



## Safeguarding the Rights of Elderly

This editorial is based on [“For Future Ready Seniors”](#) which was published in Indian Express on 29/04/2024. The article discusses how the needs of the elderly population are being overshadowed by the focus on the demographic dividend. It argues that policymakers should proactively address the challenges posed by an ageing population and establish guidelines for home-based care.

**For Prelims:** [Silver Economy](#), [India Ageing Report 2023](#), [UNFPA \(United Nations Population Fund\)](#), International Institute for Population Sciences (IIPS), [National Social Assistance Programme](#), [Pradhan Mantri Vaya Vandana Yojana](#), [Rashtriya Vayoshree Yojana](#), [SAMPANN Project](#), [SACRED Portal for Elderly](#), [SAGE Portal](#)

**For Mains:** Significance of empowering senior citizens, Role of the government in facilitating silver economy.

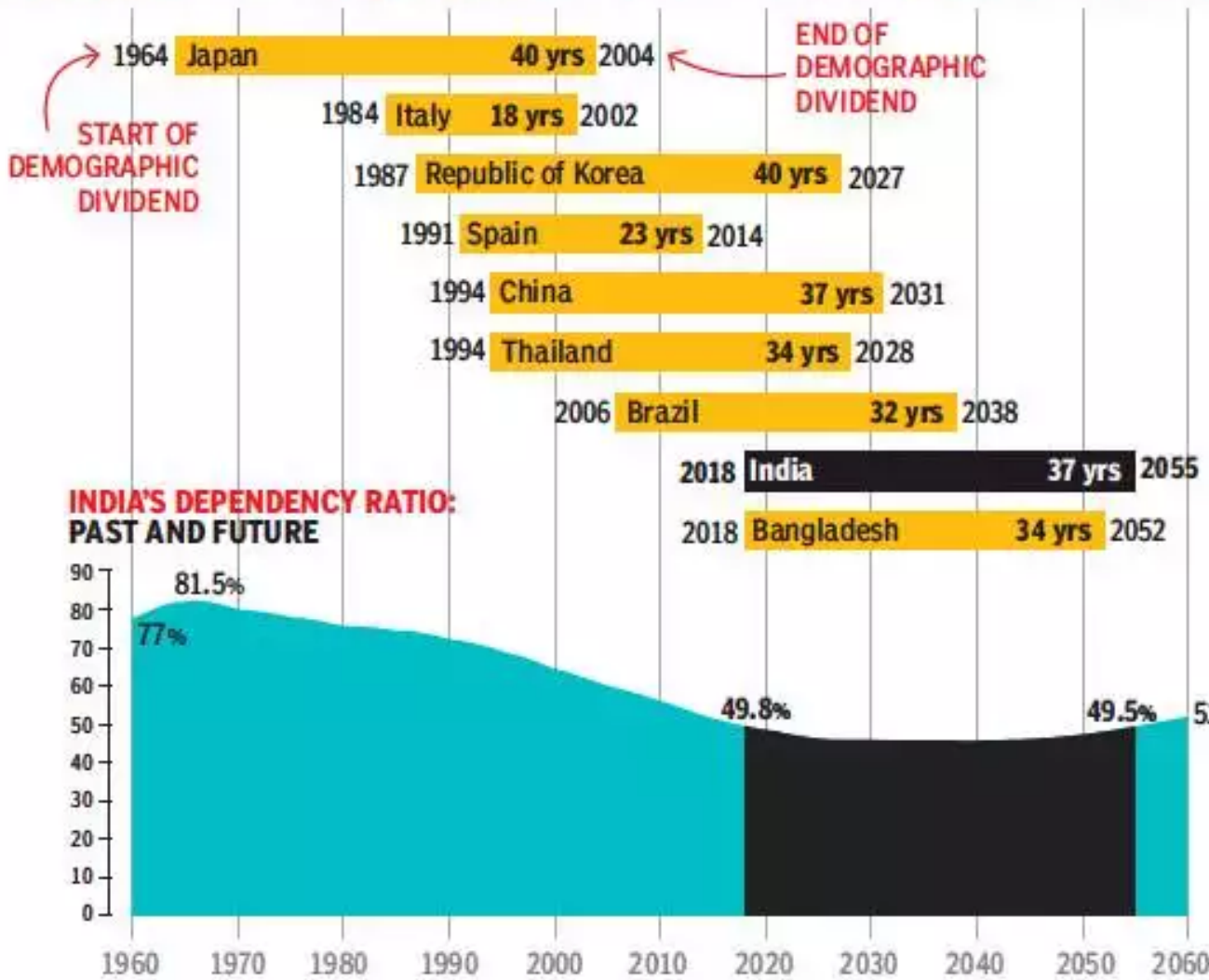
Lost in the din about India's [demographic dividend](#) is the silently rising population of older people in the country. According to the [United Nations Population Fund](#), the number of persons above 60 years is set to more than double from 100 million in 2011 to 230 million in 2036, making up nearly 15% of the total population. This is projected to further rise to 319 million by 2050, nearly one-fifth of the total population. India is supposedly held to be going through the third phase of demographic transition model.

Declining fertility rates and increasing life span are driving this transition. The average household size in India has reduced from 5.94 in 2011 to 3.54 in 2021. Households with smaller families and a growing number of older people, who may suffer from chronic illnesses, call for a reset of the health and social care system. Care for seniors at home is a growing concern as it oscillates between social care and health care, often blurring lines between the two. The changing family structure is paving the way for external assistance in caring for older people at home.

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 and increasing Elderly Dependency Ratio.

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## Period of demographic dividend in large economies



### What is Dependency Ratio?

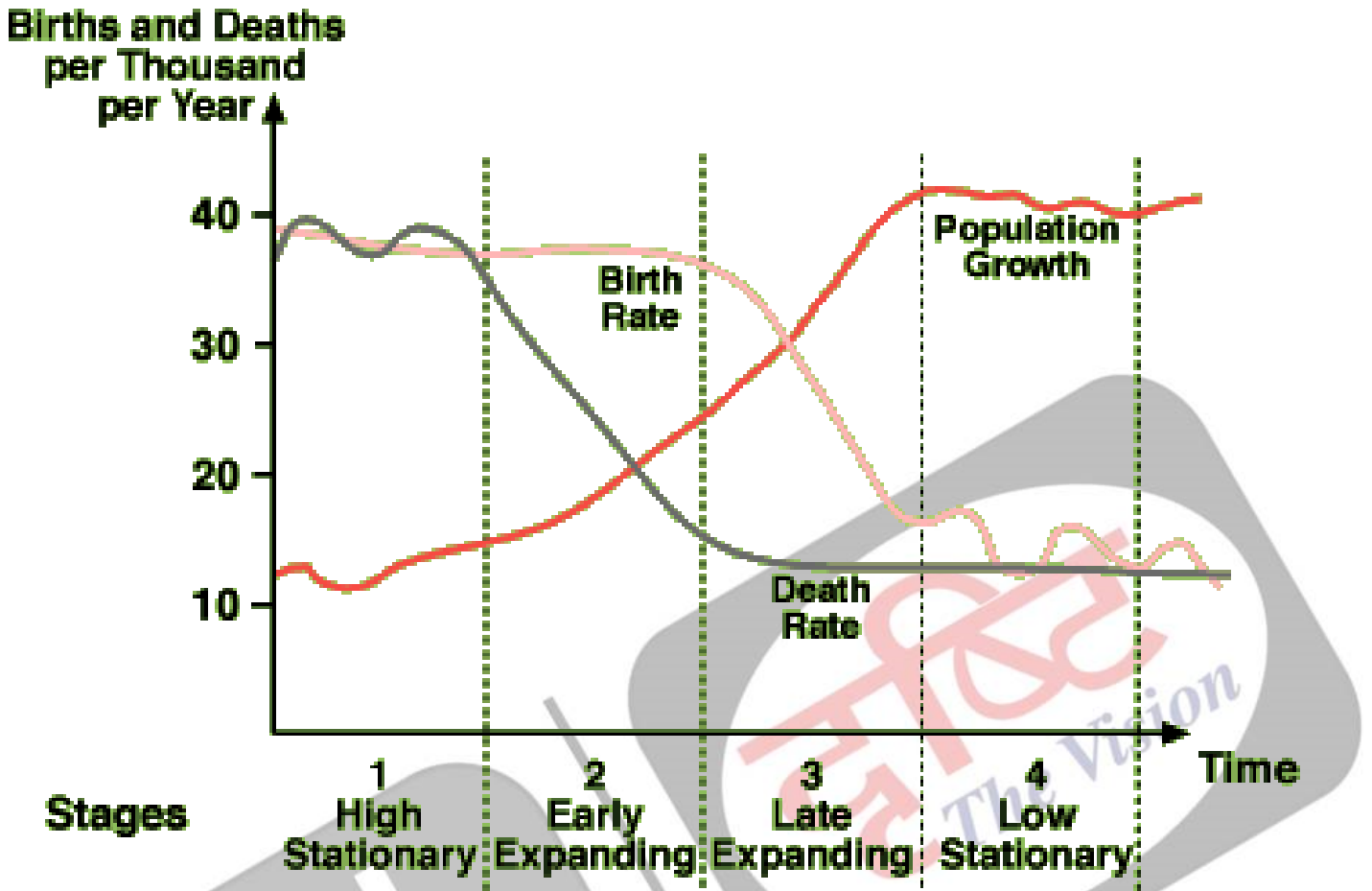
#### ▪ About:

- The dependency ratio is a demographic indicator that measures the ratio of the dependent population (those typically not in the workforce, such as children and the elderly) to the working-age population (those usually in the workforce). It provides insights into the level of economic burden placed on the working population to support dependents.

#### ▪ Types of Dependency Ratios:

- **Youth Dependency Ratio:** This ratio compares the population aged 0-14 (considered dependent) to the population aged 15-64 (considered working-age). It reflects the proportion of children that the working-age population must support.
  - **Formula:**  $(\text{Population aged 0-14} / \text{Population aged 15-64}) \times 100$
- **Elderly Dependency Ratio:** This ratio compares the population aged 65 and above (considered dependent) to the population aged 15-64 (considered working-age). It indicates the proportion of elderly individuals that the working-age population must support.
  - **Formula:**  $(\text{Population aged 65+} / \text{Population aged 15-64}) \times 100$
- **Total Dependency Ratio:** This ratio combines the youth and elderly dependency ratios to provide an overall measure of the dependency burden on the working-age population.
  - **Formula:**  $(\text{Population aged 0-14} + \text{Population aged 65+}) / (\text{Population aged 15-64}) \times 100$

# Demographic Transition Model



## What are the Various Challenges Associated with Elderly population in India?

### ▪ Changing Healthcare Needs:

- In a demographic where the growth rate of elders far exceeds that of the young, the biggest challenge is to provide a range of quality, affordable, and accessible health and care services to the elderly. They require an array of specialised medical services at home including tele or home consultations, physiotherapy and rehabilitation services, mental health counselling and treatment, as well as pharmaceutical and diagnostic services.

### ▪ Low HAQ Score of India:

- As per the 2016 Healthcare Access and Quality (HAQ) Index, India (at 41.2) is still significantly below the global average of 54 points, ranking 145 out of 195 countries. The low HAQ worsens even further in smaller cities and rural areas where basic quality health-care services are very inadequate.

### ▪ Social Issues:

- Factors such as familial neglect, low education levels, socio-cultural beliefs and stigma, low trust on institutionalised health-care services etc. exacerbate the situation for the elders.
  - Inequity in access to facilities compounds the problems for the elderly, who are already, physically, financially and at times psychologically restricted in understanding, and availing such facilities. Consequently, most of them live their years in neglect.

### ▪ Vicious Cycle of Health, Economy and Unproductivity:

- An overwhelming proportion of the elders are from the lower socio-economic strata. The vicious cycle of poor health and unaffordable health costs is further accelerated by their

inability to earn a livelihood. As a result, not only are they economically unproductive but it also adds to their mental and emotional problems.

▪ **Inadequate Welfare Schemes:**

- Despite [Ayushman Bharat](#) and public health insurance schemes, a [NITI Aayog](#) report indicates that 400 million Indians do not have any financial cover for health expenses. Despite the presence of pension schemes at centre and state level, a mere pittance as low as ₹350 to ₹400 a month is provided in some states which too is not universal.

▪ **Issues against Reskilling:**

- Ensuring proper technology, facilities etc for reskilling the elderly population at a large scale is a challenge. For instance, armies have an excellently systematised way to integrate the retired officers into the civilian setup. However, reskilling as a part of the system is quite a large task and is possible only in a few areas.

▪ **Feminization of Ageing:**

- One of the emerging issues of population ageing is the “Feminization of Ageing”, that is many more women than men reaching older ages. [Census of India](#) shows that the sex ratio of the elderly was considerably high (1028) in 1951 and subsequently dropped to about 938 in 1971, but finally increased up to 1033 in 2011.

▪ **Lack of Access to Supportive Resources:**

- In the recent past, more and more elderly people are living alone thus giving rise to the need for senior-citizen housing and development of security gadgets and health devices for them. All of these initiatives are coming from the startup sector. However, there is a large segment of the elderly population that lies in the poor category and is most likely left out of the ambit of these facilities.

## What are the Legal Provisions Related to Elderly Population?

- [Article 41](#) and [Article 46](#) are the constitutional provisions for elderly persons. Although [directive principles](#) are not enforceable under the law, but it creates a positive obligation towards the state while making any law.
- Section 20 of Hindu Marriage and Adoption Act, 1956 makes it obligatory provisions to maintain an aged parents.
- Under Section 125 of [Criminal Procedure Code](#), the elder parents can claim maintenance from their children.
- The Maintenance and Welfare of Parents and Senior Citizens Act, 2007, seeks to make it legal for the children or heirs to maintain their parents or senior citizens of the family.

### Note:

- Convention on the Rights of Older Persons is proposed in the [United Nations](#).
- In 1982, the **Report of the World Assembly on Ageing** (also known as "the International Plan on Ageing") was published, which represented the first international debate on the rights of older persons and presented a plan for their implementation.
- The [United Nations Population Fund](#) were tasked with implementing the Plan of the Second World Assembly which adopted “Madrid International Plan” on ageing in 2002.

## What are the Various Aspects of Home-Based Care for Elderly Population?

▪ **Scope:**

- The scope of services provided at home has expanded from assistance with activities of daily living to routine nursing care as well as specialised care. According to a NITI Aayog report, healthcare offered at home can replace up to 65% of unnecessary hospital visits and reduce hospital costs by 20%.

▪ **Concerns:**

- Care practices at home are not well-defined and standardised. Caregivers who are well-trained and possess an empathetic outlook are in short supply, and often complain of being mistreated by families. There are no specific grievance redressal mechanisms for either the

users or the caregivers.

- Furthermore, the cost of hiring a caregiver at home is substantial. Currently, it is the private, for-profit sector that offers the bulk of these services. Market estimates project the home-based care industry to grow at a rate of 15-19% annually, from nearly USD 6-7 billion in 2021 to USD 21 billion by 2027.

▪ **Suggestions:**

- **First and foremost**, recognise “home” as a place for providing care and as a “place of work” for caregivers. This has implications for the rights and safety of both users and providers. The [Insurance Regulatory and Development Authority of India \(IRDAI\)](#) recognises hospitalisation at home in certain conditions.
- **Secondly**, care at home is a different proposition than in an institution like a hospital or an old-age home. The terms of engagement and treatment protocols must be tailored to the home environment.
- **Thirdly**, to meet the growing demand for trained caregivers, streamline their vocational training, nomenclature, roles, and career progression.
- **Finally**, all this ought to be brought together under a comprehensive policy on home-based care, incorporating aspects such as a registry of providers of such services; ensuring transparency and accountability; establishing grievance redressal mechanisms; and insurance coverage, among others.

## What are the Various Steps to be Taken to Alleviate the Concerns of Elderly Population?

▪ **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.
  - 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.

▪ **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 [National Social Assistance Programme \(NSAP\)](#).

▪ **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.

▪ **Recognising Concerns of Elderly Women:**

- The policy should also take cognisance of the fact that women, in India, on average outlive men by three years. The [sex ratio](#) of older people is projected to increase to 1060 by 2026. Since women in India are usually younger than their husbands, they often spend their later years as widows.
  - Therefore, the policy should particularly cater to the more vulnerable and dependent older single women so that they can live respectable and independent lives.

▪ **Passing Maintenance and Welfare of Parents and Senior Citizens (Amendment) Bill, 2019:**

- The Ministry of Health and Family Welfare (MoHFW), Ministry of Social Justice and Empowerment (MSJE) and Ministry of Skill Development and Entrepreneurship (MSDE) have a pivotal role to play in the matter. Greater collaboration between them could get the ball rolling on the required reforms.
  - [The Maintenance and Welfare of Parents and Senior Citizens \(Amendment\)](#)

[Bill, 2019](#), seeks to regulate home-based care for older people. It proposes the registration of institutions providing home care services and prescribing minimum standards for them. However, it has not been passed since being introduced in Parliament in 2019.

▪ **Policy Interventions:**

- It is crucial to have a robust public policy to support homes for the elderly. These old age homes must be guided by policy interventions to make their facilities, buildings and social environment elderly-friendly. Design, architecture and civic facilities must be thought from the ground up — and these innovations must be available for all residents, not just those living in expensive ones.

▪ **Building Elderly Inclusive Society:**

- One of the effective ways of ensuring proper health facilities to all the elderly in the [Old-Age-Homes \(OAHs\)](#) is to ensure a lesser number of the elderly people in these homes. Elderly are an asset to the society and not a liability, the best way of taking advantage of this asset is by assimilating them into the mainstream population rather than isolating them in old age homes.

## What are the Various Initiatives Taken for the Welfare of Elderly Population?

▪ **Initiatives Taken at Global Level:**

- [Vienna International Plan of Action](#)
- [United Nations Principles for Older Persons](#)
- [2021-2030 as the 'Decade of Healthy Ageing](#)
- The [2030 Agenda for Sustainable Development](#) calls for leaving no one behind and for ensuring that the [Sustainable Development Goals \(SDGs\)](#) are met for all segments of society, at all ages, with a particular focus on the most vulnerable—including older persons.

▪ **Initiatives Taken by Indian Government:**

- [SACRED Portal](#)
- [SAGE \(Seniorcare Aging Growth Engine\)](#)
- [Elder Line](#)
- [Integrated Programme for Older Persons \(IPOP\)](#)
- [Rashtriya Vayoshri Yojana \(RVY\)](#)
- [Indira Gandhi National Old Age Pension Scheme \(IGNOAPS\)](#)
- [The Pradhan Mantri Vaya Vandana Yojana](#)
- [Vayoshreshtha Samman](#)
- [Maintenance and Welfare of Parents and Senior Citizens \(MWPCS\) Act, 2007](#)

## Conclusion

While the emphasis on making India's youth population "future ready" is welcome, it should not overshadow an equally critical group that needs attention. The experience of countries like Japan shows that systems to care for older people are essential for the younger population to contribute to the country's economy. Besides, it is a society's moral and ethical responsibility to care for its people beyond their prime, reciprocating their lifetime of physical, social, emotional, and economic investment in the society.

For the welfare and care for the older persons, we must focus on the protection of already existing social support systems/traditional social institutions such as family and kinship, neighborhood bonding, community bonding and community participation must be revived and kins should show sensitivity towards elderly citizens.

**Drishti Mains Question:**

In light of India's rapidly growing elderly population, discuss the challenges and strategies for ensuring their social welfare and healthcare in the 21st century.

**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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