



## Senior Care Reforms in India: NITI Aayog

**For Prelims:** Senior Care Reforms in India: NITI Aayog, [NITI Aayog](#), [Elderly people](#), [Ayushman Bharat](#).

**For Mains:** Senior Care Reforms in India: NITI Aayog, Concerns over India's Ageing Workforce.

[Source: PIB](#)

### Why in News?

Recently, the [NITI Aayog](#) has released a position paper titled **“Senior Care Reforms in India: Reimagining the Senior Care Paradigm”**, which calls for action on what needs to be done to bring a greater focus on senior care.

### What are the Key Highlights of the Report?

#### ▪ Population Ageing:

- India is witnessing exponential growth in the number and proportion of [elderly people](#), coupled with a **decreasing fertility rate (less than 2.0)** and increasing life expectancy (more than 70 years).
- The elderly in India currently comprise a little **over 10% of the population**, which translates to about 104 million. According to the [United Nations Population Fund \(UNFPA\)](#), this demographic is **projected to reach 19.5% of the total population by 2050**.

#### ▪ Major Key Findings:

- **Demographics and Trends:** The elderly population (aged 60 years and above) constituted 8.6% of India's total population in the 2011 Census, with approximately 103 million elderly individuals.
- **Health Status and Challenges:** The transition from high to low mortality rates has shifted a substantial burden of disease to the older population.
  - The number of people aged 75 years and above is expected to increase by an astounding 340% between 2011 and 2050.
- **Rural Urban Divide: 71% of elderly persons reside in rural areas.**
- **Life Satisfaction:** Nearly 32% of the elderly reported low life satisfaction

#### ▪ Lack of Comprehensive Policy:

- There is an absence of a comprehensive, integrated policy for senior care and support as a significant challenge.
- This lack of a structured policy framework **leads to gaps in infrastructure**, capacities, evidence-based knowledge repositories for **geriatric illness management**, and enabling frameworks for monitoring mechanisms and emergency response systems.
  - Access to healthcare services can be a challenge for older adults in India, particularly those living in rural areas.
  - As per the **National Health Profile**, in 2017, there were only **43 physicians per 100,000 population in rural areas**, compared to 118 physicians per 100,000

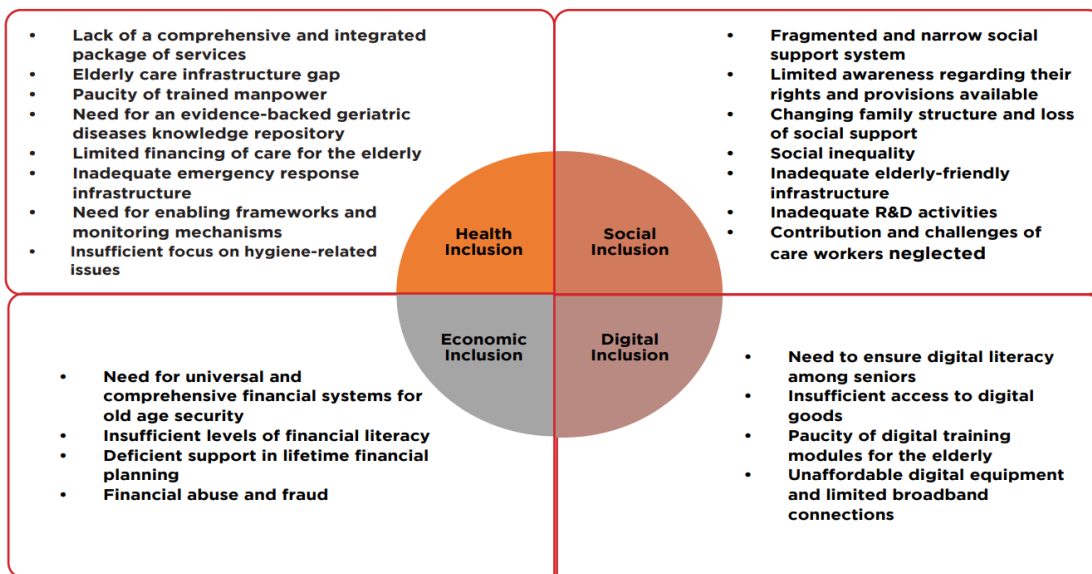
population in urban areas.

### ▪ **Challenges and Implications:**

- The phenomenon of population aging impacts all aspects of society and has numerous health, social, and economic implications, including changes in labour and financial markets.
- The **Longitudinal Ageing Study of India (LASI) 2021** report highlights that a significant portion of the elderly population **suffers from chronic diseases, functional limitations**, depressive symptoms, and low life satisfaction.
  - **75% of the elderly have one or more chronic diseases.**
- It shifts disease burden, rising dependency ratios, evolving family structures, and altered consumption patterns.
- **Every 4th Indian over 60 years reported having poor health.**
- Moreover, medical expenses are more than double for this population segment as older people are likely to **consume more healthcare services.**

- **Around 20% of the elderly in India have mental health issues.**

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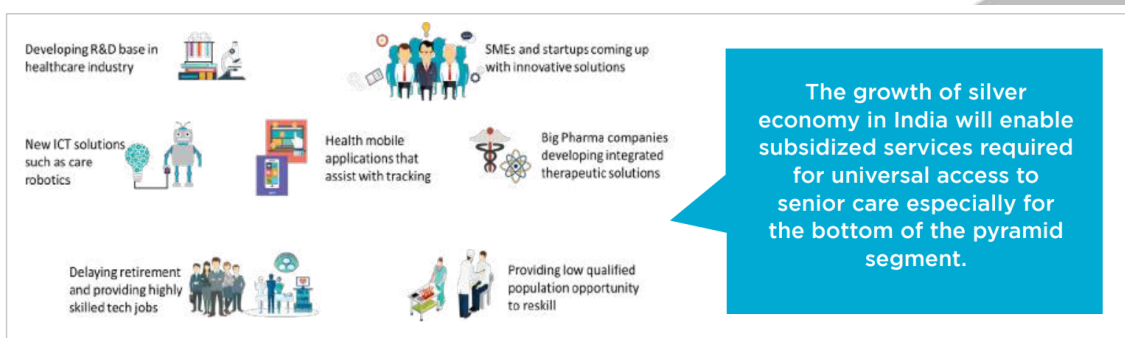
Key challenges and issues around senior care in India

## the Key Recommendations of the Report?

What are

- The report has categorised the specific interventions needed in terms of empowerment, service delivery, and their **inclusions under four core areas: Health, Social, Economic/Financial, and Digital.**
  - **Health:** Health empowerment and inclusion can be achieved by promoting **health literacy among seniors** as well as their caregivers, strengthening geriatric healthcare within the existing healthcare system, and making special provisions for seniors.
    - This will encompass Comprehensive Primary Healthcare Services through the **Ayushman Bharat - Ayushman Arogya Mandir (Health and Wellness Centres)**, strengthening healthcare infrastructure with a focus on needs of elderly, expanding tele-consultation services, enhancing the skilled workforce for the elderly, and capacity building of existing workforce.
  - **Social:** For ensuring social inclusion and empowerment, specific actions such as creating awareness to sensitise the larger community on the needs and **challenges experienced by the elderly**, and establishing peer support groups are needed.
    - Empowerment of the elderly will also come through awareness of existing legal safeguards, and welfare schemes and ensuring legal reforms like strengthening the existing **Welfare and Maintenance Act.**

- **Economic and Financial:** There is a need for **reskilling the elderly population, increasing coverage of public funds and infrastructure, and mandatory savings plans for the affording segment.**
  - Reverse Mortgage mechanism to increase liquidity for seniors and [GST \(Goods and Service Tax\)](#) reforms on senior care products to increase the ease of adoption and safeguard the elderly population from the financial burden.
  - Encouraging the private sector to design targeted and comprehensive geriatric health insurance products.
- **Digital:** There is a need to improve access to digital devices for seniors by making them affordable, focusing on increasing digital literacy, and harnessing the potential of modern technology.
- **Silver Economy:** Only a little more **than one-third (34%)** of the elderly are currently working.
  - Appropriate interventions are required on the part of the government to provide a thrust to the **“silver economy,” i.e. economy driven by goods & services** demanded by the elderly.
  - Further, work opportunities that can provide a platform for the elderly to use and utilise their experience and expertise in various sectors.



silver economy

## What are the Initiatives Related to Senior Care and Aging?

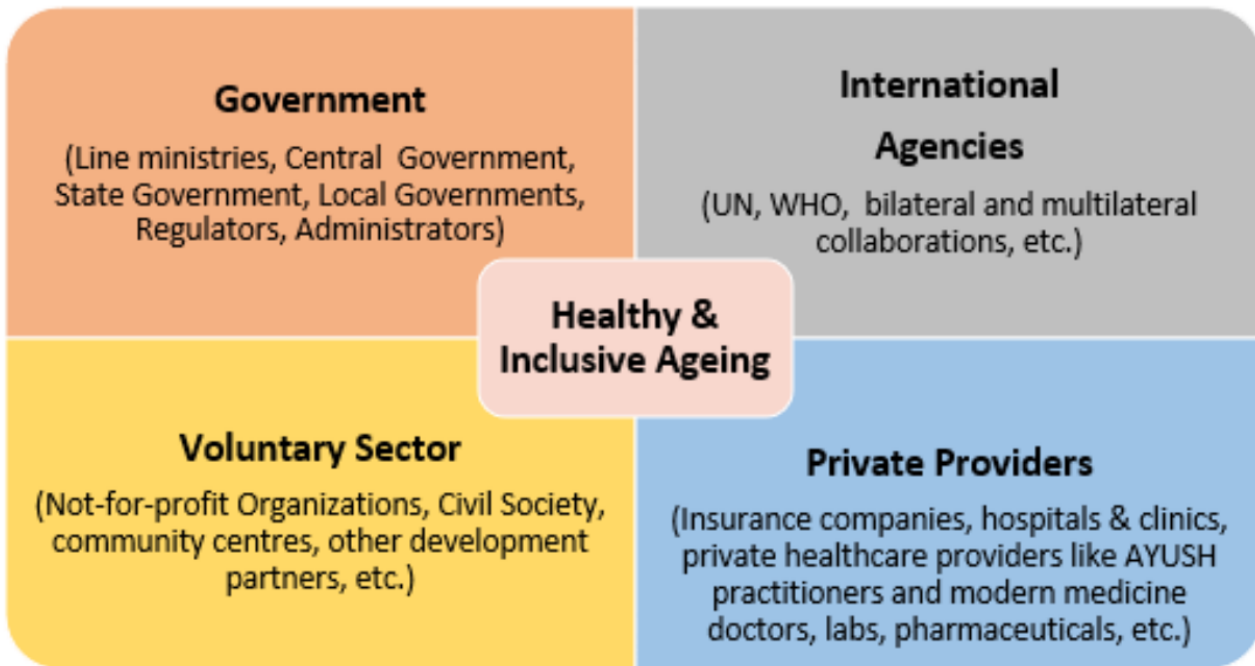
### ▪ Initiative Taken at global level:

- **Vienna International Plan of Action:** It is the first international initiative that sparked the debate around ageing.
  - The plan was adopted by the **World Assembly on Ageing in 1982** and endorsed by the **UN General Assembly**.
  - It seeks to increase the ability of governments and civil society to deal with population ageing and serves as a framework for developing policies and programs on ageing.
- **United Nations Principles for Older Persons:** The Vienna International Plan on Ageing was followed by the adoption of the United Nations Principles for Older Persons by the UN General Assembly in 1991.
- **Madrid International Plan of Action on Ageing (MIPAA):** In 2002, the **Second World Assembly on Ageing** adopted the Political Declaration and the Madrid International Plan of Action on Ageing (MIPAA).
  - The MIPAA aims at **“building a society for all ages”** and indicates a paradigm shift in how the world approaches ageing.
  - Moreover, the plan offers a comprehensive framework for **understanding and managing the issue of ageing**.
- **2021-2030 as the ‘Decade of Healthy Ageing:** In 2020, the [United Nations General Assembly](#) declared **2021-2030 as the ‘Decade of Healthy Ageing,’** urging governments, civil societies, international organizations, professionals, academia, media, and the private sector to work together towards improving the lives of older people, their families, and the communities in which they live.

### ▪ Initiatives Taken by Indian Government:

- [Pradhan Mantri Vaya Vandana Yojana \(PMVVY\):](#)

- The scheme enables old age income security for senior citizens through provision of assured pension/return linked to the subscription amount based on government guarantee to [Life Insurance Corporation of India \(LIC\)](#).
      - The scheme provides an assured return of 8% per annum for 10 years.
  - **Integrated Program for Older Persons (IPOP):**
    - The main goal of this policy is to improve the quality of life of senior citizens.
    - This is done by providing them with various basic amenities such as food, shelter, medical care, and even entertainment opportunities.
  - **Rashtriya Vayoshree Yojana:**
    - It is a [central sector scheme](#) funded from the **Senior Citizens' Welfare Fund**. The fund was notified in the year 2016.
    - All unclaimed amounts from small savings accounts, Employee Provident Fund (EPF) and Public Provident Fund (PPF) are transferred to this fund.
    - It aims to provide aids and assistive living devices to [senior citizens](#) belonging to [Below Poverty Line \(BPL\)](#) category who suffer from age-related disabilities such as low vision, hearing impairment, loss of teeth and locomotor disabilities.
  - **SAMPANN Project:**
    - It was launched in 2018. It is a **seamless online pension processing** and payment system for Department of Telecommunications pensioners
    - It provides direct credit of pension into the bank accounts of pensioners.
  - **SACRED Portal for Elderly:**
    - The portal was developed by the Ministry of Social Justice and Empowerment.
    - Citizens above 60 years of age can register on the portal and find jobs and work opportunities.
  - **Elder Line: Toll-Free Number for Elderly:**
    - It provides information, guidance, and emotional support - particularly on pension, medical and legal issues - besides immediate assistance in cases of abuse.
    - It is devised to provide all senior citizens, or their well-wishers, with one platform across the country to connect and share their concerns and get information and guidance on problems that they face on a day-to-day basis.
  - **SAGE (Seniorcare Ageing Growth Engine) Initiative:**
    - It is a "one-stop access" of elderly care products and services by credible start-ups.
    - It has been launched with a view to help such persons who are interested in entrepreneurship in the field of providing services for elderly care.
- **Constitutional Provisions for the Welfare of Elderly People:**
- **Article 41:** Right to work, to education, and to public assistance in certain cases - The State shall, within the limits of its economic capacity and development, make effective provision for securing the right to work, to education, and to public assistance in cases of unemployment, old age, sickness, and disablement, and in other cases of undeserved want.
  - **Article 46:** Promotion of educational and economic interests of Scheduled Castes, Scheduled Tribes, and other weaker sections - Other weaker sections **include the elderly, disabled, etc.**
  - **7<sup>th</sup> Schedule of the Indian Constitution: Item No. 9 of the State List** and item 20, 23 & 24 of the Concurrent List **relates to the old age pension, social security** and social insurance, and economic and social planning.
  - **Entry 24 in the concurrent list:** It deals with "Welfare of Labour, including conditions of work, provident funds, liability for workmen's compensation, invalidity and old age pension and maternity benefits.



### Healthy and inclusive ageing through convergence among stakeholders

#### What is NITI Aayog?

- **NITI Aayog** is the apex public policy think tank of the Government of India.
- It replaced the Planning Commission on 1st January 2015 with emphasis on '**Bottom -Up**' **approach** to envisage the **vision of Maximum Governance, Minimum Government**, echoing the **spirit of 'Cooperative Federalism'**.

### UPSC Civil Services Examination Previous Year Question

#### Prelims:

**Q. Consider the following statements with reference to Indira Gandhi National Old Age Pension Scheme (IGNOAPS): (2008)**

1. All persons of 60 years or above belonging to the households below poverty line in rural areas are eligible.
2. The Central Assistance under this Scheme is at the rate of `300 per month per beneficiary. Under the Scheme, States have been urged to give matching amounts.

**Which of the statements given above is/are correct?**

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**Ans: (d)**

**Mains**

**Q.** Performance of welfare schemes that are implemented for vulnerable sections is not so effective due to the absence of their awareness and active involvement at all stages of the policy process - Discuss. **(2019)**

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