Chief Medical Officers and Medical Officers operate these dispensaries and are responsible for the smooth functioning of the scheme.

The main components of the scheme are dispensary services including domiciliary care, specialist consultation facilities, X-ray, Electro Cardiogram (ECG), laboratory testing, hospitalization, purchase and distribution of medicines and provision of health education.

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Tax Exemption on Interest

Senior citizens enjoy additional benefits in terms of saving schemes and interest earned on them. Interest is levied on the amount of money deposited for a particular time period. The rate of interest varies for different durations and is liable to change from year to year. Most banks provide a higher rate of interest to senior citizens than the rate available to the general public. They usually ask for proof of age before opening up such an account. Apart from these benefits, senior citizens also enjoy an annual interest rate of 9 per cent on deposits made by them in post offices, as on March 31, 2007. The Reserve Bank of India has permitted higher rates of interest on saving schemes of senior citizens. Accordingly, banks have allowed an added interest on fixed deposits for every term. Tax is deducted at source for interest on fixed deposits. This makes this form of investment a useful tax-free form of income for older people.

Other than higher interest rates on deposits, senior citizens also enjoy exemptions on penalty rates for premature withdrawal of term deposits. Fixed deposits are sometimes withdrawn to tide over emergencies like sudden medical expenses and hospitalization. In this case, senior citizens are either exempted completely or charged a meagre percentage rate of their deposits.15

Swavalamban Yojana seeks to provide pension scheme to the unorganized sector in India. It is applicable to all citizens in the unorganized sector who join the New Pension System (NPS) administered by the Interim Pension Fund Regulatory and Development Authority. Under the scheme, the government will contribute Rs. 1000 per year to each NPS account opened in the year 2010-11 and for the next three years, that is, 2011-12, 2012-13 and 2013-14. The benefit is available only to persons who join the NPS with a minimum contribution of Rs. 1,000 and maximum contribution of Rs. 12,000 per annum. The scheme was announced by the Finance Minister in Budget 2010-11. It is funded by grants from the Government of India.16

Deduction in respect of medical insurance premia (Sec. 80D): An assessee is entitled to a deduction up to Rs. 15,000 with effect from the assessment year 2000-01 where the assessee or his/her spouse, or dependent parents or any member of the family is a senior citizen, (i.e. one who is at least 65 years).
Deduction in respect of medical treatment (Sec. 80DDB) Section 80DDB has been inserted to provide for a separate deduction to a resident assessee being an individual or a Hindu undivided family member for expenditure incurred for medical treatment for the individual himself or his dependent relative in respect of disease or ailments which may be specified in the rules. The deduction shall be limited to Rs 40,000. However, where the expenditure incurred is in respect of the assessee or his dependent relative or any member of a Hindu undivided family of the assesse and who is a senior citizen (one who is at least 65 years of age.

Insurance Schemes

Jeevan Dhara: This is a pension plan for the individuals between 18-65 years who are self-employed, artists, cine artists, technicians, businessmen, businesswomen, professionals, as these individuals cannot have 'Pension' benefit after they cease to earn, when compared with State/Central Government's employees who are endowed with 'Pension' benefits.

Jeevan Akshay- This is a pension plan to provide life-long pension and a lump sum death benefit and also a survival benefit at the end of seven years under certain terms and conditions. Restrictions: Minimum age at entry: 50 years. Minimum purchase price: Rs 10,000 and in multiples of Rs 100 thereafter.

Jeevan Suraksha Jeevan Suraksha is available in three types to suit individual’s needs; Pension with life cover, Pension without life cover and Pension with Endowment type Contributions under Jeevan Suraksha up to Rs 10,000 per annum will be eligible for tax exemption under section 80 CCC(1) of the Income Tax Act, 1961. Commuted value up to 25 per cent as allowed under the plan is free of tax.

Bima Nivesh Bima Nivesh is a short-term, single-premium life insurance scheme that also provides safety, liquidity, attractive return and tax benefits.

All the schemes are relaunched in the new version as New Jeevan Dhara, New Jeevan Akshay, New Jeevan Suraksha and New Bima Nivesh respectively.

Senior Citizens Unit Plan (SCUP)

Senior Citizens Unit Plan is a scheme under which one has to make a one-time investment depending on his/her age and have the benefit of medical treatment for self and spouse at any of the selected hospitals
Medical Insurance Scheme

The Medical Insurance Scheme known as Mediclaim is available to persons between the age of 5 years and 75 years. The cover provides for reimbursement of medical expenses incurred by an individual towards hospitalization/domiciliary, hospitalization for any illness, injury or disease contracted or sustained during the period of insurance.17

2.10 Non-Governmental Efforts to provide Care for the Aged

Government alone cannot take care of all the needs of the older population. The private sector consisting of the Voluntary Agencies and the family must have to play an important role in this regard. The Non-Governmental Organizations (NGOs) sector constitutes a very important institutional mechanism to provide user-friendly, affordable services to take care of the elderly persons. However, this sector in India is playing only a minor role catering only to a rather small segment of the older population, which is capable of paying for the services rendered. NGOs run Old Age Homes and Day Care Centers where old age persons are admitted for a specified charge per month.

Government of India envisages promoting the NGOs sector in a big way. It hopes to have continuous dialogue with the NGOs on issues relating to ageing and on the services to be provided to the elderly, in order to ensure better services. The National Policy recognizes the NGOs sector as a very important institutional mechanism to provide user-friendly affordable services to complement the endeavors of the State in this direction.

Voluntary effort should be promoted and supported in a big way. Networking, exchange of information and interactions among NGOs should be facilitated. Opportunities should be provided for orientation and training of manpower. Transparency, accountability, simplification of procedures and timely release of grants to voluntary organizations will ensure better services. The grant-in-aid policy should provide incentives to encourage organization to raise their own resources and not become dependent only on government funding for providing services on a sustainable basis.18
2.11 Agencies related to Welfare of Aged

Age well foundation- Established in 1999 and registered as Trust under Indian Trust Act, 1882, Age well Foundation has been working for the empowerment and welfare of older persons since its inception. Presently, Agewell Foundation has a network of over 1500 NGOs/VOs, over 6500+ volunteers and 70000+ sub-volunteers spread across 540 districts of India. Agewell interacts with over 25000 older persons and other concerned people on daily basis through its nationwide network of volunteers. There are some projects running under age well as are given below:

Delhi Police Training and Sensitization Program (2011-12)

Agewell Foundation has initiated a project to provide training to Police personnel and sensitize them towards older persons. Under the project Age well Foundation will conduct training program for the Delhi Police.

“Spread the Warmth” Campaign (2011-12)

With the onset of winter, Agewell Foundation has once again started its special winter campaign “Spread the Warmth” in Delhi and NCR with the objective to protect destitute older persons from bone-chilling cold waves and cold related diseases during winter.

Agewell Family Membership (For old people who live alone)

Agewell foundation registers old people who live alone and welcomes them into its fold of warmth and caring. Having tied up with leading doctors, hospital services, security agencies, trained counsellors, legal and financial wizards, personnel managers, and trained attendants, the foundation offers exclusive services at a nominal price. For the members, a trained counselor pays routine visits every week. He is available round the clock and may be called upon at any time to act as an escort, do their running around or simply cheer them up.

Agewell Interaction Centre for Older Persons

1) The centre will provide an opportunity for the elderly to interact with like-minded people in old age. The Agewell centre will also address the issue of
ageing from the perspective of creating an atmosphere of sustainable and
tenable process of inclusion, involving society at large to provide care and
active ageing beyond an institutional framework.

2) The proposed centre would be a platform that will initiate a better
understanding of the problems of ageing from a social perspective and provide
a platform for the aged as well as those concerned to come together to share
and care.

3) Helpline for older persons, Day care- centre, library, entertainment and
cultural activities will be part of Agewell Interaction Centre

Sahyog (Old Age Psychological Trauma Center)

1) The center would be equipped with qualified psychiatrist, doctors, counselors
and trained attendants/assistants.

2) They would not only assist the older persons in getting over their trauma, but
they would also refer them to the concerned specialists if need be.

3) The trauma centre would receive individuals directly as well as through
referrals from other doctors and hospitals etc.

Agewell - Aadhar (Nationwide Voluntary Action Network for Older
Persons)

Aadhar is a unique national network of committed volunteers responsible for
looking after the grievances of Older Persons and assist them in finding solutions. It
has set up a nation-wide Zila Aadhar Network covering every district of the country
with thousands of committed and concerned volunteers. Millions of older persons all
over the country now have access to Zila Aadhar Members/Associates for redressal
of their grievances, which are now being resolved in a systematic manner. So far
over 5 million older persons have already been extended a helping hand under the
scheme.19

Age Care India- Age-Care India is a premier national voluntary organization
for the welfare of the aged people in the country. It appeared on the Indian national
scene in January, 1980. Supported by a group of dedicated founder members drawn
from various walks of life and having diverse life experiences, it was formally registered on 18 November, 1980 as a non-political, non-profit, secular, charitable, educational, cultural, and social welfare organization under the Societies Registration Act XXI of 1860.\textsuperscript{20}

\textbf{HelpAge India} is a secular, apolitical, non-profit and a non-governmental organisation in India registered under the Societies' Registration Act of 1860. Set up in 1978, HelpAge India is a registered national level voluntary organisation. Since its foundation, its mission is to work for the cause and care of disadvantaged older persons, in order to improve the quality of their lives.

HelpAge India is one of the founding members of HelpAge International, a high profile body having 97 member countries representing the cause of the elderly at the United Nations. It is closely associated with Help the Aged, UK and has received a special testimonial from the United Nations for "Dedicated service in support of the United Nations Programme on Ageing" Help Age India is also a full member of the International Federation on Ageing.

Help Age India works in the following areas:

- Elderly rights - Elder Abuse in India, Reverse Mortgage, Senior Citizens Associations (SCAs), Ending Isolation, Health Insurance, Parents Maintenance Act, Union Budget Allocation, National Policy on Older Persons
- Elder care – Health care, Social Protection, Shelters, Specialized Care, Disaster, Mitigation\textsuperscript{21}

\textbf{Caritas India} Caritas India is the official national organisation of the Catholic Bishops’ Conference of India (CBCI) for social concern and human development. It was established by a resolution of the CBCI during its general body meeting in 1960. Its first name was “Catholic Charities India” (CCI), which began to function from October 1, 1962 with its headquarters in the CBCI Centre, New Delhi. Right from its inception, Caritas India has been a recognized leader in responding to the natural and human-made disasters all over the sub-continent. Through its humanitarian response, Caritas India collaborates with the Central and State Governments and has been appreciated and duly acknowledged by the respective governments. Caritas India has been abreast with the development trends and has
dedicated its resources and efforts towards poverty reduction through an empowerment process towards nation building.

Caritas India is a network organization with 152 local counterparts who are the Diocesan Social Service Societies (DSSS) and hundreds of NGO partners. Through a process of active partnership, it strives to reach even the remotest corners of the country. It serves the poor and marginalized without any distinction of caste, creed and ethnicity.

Caritas India is a member of Caritas Internationalism, whose services reach 200 countries and territories, making it one of the largest humanitarian networks in the world today.

The major thrust areas of Caritas India are humanitarian assistance in the context of natural and human-made calamities:

- Relief – Rehabilitation and Community based Disaster Preparedness (CBDP)
- Promotion of Sustainable Community Empowerment Programmes: Animation-Development and Support Services – ensuring the human rights of the marginalized communities to facilitate the restoration of human dignity
- Gender Equality
- Natural Resources Management
- Campaign against Hunger and Disease

**Geriatric Society of India** This organization is working for health services for aged persons, health checkups and treatment.

**Association of Gerontology** The Association of Gerontology, India (AGI) was established in 1981 with headquarters at Varanasi and is affiliated to International Association of Gerontology (IAG). The basic objective of AGI is to promote advancement of knowledge in biological, medical and psycho-social disciplines of gerontology by research, training and holding of scientific conferences, workshop etc. AGI has presently more than 400 members. It awards prizes namely A.V. Tilak (medical and biology) and Sri Venkatswarya Prize to the young researchers. It holds national conference biannually preferably along with Indian Academy of Geriatrics (IAG) to promote interaction between various disciplines working for elderly.
The state of Punjab has a developing economy. It has the highest average growth rate of 10% among the states of India. There are a number of departments and institutions in the Punjab Government. These departments and institutions look after the different sections which form an important aspect of the administration of the state. The Punjab Government departments and institutions are working efficiently towards the service of the people and development of the state.

2.12 Social Welfare Department in Punjab

The Department of Social Welfare was set up by the state government in the year 1955 with the objective of providing social services to the weaker sections, socially mal-adjusted and under-privileged sections of the society and rehabilitation of the Pakistani Refugees. With the passage of time the objective of the Department has changed manifold and it has become broader. In fact the mission of the Department has been changed from "Welfare" to "Social Therapy and Development". Now, its scope has been widened to provide physical, emotional, psychological, economic, employment and income generation, gender sensitization, awareness generation, child survival and child development support to the aged and infirms, destitute, delinquent, physically handicapped, juveniles, widows and destitute women, nursing and lactating mothers and children below the age of six years. This way the Department of Social Therapy covers 70% population of the State.

The aim of the Department is to provide the developmental needs of different sectors like children, women, aged and persons with disabilities. The benefits are given in a manner, under Pension/Financial aid schemes for the elderly persons, widow and destitute women, dependent children, disabled persons, the flow of benefits to women in the three core sectors of education, health and employment and package of child survival and child development support under the I.C.D.S. Program shall be kept under close vigil and surveillance as these contribute a great deal towards main-streaming and National Development. In order to achieve this objective, the department recognizes that it responses to the problems of aged and weak.
2.13 Scheme of Assistance to Voluntary Organizations for Programmes Relating to Aged in Punjab.

The government provides financial assistance to NGOs and other voluntary organizations to run the old age homes in Punjab. The voluntary welfare organization plays a major role in the activities and functions relating to the welfare and upliftment of weaker section of the society and extends a helping hand to the needy persons in the society. Grant—in-aid is provided to Department of Social Welfare relating to women, children, and lepers, old aged persons with a view to helping them to continue their activities and make improvement and addition in services being provided by them.

Table 2.2

<table>
<thead>
<tr>
<th>Districts</th>
<th>No. of NGOs</th>
<th>OAHs</th>
<th>Day care centres</th>
<th>MMUs</th>
<th>Non institutional services</th>
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<td>0</td>
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<tr>
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<td>0</td>
<td>0</td>
</tr>
<tr>
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<td>4</td>
<td>8</td>
<td>0</td>
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</tr>
</tbody>
</table>

Source: Department of Social Welfare Department, Punjab.

There are number of ongoing projects in Punjab state named old age homes, day care centres, mobile medicare units, and non-institutional service for the welfare of older persons.
2.14 Benefits given by State government

Identity card for senior citizen issued to those persons whose age is 60 years or above. Concession admissible to the card holders are:

a) 3 seats per bus will be reserved in Punjab roadways/P.R.T.C. buses.

b) Separate queues for senior citizen in all OPDs in general hospitals, dispensaries, bus stands, for payment of electricity/water bills etc. to avoid standing for long hours.27

2.15 Major Constraints in Implementation of Policies Made by Government

- A primary constraint in the way of implementation of policies is lack of resources at the national and state levels to fund dedicated action on ageing. It should also be mandated that a certain amount of finances will be made available towards fulfilling the aims and objectives set out in the policy rather than policy being a paper exercise. There should be a national budget allocation to safeguard the interests of the older population.

- Another constraint is the lack of appropriate mechanism to incorporate resolutions at all levels, as well as constraints relating to capacity of institutions and organizations to implement planned actions. The central government should aim at getting the various states to implement the policy. States have shown ambivalence towards the policies and expect the central government to share a major burden of the financial requirements in this regard.

- Implementation of the policies should be made mandatory for all the states.

2.16 Conclusion

There is a pressing need for support to preparing strategies and action plans and mobilizes funds in order to address the problems of elderly. The policies should reckon with the fact that the age structure of population is changing fast and will continue to do so in the future. This implies a likely shift of resources from young to old. Given the fact that the process of globalization is underway and is likely to gather momentum and the liberalization of social sectors are imminent a paradigm shift would be needed in dealing adequately with issues concerning older persons. The
paradigm shift would be from welfare oriented to market oriented. This would entail having advocacy point suited to market forces, thereby, ensuring that the older persons are not marginalized but remain in the mainstream of the development process.

Most of the studies undertaken so far have focused on one or few aspects of ageing. Another limitation of the studies done so far is that though the role of private sector, government and NGOs in women and child welfare has been discussed at length, older persons continue to be neglected.

This chapter has analyzed comprehensively the role of government, private and NGOs in the welfare and care of older persons. Further, it analyzed various programmes initiated by government, private sector and NGOs for providing quality life to the older persons.

The policies should lay great emphasis on awareness generation amongst the older person with regard to a) their legal rights b) their physical vulnerability.

Proper awareness regarding the facilities provided for the welfare of older people by the government is also necessary. This is needed because most of the elderly are not aware of the facilities provided by the government and non-governmental agencies. For example, the concessions given to the senior citizens by the Indian Railways are not known to many elderly.

The policies and decisions affecting the elderly are frequently made without the participation of the elderly themselves. Therefore, there is a need to consider the views of elderly in the policy framing process. Since ageing is universal, as recommended by the World Assembly on Ageing, the policies and the programmes for the elderly should in practice try to achieve a balance between the humanitarian and developmental dimensions.

A greater proportion of the rural elderly are from poorer sections of the society. These elderly, along with the rest of the rural population suffer from lack of adequate health, infrastructure and other social service networks in the villages. Therefore, there is a need for opening up geriatric clinics in the existing Primary Health Centres.

Another major area of concern is research. In India, empirical studies on large scale are not many to enable the formulation of policies and programmes regarding the diverse needs of the elderly. The available data on certain aspects is still inadequate and there is a need for comprehensive and in-depth information to be of
help to the planners and policy makers. A potential area of research for this purpose is the family of elderly. Here, the focus should be on the changing role of family in the care giving of elderly. Also, there is a need for more intensive studies on elderly who are living alone, and who are widowed.

Another important area where the government should give stress is involving more number of non-governmental organizations in the age care services through grants-in-aid programme, training of the age care personnel, maintenance of old age homes, covering remote and distant places where the services have not reached so far, etc.
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