



## Ageing in India: State of the Elderly

This editorial is based on [“The future of old times in India”](#) which was published in The Hindu on 15/09/2022. The article discusses the state of India's ageing population and related issues.

**For Prelims:** National Social Assistance Programme, Pradhan Mantri Vaya Vandana Yojana, Rashtriya Vayoshree Yojana, SAMPANN Project, SACRED Portal for Elderly, SAGE

**For Mains:** Government Policies & Interventions, Health, Issues Related to Elderly, Human Resource

According to the **National Commission on Population**, the [share of the elderly in India's population, close to 9% in 2011, is growing fast](#) and may reach 18% by 2036. If India is to ensure a decent quality of life for the elderly in the near future, planning and providing for it must begin today.

**Life expectancy in India has more than doubled** since Independence from around 32 years in the late 1940s to 70 years or so today. Many countries have done even better, but this is still a historical achievement.

Over the same period, [the fertility rate has declined from about six children per woman to just two](#), liberating women from the shackles of repeated child-bearing and child care. All this is good news, but it also creates a new challenge —the ageing of the population.

### What are the Problems Associated with the Ageing Population?

#### ▪ Social:

- Indian society is **undergoing rapid transformation** under the impact of industrialization, urbanization, technical & technological change, education and globalization.
- Consequently, the **traditional values and institutions are in the process of erosion and adaptation**, resulting in the weakening of intergenerational ties that were the hallmark of the traditional family.
- **Industrialization** has replaced the simple family production units by the mass production and the factory.
- **Other Problems:**
  - **Negligence by kids** towards their old parents.
  - **Disillusionment** due to retirement.
  - Feeling of powerlessness, **loneliness**, uselessness and **isolation** in elderly.
  - **Generational gap.**

#### ▪ Financial:

- **Retirement and dependence** of elderly on their child for basic necessity.
- **Sudden increase in out of pocket expenses** on treatment.
- **Migration of young working-age persons from rural areas** has negative impacts on

the elderly, living alone or with only the spouse, usually poverty and distress.

- Insufficient housing facility.
  - A national survey carried out by the NGO HelpAge India has shown that as many as **47% of elderly people are economically dependent on their families** for income and **34% are relied on pensions and cash transfers**, while 40% of the surveyed people have expressed the desire to work “as long as possible”.
- **Health:**
  - Health issues like **blindness, locomotor disabilities and deafness** are most prevalent.
  - **Mental illness** arising from senility (showing poor mental ability because of old age) and neurosis.
    - Neurosis is a **class of functional mental disorders** involving chronic distress, but neither delusions nor hallucinations.
  - Absence of geriatric care facilities at hospitals in rural areas.
    - According to a recent survey, **30% to 50% of elderly people had symptoms that make them depressed**. A large majority of elderly persons living alone are women, especially widows.
    - Depression is strongly correlated with poverty, poor health, and loneliness.

## What do we Know about India's Social Assistance Scheme?

- **About:**
  - Under the **[National Social Assistance Programme \(NSAP\) scheme](#)**, India has **important schemes of non-contributory pensions** for the elderly, widowed women and disabled persons.
  - It is **administered by the Ministry of Rural Development**.
- **Issues with the Scheme:**
  - **Chances of Exclusion:**
    - **Eligibility for NSAP is restricted to “Below Poverty Line” (BPL) families**, based on outdated and unreliable BPL lists, some of them are 20 years old.
    - When it comes to old-age pensions, **targeting is not a good idea in any case as there are huge exclusion errors in the BPL lists**.
    - For one thing, **targeting tends to be based on household** rather than individual indicators.
    - A widow or elderly person, however, may experience major deprivations even in a relatively well-off household.
  - **Complicated Formalities:**
    - **Targeting tends to involve complicated formalities** such as the submission of BPL certificates and other documents, which has certainly been the experience with NSAP pensions.
    - The **formalities can be particularly forbidding for elderly persons** with low incomes or little education, who are in greatest need of a pension.
    - Moreover, **even when lists of left-out, likely-eligible persons were submitted to the local administration**, very few were approved for a pension, confirming that they face resilient barriers in the current scheme.
  - **Stagnant Contribution:**
    - The **central contribution to old-age pensions under NSAP has stagnated at a tiny Rs. 200 per month** since 2006, with a slightly higher but still paltry amount (Rs. 300 per month) for widows.
      - On the other hand, many States have **enhanced the coverage and/or amount of social-security pensions beyond NSAP norms** using their own funds and schemes.
      - Some have **even achieved “near-universal” (about 75%-80%) coverage of widows** and elderly persons.

## What are the Other Related Schemes?

- **[Pradhan Mantri Vaya Vandana Yojana \(PMVVY\)](#):**
  - It is a **Pension Scheme announced by the Government of India exclusively for the senior citizens** aged 60 years and above.

- The scheme is now **extended up to 2023** for a further period of three years beyond 2020.
- **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, PPF and EPF 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, 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.

## What can be the Way Forward?

- **Protection from Destitution:**
  - The first step towards a **dignified life for the elderly is to protect them from destitution** and all the deprivations that may come with it.
  - **Cash in the form of a pension** can help to cope with many health issues and avoid loneliness as well.
  - That is why **old-age pensions are a vital part of social security systems** around the world.
- **Emulating the Frontrunners:**
  - The southern States and India's poorer States such as Odisha and Rajasthan have achieved near-universal social security pensions. Their actions are worth emulating.
  - **It would be much easier for all States to do the same** if the central government were to revamp the NSAP.
- **Focus on Revamping Pension Schemes:**
  - Another critical area would be bringing reforms in the social security pensions.
  - They **also need other support and facilities** such as health care, disability aids, assistance with daily tasks, recreation opportunities and a good social life.
- **Transparent "Exclusion Criteria":**
  - A better approach is to **consider all widows and elderly or disabled persons as eligible**, subject to simple and transparent "exclusion criteria".
  - **Eligibility can even be self-declared**, with the burden of time-bound verification being placed on the local administration or gram panchayat.
  - Although there are chances of **privileged households taking the advantage**, it is much

preferable to accommodate some inclusion errors than to perpetuate the massive exclusion errors as is the case today.

### ***Drishti Mains Question***

Share of the elderly in India's population is growing fast and may reach 18% by 2036. What can be done to provide the elderly with a decent quality of life in the near future?

## **UPSC Civil Services Examination Previous Year Question (PYQ)**

### **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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