

Care For Elderly: An Overview of Government Policies And Programmes

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INTRODUCTION

Every human being passes through various stages of life such as birth, infancy, childhood, adolescence, adulthood, and old age (Goel, 2010). 'Old age' is considered to be the terminal stage of human life in which every human being passes. Ageing is an inevitable and irreversible process of developmental phenomenon bringing along a number of changes in the physical, psychological, hormonal and the social conditions.

Ageing is a normal phenomenon of human life and generally associated with a decline in physical and mental ability. Elders of population is a by product of economic revolution, which is usually called demographic transition. The geriatric population is rapidly increasing and about one million elderly person are added every month to the world. Having the two most populous countries like India and China, the Asian region has 48 percent of the world's elderly.

Aged statistics in India:-

The reduction in fertility level, reinforced by steady increase in the life expectancy has produced fundamental changes in the age structure of the population, which in turn leads to the ageing population. The older population of India, which was 56.7 million in 1991, is 76 million in 2001 and is expected to grow to 137million by 2021. Today India is home to one out of every ten elderly population in India, as per 2001 census, showed that in the case of the general population, the majority of the elderly (75 percent) are living in normal areas and the rest (25 percent) are in urban areas, Which 53% elderly males are literate, the figure drops to only 20 percent among elderly females. The data on work status of the elderly (NSSO-2006) revealed that 36 percent are still in the labour force and two-third (64%) of them are out of the labour force. Over a quarter of elderly (26.9%) are self-employed and the casual laborers among the older population are to the extent of 7.4 percent only 1.5% of them are in regular salaried employment, government of India (1999) in its document on the national policy for older persons has concluded that one

third of the population in the 60 plus age is also below poverty line.

The status of senior citizens in India:

The 1.1 percentage points increase in the share of senior citizens as of total population between 2001 and 2011 points towards increase in the pressure of elderly population in the coming year. Increase in life expectancy is the outcome of better medical facilities, it could be inferred that in the future, the population of people aged above 60 years will increase at a rapid rate which will impose a major challenge on the economy. For developing countries like India. The ageing population may pose mounting pressure on various socio-economic fronts including pension and health care expenditures, fiscal discipline, savings level e.t.c. In India, the size of the elderly population is growing at a rapid rate although it constituted only 8.6 percent of total population in census 2011. Again this segment of population faces multiple medical and psychological problems. There is an emerging need to pay greater attention to ageing related issues and to promote holistic policies and programmes for dealing with the ageing society. In order to meet these challenges, the central govt. has developed certain social security programmes like:

Problem faced by the Elderly:-

Old age is the terminal stage in human life. Some people accept it gracefully with a positive attitude. But many face problems and adopt a negative attitude in their day to day life. The problems faced by the aged in any society largely depend on the socio-economic conditions and environment in which they live. Here the problems of the elderly categories in to three aspects: common, psychological and health problems.

- **Common problem:** It is one of the major problems of the aged. Even when one is not suffering from any disease he/she experiences a gradual decline in physical strength with the growing age. Major health problems faced by the elderly are: Vision, hearing, Memory loss. Muscle/strength/mobility,

hypertension, coronary heart disease, respiratory disease, neurological disorders cancer urological disease dementia.

- **Financial problem:** - The majority of the elderly people have financial problems. Even those who are the recipient's benefits after superannuation find it difficult to meet their basic requirement with the decrease in their income and increase in the cost of living as result of unabated inflation. In the absence of their own regular source of income, they have to depend on their sons and daughters who find it difficult to meet their demands because of the difficult situation created by the price rise and fast changing life style.
- **Family problem:** - The rising rate of divorce, the emergence of single parent families and the trend toward smaller families will also affect the possibility of home care for the aged. Future generations of old people may have few or no relations to care for them or they may have weak family ties. The changing role of women out side the home they are less available to care for aged parents.
- **Socio-cultural problem:-** socio-cultural factors relating to the problems of the aged equality significant irrespective of cultural peculiarities and rural urban background of the old people. Many aged are treated as an unwanted burden, and their children may secretly wish they would die to relieve them of financial and other responsibilities.
- **Housing problem:** - housing problem for the aged may not be that serious for the children. But in towns and cities the elderly experience the pinch of absence of housing facility as their grown up children find their present accommodation too small to accommodate their parents with them after they get married.
- **Psychological problem:** - a) Emotional b) depression c) stress d) adjustment & e) lowliness.
- **Social networks and customs:-** poor social interaction with family and friends, poor social networks, and those without families are same difficulties faced by some senior citizens. Social customs based upon elder neglect, which the elderly may internalize, as benefits are topics of concern losing the will to live from a lack of social support is another issue.
- **Additional concerns:** - Educational access and opportunities, the potential for leisure pursuits, consumer protections and having access to information are also key concerns. Older persons face particular difficulties in the key areas such as; physical and mental health, community care, social

care, housing, transport, employment income, education and leisure, utilities and consumer protection access to information, and decision making.

Government policies and programmes:

Growth and equity has been the focus of Indian economy since last 65 years. Ageing population is the natural outcome of demographic transition. Ageing is both an opportunity and challenge for India. Opportunity is related to opening of demographic window and declining child dependency ratio in the event of fertility decline. The opportunity of population ageing is also accompanied with huge challenges of providing social security and access to health care to the elderly. Government has taken many initiatives. Those are briefly discussed in below

National policy for older person (NPOP) :-

The central govt. started NPOP in 1991 with an objective of making older people fully independent citizens. This policy aim to encourage individual to make provision for their own as well as their spouse's old age. It also endeavours to encourage families to take care of their older family members. The policy facilitates and supports voluntary and non-governmental organization to supplement the care provided by the family and provide. Care and protection to vulnerable elderly people. Health care, research, creation of awareness and training facilities to elderly care-givers have also been detailed under this policy. This policy has resulted in the launch of new schemes such as:-

- Strengthening of primary health care system to enable it to meet the health care needs of older person;
- Training and orientation of medical paramedical personnel in healthcare of the elderly.
- Promotion of the concept of healthy ageing;
- Assistance to societies for production and distribution of material on geriatric care.
- Provision of separate queues and reservation of beds for elderly patient in hospitals;
- Extended coverage under the anshodaya scheme with emphasis on provision of food at subsidized rates for the benefit of older persons. Especially the destitute and marginalized sections.

Integrated programme for older person:- (IPOP)

The scheme provides financial assistance up to 90 percent of the project cost as a march 31, 2007. Their money

is used to establish and maintain old age homes, day care centers, mobile Medicare units and to provide non-institutional services to older persons. The scheme also works towards other needs of older persons such as reinforcing on related issues and facilitating productive ageing. Assistance under the scheme will be given to the panchayath raj institution /local bodies and eligible non-govt. voluntary organization for the following purposes:

- To cater to the basic needs of older persons particularly food, shelter and health care to the destitute elderly;
- To build and strengthen intergeneration relationships particularly between children/youth and older persons;
- For encouraging active and productive ageing;
- For providing institutional as well as non-institutional care/services to older persons;
- Research advocacy and awareness building initiatives in the field of ageing; &
- Any other scheme in the best interest of older persons.

Scheme of assistance to panchayath raj institution:-

This programme of the govt. is to provide assistance to the voluntary organization and self help groups for the construction of old age homes and multi-service centers for older persons. This scheme provides a one-time construction grant. The scheme is still under revision.

National programme for health care of the Elderly(NPHCE):

The programme was launched by ministry of health & family welfare in 2010 to provide dedicated health care facilities to the elderly people through state health delivery system at primary, secondary and tertiary levels, including outreach services. The facilitating being provided is:-

- Geriatric OPD, 30 bedded geriatric ward for inpatient care etc. at regional centers.
- The regional geriatric centers will undertake PG courses in geriatric for developing human resource.
- Geriatric OPD and 10 bed geriatric ward at district hospitals;
- Bi-weekly geriatric clinic at community health centers (CHCS);
- Weekly geriatric clinic at primary health centers (PHCs)
- Provision of aids and appliances at sub-centers.

Till date, a total of 104 district of 24 states/UTS and 8 regional geriatric centers have been covered under this programme. So for 930 CHCs, 4439 PHCs & 28767 sub-centers have been covered under the programme.

Facilities extended by ministry of railways to senior citizens:-

- As per rules, male senior citizens of minimum 60 years and female senior citizen of minimum 58 years are granted concessions in the basic fares of all classes of mail/express / rajdhani /shatabdi/ Jan shatabdi / duronto group of trains. The element of concession is 40% for men and 50% for women.
- No proof of age is required at the time of purchasing tickets. Senior citizens can book reserve tickets across the reservation countries as well as through internet.
- In the computerized passenger reservation system (PRS), there is a provision to allot lower berths to senior citizens. Accommodation is also earmarked for senior citizens during specified hour's suburban sections by central and western railways.

Facilities extend by ministry of finance to senior citizens:-

A number of incentives have been provided under the income tax act, 1961, to senior citizens (i.e. an individual's resident in India ,who is of the age of 60 years or more at any time during the relevant previous year). Some such incentives are listed below:

- A senior citizens is liable to income exceeds rs.3 lakh applicable in the case of other individuals.
- Any sum deposited in an account under the senior citizens savings scheme rules,2004 is eligible for deduction under section 80c of the income tax act subject to a limit of rs.1.5 lakh.
- A deduction of Rs.60,000/- is allowed under section 80 DDB of the income tax on amount of expenditure actually incurred for the treatment of specified diseases in case of senior citizens.
- No deduction of tax at source is required to be made under section 193,194,194 a, 194 EE or194 k of the income tax act in case of senior citizens if the furnishes to the deductor a declaration to the effect that the tax on his estimated total income of the relevant previous will be nil.

Facilities extended by ministry of civil aviation to senior citizens:-

- Airline/airport operator shall ensure provision of automated buggies free of charge for all senior citizens, in the terminal building to facilitate their access to boarding gates located beyond reasonable walking distance at all airports having annual aircraft movements of 50,000 or more.
- Further, Air India offer 50 percent discount to senior citizens on the highest economy class basic fare. The discount is offered to those who have completed 63 years of age on the date of commencement of journey.
- Senior citizens can also avail multi-level fares offered by Air India on each sector for travel on domestic sector, starting from a low level advance purchase fares which facilitate early selling to the highest one.

Legal provisions towards protection of aged persons:-

State like our India it is duty of the central and state government to look after the aged people so that they too lead a decent life at the far end of their lives. For this constitution provisions, laws and rules made by the govt. is give more protection to aged person.

Constitutional provisions:-

The framers of Indian constitution was very much aware of Article 22 and 25 of universal declaration of Human rights hence the protection for the old age, sick etc., were extended under the various article of the Indian constitution.. Securing and protecting an effective social order through social justice, economic justice and political justice the state shall strive to minimize the in-equalities in income, Endeavour to eliminate inequalities in status and also provide facilities and opportunities.

Article 41 of the Constitution provides that 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. Further, **Article 47** provides that the State shall regard the raising of the level of nutrition and the standard of living of its people and the improvement of public health as among its primary duties.

Legislations:

Maintenance and Welfare of Parents and Senior Citizens Act, 2007 was enacted in December 2007, to ensure need based maintenance for parents and senior citizens and their welfare. The Maintenance and Welfare of Parents and

Senior Citizens Act, 2007 was enacted in December 2007 to ensure need based maintenance for parents and senior citizens and their welfare. The Act provides for:

- Maintenance of Parents/ senior citizens by children/ relatives made obligatory and Justifiable through Tribunals
- Revocation of transfer of property by senior citizens in case of negligence by Relatives
- Penal provision for abandonment of senior citizens
- Establishment of Old Age Homes for Indigent Senior Citizens
- Adequate medical facilities and security for Senior Citizens the Act has to be brought into force by individual State Government. As on 3.2.2010, the Act had been notified by 22 States and all UTs. The Act is not applicable to the State of Jammu & Kashmir, while Himachal Pradesh has its own Act for Senior Citizens. The remaining States yet to notify the Act are - Bihar, Meghalaya, Sikkim and Uttar Pradesh. India is moving ahead to safeguard and protect the Best Interest of Older Persons through Central Legislation.

Available support services:

National Social Assistance Programme (NSAP):-

The National Social Assistance Programme came into effect from 15th August, 1995. NSAP is a social assistance programme for the poor households and represents a significant step towards the fulfillment of the Directive Principles enshrined in Article 41 and 42 of the Constitution of India, recognizing concurrent responsibility of the Central and State Governments in the matter.

The National Old Age Pension Scheme (NOAPS):-

The Scheme covers older persons having little or no regular means of subsistence from his/her own source of income or through financial support from family members or other sources. The age of applicant must be 65 years or above. At present 50% of the older persons under Below Poverty Line (BPL) are covered under NOAPS. The Central Government contributes Rs.200/- per month per beneficiary. The State (Provincial) Governments are advised to add matching amount or more as their contribution in the federal set-up. During the Tenth Five Year Plan (2002–07) a total of 110,793,860 elderly were covered and US 1002.20 million Approximately was incurred on this count.

Annapurna Scheme: - Annapurna Scheme covers all the other elderly below poverty line who are not covered under the NOAPS. A provision of 10 kgs of rice or wheat is

provided to the needy elderly. Under the scheme US\$ 56 million was acquired and 43, 03,491 elderly were covered in tenth plan (2002-07).

Insurance coverage for Elderly:

Some of the public sector insurance companies provide life insurance coverage up to 75 years of age and many private insurance companies have 55 years as the last entry age. The Insurance Policy Schemes announced for older persons include *Jeevan Dhara* (18-65years), *Jeevan Akshay* (30-75 years), *Jeevan Suraksha* (25- 60 years), Senior Citizen Unit Plan (18-54 years). In addition, Health Insurance Schemes covering Mediclaim Policy and other individual and Group Mediclaim Policies are also offered by Nationalized as well as private insurance companies. The government is taking steps to enforce a uniform policy on all Insurance Companies as regards entry age of Senior Citizens.

The government has launched a Reverse Mortgage System for senior citizens to extract value out of their property and lead a hassle free life by securing a regular income as loan against their existing property.

Central Sector Scheme of Integrated Programme for Older Persons (IPOP):-

An Integrated Programme for Older Persons (IPOP) is being implemented since 1992 with the objective of improving the quality of life of senior citizens by providing basic amenities like shelter, food, medical care and entertainment opportunities and by encouraging productive and active ageing through providing support for capacity building of Government/ Non-Governmental Organizations/ PanchayathRaj Institutions/ local bodies and the Community at large. Under the Scheme, financial assistance up to 90% of the project cost is provided to nongovernmental organizations for establishing and maintaining old age homes, day care centers and mobile Medicare units. The Scheme has been revised i.e. 1.4.2008. Besides increase in amount of financial assistance for existing projects, several innovative projects have been added as being eligible for assistance under the Scheme. Some of these are:

- Maintenance of Respite Care Homes and Continuous Care Homes;
- Running of Day Care Centers for Alzheimer's Disease/Dementia Patients,
- Physiotherapy Clinics for older persons;
- Help-lines and Counseling Centers for older persons;
- Sensitizing programmes for children particularly in Schools and Colleges;

- Regional Resource and Training Centers of Caregivers to the older persons;
- Awareness Generation Programmes for Older Persons and Care Givers;
- Formation of Senior Citizens Associations etc.

Assistance for Construction of Old Age Homes

The scheme for Assistance to construction of Old Age Homes provides one time grant to Local Bodies, NGOs etc. for construction of Old Age Homes or Multi-Service Centers for older persons. The Ministry also incurred an expenditure of US \$ 70,000 for construction of Old Age Homes during Tenth Five Year Plan.

Health Security

Growing old is also marked by failing health and advancing age may bring with it enumerable health complications. Restricted physical mobility coupled with crippled health makes it difficult for older persons to access the health facilities if they do not enjoy the support of the family or have a care institution within their easy access. Realizing the real situation wherein the older persons live, Para 36 of the National Policy pictures covering of health insurance and financial security towards essential medical care and affordable treatment process. Some of the initiatives by the Government are enabling separate counters/O.P.D. in hospitals and free medical services in Central Government Health Scheme, Government Hospitals to facilitate easy accessibility to the elderly including Geriatric Units in the Hospitals.

Care of Alzheimer's disease and other Dementias

Dementia due to Alzheimer's disease and other causes is one of the most serious degenerative diseases that affect the older persons. The loss of memory with advancing age is a common phenomenon. However, dementia, which is a progressive disease of the brain, affects memory, personality and intellect. Of all the dementia, Alzheimer's disease is the commonest and the severest. Many of the Government and public hospitals have started Memory Clinics, Mental Health Programmes to facilitate proper diagnosis of Dementia to enable slowing down the process and preparing the care-givers and the family to manage Alzheimer's and Dementia Care. The National Institute of Social Defence under the Ministry of Social Justice & Empowerment has initiated training of caregivers and functionaries as a special initiative on the centenary of Alzheimer's.

Helpline Services for Older Persons

The State Governments and Office of the Commissioner of Police in collaboration with NGOs have initiated special protective measures for safeguarding the elderly and one such innovative approach is “Helpline Services” in some big cities.

Training & Human Resource Development for Home Care

In the changing family context, role of professionally trained home care workers become very essential. Therefore, preparing a frontline team of care givers to ensure quality care at home as well as in the institutions is one of the important strategies. Ministry of Social Justice & Empowerment launched the Project ‘NICE’ (National Initiative on Care for Elderly) through National Institute of Social Defense (NISD) an autonomous body of the Ministry of Social Justice & Empowerment in 2000.

Single Window System

A facility to circulate information on various concessions/reservations/rebates provided to senior citizens by different Ministries of the Government of India is placed on the website of the Ministry of Social Justice & Empowerment. NISD has also taken such initiatives by developing a User Friendly Document on Geriatric Care, which is available on www.nisd.gov.in. The information is also disseminated to the elderly through Helpline Services. Some of the NGOs such as Help age India have also brought out Senior Citizens Guide.

Inter-Generational Bonding

Bridging the intergenerational gap is another innovative project has been pilot tested by the Ministry of Social Justice & Empowerment. The programme would be carried out for school children by creating awareness and sensitizing them on the issue.

Innovative Public training

Creating broader awareness of the issues, available services, rights and redressal mechanisms are an important means to create an elderly friendly environment. NISD has taken it up in a serious manner and had developed a number of video spots to be aired on popular TV channels. It has developed an innovative ‘do-it-yourself’ publicity material like an interesting cataract awareness ‘wall hanging’. In addition, there are other useful publications and exhibits giving latest information about schemes, concessions, rights and

Available services for the elderly people.

International Day of Older Persons

The International Day of Older Persons is celebrated every year on 1st October. On 1.10.2009, the Hon’ble Minister of Social Justice & Empowerment flagged off “Walkathon” at Rajpath, India Gate, to promote inter-generational bonding. More than 3000 senior citizens from across Delhi, NGOs working in the field of elderly issues, and school children from different schools participated. Help age India; New Delhi collaborated with the Ministry in organizing the event of the day.

Pensions and Pensioner Grievances

A Pension Portal has been set up to enable senior citizens to get information regarding the status of their application, the amount of pension, documents required, if any, etc. The Portal also provides for lodging of grievances. As per recommendation of the Sixth Pay Commission, additional pension are to be provided as per details given below to older persons. As per recommendation of the Sixth Pay Commission, additional pension to be provided to older persons:

Indira Gandhi National Old Age Pension Scheme (IGNOAPS)

Under the ongoing Indira Gandhi National Old Age Pension Scheme for Below Poverty Line (BPL) beneficiaries, the eligibility for pension will now be reduced to 60 years from 65 years at present. The pension amount is raised from Rs. 200 to Rs. 500 per month for those who are 80 years and above. The State governments are allowed to contribute over and above this amount.

CONCLUSION

Effective government measures for older people requires both practical skills, such as securing and co-ordinating resources, and ‘people’ skills, such as sensitive communication and listening skills, taking time, moving at the individual’s pace, supporting families and collaborating with colleagues in a multi disciplinary setting. It is vital for effective policies and programmes for older people that the demands of care management from engaging meaningfully with older people. It is important for elderly positive and proactive approach for older people development, for example, through anti-discriminatory work, by promoting individual strengths and resilience, and by helping rebuild confidence, self-esteem and social networks following experiences of loss or change. Government has provided and implemented many services to elderly and effectively working

of their development and social security to care in a manner way.

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