Building knowledge base on
Population Ageing in India
Working paper: 5

The National Policy for Older Persons

Critical Issues in Implementation

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Editor's Note

Dear readers,

In most countries of the world, including India, population ageing is likely to become a serious policy and programmatic issue in the coming decades. UNFPA in collaboration with the Institute of Social and Economic Change, Bangalore and the Institute of Economic Growth, Delhi has launched a major research project to build a knowledge base on population ageing in India (BKPAI). The study focuses on social, economic, health and psychological aspects of elderly. This peer reviewed publication is one in the series of working papers. We are sure that the findings of this publication will help in generating a healthy debate and policy response amongst a wider cross-section of scholars, professionals, policy makers and civil society.

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The National Policy for Older Persons: Critical Issues in Implementation

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Abstract

The National Policy for Older Persons (NPOP) was formulated in 1999 in response to the increasing number of persons 60 years and above and their vulnerabilities arising out of income insecurity and concerns about health and other socio-economic and physical well being. It was also in keeping with the national constitutional provisions as well as the UN resolution to observe 1999 as International Year of Older Persons. Following 10 years of implementation, the NPOP has been reviewed and revised recently and the new National Policy for Senior Citizens is currently awaiting Cabinet approval. While the 1999 Policy (as also the revised draft) is comprehensive in many respects, there were some key constraints in the implementation process that are addressed in this paper. A careful review and resolution of these constraints will help in effective implementation of NPSC.

Specifically, the paper raises six key issues in implementation as experienced during the last 10 years of the NPOP. These are the need for: (1) coordination among multi-sectoral partners with clearer accountability and measurable and time bound results; (2) financial outlays by different stakeholders within their respective mandates, but harmonised to produce policy outcomes; (3) a stronger role for the National Council for Older Persons with greater political and administrative power necessary to bring multiple stakeholders contribute to a common cause; (4) enhanced income security, including social pensions for the poor vulnerable senior citizens; (5) increased protection for older women who face socio-economic, cultural and legal barriers; and finally (6) the need for sharpening the policy focus as it addresses multiple issues with limited resources.

The paper also makes suggestions for mainstreaming ageing as a strategy for integrating ageing issues into all sectoral policies and at all levels. The need for improving the overall awareness and empathy for older persons and strengthening resources and national capacity for integration have been underlined in the paper.

1. Overview

The formulation of the National Policy for Older Persons (NPOP) in India in 1999 was in response to the increasing number and proportion of older persons and their disadvantaged status in terms of general social, economic and physical well-being. The demographic transition process has been accompanied by industrialisation, urbanisation, migration and modernisation, resulting in changing values and lifestyles, which contest the traditional values regarding accommodation of the elderly within households.

The special features of the elderly population in India are: (a) a majority (80 per cent) of the elderly live in the rural areas, thereby making service delivery a challenge; (b) feminisation of the elderly population (51 per cent of the elderly population would be women by the year 2016); (c) increase in the number of the oldest-old (persons above 80 years) and (d) a large proportion (30 per cent) of the elderly live below the poverty line. A combination of these features makes the elderly very vulnerable.

The Constitution of India mandates that the well-being of older persons should be ensured without any discrimination. Many suggestions have been made for designing policies and programmes to ensure equality among the elderly. The National Policy Statement includes the following:

i. Ensuring the well-being of the elderly so that they do not become marginalised, unprotected or ignored on any count

ii. Protection on various fronts like financial security, health care, shelter and welfare, including protection against abuse and exploitation

iii. Ensuring for the elderly, an equitable share in the benefits of development as well as addressing the neglect of elderly women on three counts viz. age, widowhood and gender

iv. Promoting an age-integrated society by adopting mechanisms for improving inter-generational ties so as to make the elderly a part and parcel of families/households

v. Considering the elderly as a resource by advocating their inclusion within the family, community and society and carving out specific productive roles and opportunities for them

vi. Viewing the elderly as an agency which needs to be empowered, with regard to their voice and representation in the electoral sphere

vii. In connection with the larger budgetary requirements, to ensure the welfare of the elderly thereby advocating the involvement of civil society, individuals and families in this endeavour

viii. Recognising the need for expansion of social and community services with universal accessibility

The NPOP, announced in January 1999 had the primary objectives of encouraging individuals to make provision for their own as well as their spouse's old age; encouraging families to take care of their older family members; and creating in the elderly persons an awareness of the need to develop themselves into independent citizens. The Policy also aims at enabling and supporting non-governmental organisations to supplement the care provided by the family; providing care and protection to the vulnerable elderly; providing health care facilities to the elderly; promoting research and training facilities, training geriatric care givers and organisers of services for the elderly.

The Ministry of Social Justice and Empowerment (MOSJE) coordinates the implementation of NPOP while many elements of the Policy are under the mandates of several other ministries. After about a decade of implementation of NPOP, the MOSJE set up a committee of experts to review implementation experience and suggest ways and means for improving the policy content and its implementation. The expert committee has now prepared a revised National Policy for Senior Citizens (NPSC) that recognizes that (a) elderly women need special attention, (b) rural poor need special attention and (c) factoring the advancements in medical technology and assistive into the revised policy. Specifically, broad categories of intervention include:

- Income security in old age
- Health care
- Safety and security
- Housing
- Productive ageing
- Welfare
- Multigenerational bonding
- Media and
- Protection during natural disasters and emergencies.

The draft Policy document lists 43 specific areas of intervention under the above 9 categories. This paper however focuses on critical issues of implementation of the 1999 NPOP as part of building a knowledge base useful for finalization and effective implementation of NPSC.

2. Key Elements of NPOP

The Policy design includes the following elements:

Financial Security

i. The old age pension scheme to eventually cover all older persons below poverty line

ii. Pension scheme to be broadened to include both public and private sectors

iii. Tax exemption for medical and nursing care, transportation and support services for the old or the son or daughter with whom they are staying

iv. Public distribution system to reach out to cover all persons above the age of 60 living below the poverty line

With the prevailing levels of poverty among the elderly, ensuring income security in old age becomes a priority intervention. While pension remains one of the standard modes of building income security, there is an urgent need to expand it beyond the organised sector of employment. Simultaneously, such pension schemes need to be managed effectively to provide sufficient returns to the pensioners.

Lower income tax rates are also planned on the income of the elderly, given their vulnerability due to greater health expenditures. In addition, it is proposed that similar tax incentives be offered to sons and daughters of dependent elderly to encourage their co-residence with adult offspring as a system of family support. Further, long-term saving instruments need to be evolved to generate greater returns on the savings of the elderly.

Health Care and Nutrition

In recognition of the health conditions of the elderly, emphasis is laid on increasing their access to quality health care services. This includes long-term management of illness as well as provision of nursing care, provision of quality affordable health services through subsidised user charges, insurance, etc. and utilising the significant reach of the primary health care system in providing preventive, promotiive, restorative and rehabilitative health services. Medical and paramedical personnel need to be trained at primary, secondary as well as tertiary facilities on the specifics of geriatric care. In addition, efforts need to be made to promote health insurance for people with differing needs and vulnerabilities, which may be subsidised by the state for specific eligible categories of older persons.

i. Subsidy for the health care needs of the elderly poor and graded system of user charges for others

ii. Provision of primary health services and health insurance to address preventive, curative, restorative and rehabilitative needs of older persons and geriatric care at secondary and tertiary levels

iii. Tax relief, grants, land grant at concessional rates to NGOs and private hospitals to provide economical and specialised care for older persons

iv. Setting up geriatric wards and conducting training and orientation programmes for geriatric care

v. Expansion of mental health services and counselling facilities for the elderly having mental health problems

Shelter

i. Earmarking 10 per cent of the houses in private and Government housing schemes and easy access to loans.

ii. Layout of housing colonies to be made sensitive to the needs of the older persons.

iii. Quick disposal of cases relating to property transfer, mutation of property, property tax, etc.

Education

The concept of wellness in old age and related health education and information needs of the elderly should receive priority so that they are well-informed about safety, security as well as the evolving changes in lifestyle and living.

Welfare

Welfare is intended primarily for the extremely vulnerable elderly who are disabled, infirm, chronically sick and without any familial support.

i. Identify the more vulnerable among the older persons such as the poor, the infirm and those without family support. Institutional care to be the last resort only.

ii. Provide assistance to voluntary organisations by way of grants-in-aid for construction/maintenance of old age homes, daycare centres, multi-service citizens centres, outreach services, supply of disability-related aids and appliances, etc.

iii. Set up of welfare funds for older persons with support from the corporate sector, trusts, charities, individual donors and others for protection of life and property, involvement of NGOs and supporting senior citizens to realize their potential.

Research and Training

i. Encourage research and documentation on ageing.

ii. Encourage medical colleges, training institutions for nurses and paramedical institutes to introduce courses on geriatric care.

iii. NGOs associated with such activities to get support for training and orientation of their personnel for the provision of specialized services.

Sensitizing the Media

3. Inter-Ministerial Contributions to NPOP

This section briefly describes contributions from as many as 12 Ministries in the implementation NPOP:

Ministry of Human Resource Development

i. Encourage universities/departments/research centres to develop and deliver appropriate educational and training material relevant and useful for older persons.

ii. Inculcate traditional values in the educational system in order to remove prejudices against the elderly.

iii. Supplement the primary education sector with voluntary educators from among the senior citizens in schools facing a shortage of teachers.

Ministry of Women and Child Development

i. Formulate specific programmes/schemes for the social, economic, health, safety and welfare of elderly women and include a similar component in the existing schemes/programmes.

ii. Take a proactive stand for elderly destitute women and give priority to their problems under the existing schemes.

iii. Develop a nutrition programme for elderly women.

Ministry of Finance

i. Fix the age of senior citizens at 60 years to avail tax benefits.

ii. Provide microfinance to the self-help groups of older persons so that they can undertake income-generating activities.

Ministry of Labour

i. Enable employment opportunities for all older persons who want to work.

ii. Fully utilise the potential and expertise of persons of all ages, recognising the benefits of increased experience with age.

iii. Promote programmes to enable all workers to acquire basic social protection/social security, including (where applicable) pensions, disability insurance and health benefits.

Ministry of Rural Development

i. Include older persons with disabilities under the National Rural Employment Guarantee Scheme to promote and protect the right to work of such persons.

ii. Improve the living conditions and infrastructure in rural areas.

iii. Alleviate the marginalisation of older persons in rural areas.

iv. Issue instructions to the states/UTs to reduce the eligibility age under the National Old Age Pension Scheme (NOAPS) from 65 years to 60 years.

Ministry of Law and Justice

i. Provide free legal aid to senior citizens.

ii. Ensure quick disposal of litigations involving senior citizens.

Ministry of Home Affairs

i. Sensitisation of the police force to be included in the agenda for the review meetings held by the Ministry with Chief Secretaries/Home Secretaries of the states/UTs.

ii. Ensure equal access by older persons to food, shelter and medical care and other services during and after natural disasters and other humanitarian emergencies.

iii. Enhance contributions of older persons to the re-establishment and reconstruction of communities and the rebuilding of the social fabric following emergencies.

iv. Eliminate of all forms of neglect, abuse and violence against older persons.

v. Create support services to address abuse of the elderly.

Ministry of Health and Family Welfare

The National Programme for Healthcare of the Elderly has been launched recently with an outlay of Rs. 288 crore. The programme addresses the issues of the elderly by introducing a comprehensive healthcare set up completely dedicated and tuned to their needs with interventions designated to capture the preventive, curative and rehabilitative aspects through interventions at all verticals of the present public health system.

It is also believed that decentralisation of such a comprehensive package of services (including prevention, diagnosis and early treatment) would reduce patient flow to city hospitals, reduce

out-of-pocket expenses among the affected families and save lives due to timely treatment. Efforts have been made to integrate and synergise all these programmes at various levels. The specific interventions proposed are:

i. Strengthening of the primary health care system to enable it to meet the health care needs of older persons

ii. Training and orientation of medical and paramedical personnel in health care of the elderly

iii. Promotion of the concept of healthy ageing

iv. Assistance to societies for production and distribution of material on geriatric care

v. Provision of separate queues and reservation of beds for elderly patients in hospitals.

Ministry of Information and Broadcasting

i. Educate society on the issues related to senior citizens.

ii. Identify subjects related to older persons, produce programmes and telecast/broadcast them.

iii. Department of Field Publicity to initiate awareness programmes, especially in rural areas.

iv. Publicise and keep the concerns of the elderly in constant public focus.

Ministry of Surface Transport

i. State Road Transport authorities to consider giving fare concessions to senior citizens.

ii. Modify designs of buses to provide for easy boarding and alighting.

iii. Ensure friendly public transport to the elderly by providing convenient staircase/steps/ramps etc., for boarding and convenient seating arrangement (reserved) for older persons.

iv. Provide free travel for persons aged 80 years and above.

Ministry of Panchayati Raj

i. Recognise the social, cultural, economic and political contribution of older persons.

ii. Encourage participation of older persons in decision-making processes at all levels and enhance public recognition of the authority, wisdom, productivity and other important contributions of older persons.

iii. Prepare a manual to guide Panchayats on issues they need to address for the elderly.

Ministry of Urban Development

i. Harmonise enforcement of disability friendly building bye-laws with those from the Commissioner for Persons with Disability for effective implementation of the guidelines at all levels.

4. Key Institutional Arrangements for Implementation

4.1 The Maintenance and Welfare of Parents and Senior Citizens Act, 2007 was enacted by Parliament in December 2007 to ensure need-based maintenance for parents and senior citizens and their welfare. The MOSJE successfully piloted this legislation and contributed to its enforcement in 21 states and six Union Territories (UTs). Efforts are on to bring the rest of the states under its purview.

Each State Government has to notify rules under Section 32 of the Act. To facilitate this, the Ministry drafted **Model Rules** under the Act, and circulated them among all the State Governments which had brought the Act into force in February 2009.

Provisions include

i. Maintenance of parents/senior citizens by children/relatives made obligatory and justifiable through Tribunals

ii. Revocation of transfer of property by senior citizens in case of negligence by relatives

iii. Penal provision for abandonment of senior citizens

iv. Establishment of old age homes for indigent senior citizens

v. Adequate medical facilities and security for senior citizens

The Act is not applicable in the State of Jammu & Kashmir, while Himachal Pradesh has its own Act for Senior Citizens. The states/UTs yet to notify the Act are Manipur, Uttar Pradesh, Bihar, Meghalaya, Sikkim and Andaman & Nicobar Islands.

For effective implementation of the Act, the following states/UTs (as on 31 March 2009) have taken further action as detailed below:

i. West Bengal and Tripura have framed Rules under the Act.

ii. Punjab, Rajasthan, Tripura and West Bengal have appointed Maintenance Officers.

iii. Punjab, Rajasthan, Tripura, West Bengal, Assam, Karnataka and UT of Chandigarh have appointed Maintenance Tribunals.

iv. Punjab, Rajasthan, Tripura, West Bengal, Karnataka and UT of Chandigarh have appointed Appellate Tribunals.

The National Institute of Social Defence (NISD), an autonomous body under the Ministry, in collaboration with the National Legal Services Authority (NALSA) organized a seminar in February 2009, at which representatives of Central and State Governments, Judges of the Supreme Court and High Courts, eminent lawyers, senior citizens' groups, NGOs and the media participated. The seminar generated considerable awareness about the provisions of the Act. In addition to other measures, it recommended the need for further awareness generation and publicity about the Act on a wider scale by the Central and State Governments.

4.2 National Council for Older Persons (NCOP) was constituted in 1999 under the Chairpersonship of the Minister for Social Justice and Empowerment to oversee implementation of the Policy. The NCOP is the highest body to advise the Government on the formulation and implementation of policies and programmes for the aged. The Council was re-constituted in 2005 and met at least once every year.

At present, the Council has 50 members comprising representatives of Central and State Governments, NGOs, citizens' groups, retired persons' associations, and experts in the fields of law, social welfare and medicine.

The Council held a meeting on 30 September 2008 on the eve of the International Day of Older Persons. The following topics were discussed:

i. Status of implementation of the Maintenance and Welfare of Parents and Senior Citizens Act, 2007

ii. The Integrated Programme for Older Persons (Revised Scheme)

4.3 The 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 food, shelter, medical care and entertainment opportunities and by encouraging productive and active ageing by providing support for capacity building of Government / Non-Governmental Organisations / Panchayati Raj Institutions / local bodies and the community at large. Under the scheme, financial assistance of up to 90 per cent of the project cost is provided to non-governmental organisations for establishing and maintaining old age homes, day care centres and mobile medicare units. 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, popularisation of the concept of lifelong preparation for old age, facilitating productive ageing, etc.

The scheme was revised in April 2008. Besides increasing the amount of financial assistance for existing projects, the following projects have been included as being eligible for assistance under the Scheme:

i. Maintenance of respite care homes and continuous care homes

ii. Running of multi service centres for older persons

iii. Running of day care centres for patients of Alzheimer's Disease/Dementia, and physiotherapy clinics for older persons

iv. Provision of disability and hearing aids for older persons

v. Helplines and counselling centres for older persons

vi. Sensitising programmes for children particularly in schools and colleges

vii. Regional resource and training centres for caregivers of older persons

viii. Awareness generation programmes for older persons and caregivers

ix. Volunteer Bureau for Older Persons

x. Formation of senior citizens' associations.

The eligibility criteria for beneficiaries of some important activities/projects supported under the IPOP are:

i. Old age homes - for destitute older person

ii. Respite care homes and continuous care homes - for older persons who are seriously ill and require continuous nursing care and respite

iii. Mobile medicare units - for older persons living in slums, rural and inaccessible areas where proper health facilities are not available

The physical and financial achievements under the Scheme during the last three years are given below:

Achievements under the IPOP scheme, 2006-09

Year	*Budget Allocation (Rs. Crore)*	*Achievements*		
		No. of beneficiaries	**No. of NGOs assisted**	**Amount Released (Rs. Crore)**
2006-07	28.00	40,056	365	12.53
2007-08	22.00	48,563	391	16.12
2008-09	22.00	32,650	304	17.72

The amount of funds released in 2008-09 has increased as compared to the previous year's figure. The amount released during the year 2007-08 was Rs. 16.12 crore representing 73.3 per cent of the budget allocation for the year, i.e., Rs. 22.00 crore. During 2008-09, the amount released was Rs. 17.72 crore representing 80.5 per cent of the budget allocation for the year, i.e., Rs. 22.00 crores.

There were 11 states/UTs, namely, Arunachal Pradesh, Goa, Gujarat, Jharkhand, Meghalaya, Sikkim, Andaman & Nicobar Islands, Chandigarh, Daman & Diu, Dadra & Nagar Haveli, and Lakshadweep from which no proposals were received during 2008-09. Hence, no funds could be released to these states/ UTs during the year.

4.4 Scheme for assistance for construction of old age homes launched in 1996-97 for Panchayati Raj Institutions/Voluntary Organisations/Self Help Groups for construction of old age homes/multi service centres for older persons. Grant-in-aid to the extent of 50 per cent of the construction cost subject to a maximum of Rs. 15 lakh was disbursed, under the Scheme in two instalments, the first being 70 per cent and second being 30 per cent. The organisation had to show matching contribution while applying for the second installment. The implementing agencies failed to find the scheme attractive and it was discontinued at the end of the X Plan (2006-07).

Section 19 of the Maintenance & Welfare of Parents & Senior Citizens Act, 2007 envisages provision of at least one old age home for indigent senior citizens with a capacity of 150 persons in every district of the country. A new centrally-sponsored scheme for providing assistance for the establishment of old age homes for indigent senior citizens in pursuance of the provisions of the Act is under formulation.

4.5 Schemes of Other Ministries

The Ministry of Health and Family Welfare provides the following facilities for senior citizens:

i. Separate queues for older persons in government hospitals

ii. Geriatric clinics in several government hospitals

The Ministry of Rural Development implements the Indira Gandhi National Old Age Pension Scheme (IGNOAPS) under which Central assistance @ Rs. 200 per month is provided as old age pension to persons above 65 years who belong to a household below the poverty line. This in turn is meant to be supplemented by at least an equivalent contribution by the states, so that each beneficiary gets at least Rs. 400/- per month as pension. During 2008-09, about 155 lakh persons got the benefit of old age pension.

The Ministry of Railways provides the following facilities to senior citizens:

i. Separate ticket counters for senior citizens at various Passenger Reservation System (**PRS**) centres, if the average demand per shift is more than 120 tickets

ii. 25 per cent and 50 per cent concession in rail fare for male and female senior citizens respectively

The Ministry of Finance provides income tax benefits to senior citizens 65 years of age and above:

i. Income tax exemption for income up to Rs. 2.25 lakh per annum

ii. Deduction of Rs 20,000 for medical insurance premium under Section 80D

iii. Deduction of the amount incurred or Rs 60,000, whichever is less, for medical treatment (specified diseases in Rule 11DD of the Income Tax Rules) under Section DDB

Ministry of Civil Aviation provides concession up to 50 per cent for male senior citizens aged 65 years and above, and female senior citizens aged 63 years and above in air fares on the national carrier, Air India.

The Ministry of Social Justice and Empowerment organises the International Day of Older Persons every year on 1st October to increase awareness about ageing.

5. Issues in NPOP Design and Implementation

Using the implementation experience of NPOP, this section brings out issues in six areas that would be of relevance for the revised draft NPSC which now awaits approval. The NPOP aims at providing a broad framework for inter-sectoral collaboration and cooperation both within the government as well as between government and non-governmental organisations. Amongst others, the policy also recognises the role of the NGO sector in providing user-friendly, affordable services to supplement and complement the public systems. While recognising the need for promoting productive ageing, the policy also emphasises the importance of the family in providing vital non-formal social security for older persons. To facilitate implementation of the policy, the participation of Panchayati Raj Institutions, State Governments and different Departments of the Government of India is envisaged with coordinating responsibility resting with the Ministry of Social Justice & Empowerment.

5.1 Coordination is a Key Requirement

In order for such a multi-sectoral effort to work well, there needs to be clearer accountability set for every stakeholder in terms of measurable and time-bound outcomes and results of their respective roles and responsibilities. It promises many interventions but rightly recognises that the State by itself cannot provide them. The policy document is accompanied by an implementation plan for effective coordination needed to identify and sequence various actions and match the plans and commitments with needed resources. Without such details, the plan can remain only a statement of intention.

The policy statement spells out 'the principles, the directions, the needs that will be addressed, and the relative roles of government and non-government institutions' to carve out 'respective areas of operation and action in the direction of a humane age-integrated society.' The policy further states that the

thrust is 'on active and productive involvement of older persons and not just their care.' Towards this direction, the policy identifies priorities such as social assistance and security, health, shelter, education, freedom from abuse and exploitation, research, training and manpower, besides several others. The challenge of implementing such a multi-level and multi-dimensional mandate is significant. It calls for coordination, leadership, effective strategising, networking, lobbying and advocacy. Above all, it calls for effective monitoring, feedback and concurrent system improvement. The institutional mechanisms that are in place or are being set up to oversee coordination between various actors, as well as effective implementation, are therefore of crucial importance.

Discrimination against the more vulnerable groups among the older persons needs to be specially countered. The policy envisages action plans to be prepared by each ministry to implement those components of the policy in coordination with others. With regard to monitoring, each ministry is expected to decide on targets, time schedules, responsibilities, action points and report on progress in the annual reports. All this calls for a high order of horizontal coordination between different government agencies.

5.2 Financial Outlays

At present, the policy does not make a mention of financial implications and how different sectors will provide such resources, although it mentions that an action plan will be prepared by the government and that the policy itself will be widely disseminated and constantly reviewed. But these important next steps have not yet been taken.

With specific reference to financial resources, it is important to know how much the government can afford to spend on new schemes for older persons or to upgrade, improve, train, reorient, and modify existing programmes and human resources to more effectively reach the older persons. How much influence does the Ministry of Social Justice and Empowerment have on other ministries to ensure they give adequate attention to issues relating to older persons in their respective programmes? This is an important question for NPOP.

Further, the policy suggests provision of old age pension to all the aged under the poverty line, but financial estimates and required financial allocations are not adequately made. At present, only a fraction of the elderly poor access pension benefits. The same is true of other sectoral interventions such as strengthening the primary health care system and public health services, providing geriatric care facilities at secondary and tertiary levels, starting new specialised courses in geriatric medicine, initiating mobile health services for the ailing old persons, meeting the education, training and information needs of the older persons, and so on.

5.3 The Role of National Council for Older Persons

The formation of a 39-member National Council for Older Persons (NCOP) under the Minister for Social Justice and Empowerment was to advise, provide feedback, act as a lobby and advocacy forum, and deal with complaints from individuals. This body has representation from central ministries such as

pensions, defense, railways, and communications, as well as from three state governments by rotation. A representative each from the National Commission for Women and the National Human Rights Commission is included in the NCOP, but ministries dealing with a number of important aspects of the subject of ageing and older persons have not been represented on the Council. These include subjects like health care and nutrition, housing, education and human resources, legal protection for older persons, labour and rural development.

5.4 Social Assistance for the Older Persons

The policy adopts a segmented approach to the provision of income security by categorising two thirds of the old as economically fragile, of which half are below the poverty line and the rest are above it but belong to the lower income group. It is stated that different policy instruments will be adopted for different income segments of the elderly. While the expressed need is to increase the coverage of old age pensions to all those below the poverty line so that they receive top priority in the document, the policy calls for a new pension scheme to be established for self-employed and salaried persons with provision for employers to contribute. This will be overseen by a strong regulatory authority, which will make investment norms and safeguard pension funds. There is ambiguity as to which economic category or socio-economic class or classes this new pension scheme is intended for.

Looking at the problem of social security, it is clear that the most vulnerable groups of older persons (like landless agricultural workers, small and marginal farmers, artisans in the informal sector, unskilled labourers on daily, casual or contract basis, informal self-employed, etc.) have little or no job security nor do they have any form of social security.

While some state governments have provided assistance to these groups through special pension schemes and unemployment relief, their coverage is extremely low. Further, they get work only intermittently and are therefore subject to long spells of unemployment. They also have to continue working long past the age of 60 or 65, if health permits, for sheer survival. The concept of the age of retirement is not applicable to them and saving in youth for old age does not carry much meaning. It is rather doubtful whether the new pension scheme recommended by the Project 'Old Age Social and Income Security' (OASIS) expert committee would address the particular situation and context of the older persons who belong to these most vulnerable groups.

Similarly, references to post-retirement employment, income-generating activities after retirement, career guidance and counselling and training are obviously targeted at the better-off sections in the country. Summing up, the policy statement on social assistance and security for older persons has not given any meaningful recommendation for improving the later years of the largest group of income and asset poor - the rural and urban poor.

5.5 Older Women and Legal Rights

While the policy recognises the gender based marginalisation and vulnerability of older women, there is no specific recommendation which addresses their particular circumstances on account of gender

and age. A reference is made to the increasing incidence of widowhood and life years spent in this socially disadvantaged state but there is no mention of reviewing the unsatisfactory status of women's property rights. Abuse of older persons has been mentioned in the policy but no special reference to violence against older women finds a place in it. The introduction of special provisions in the Indian Penal Code to protect older persons from domestic violence is, however, a welcome feature, as is the commitment to create a machinery to promptly attend to all such cases. Deprivation and lack of privilege is not a mere function of age but also of societal norms and regulations. Deprivation that is faced by elderly women in particular is a construct of patriarchy that creates its own subordination.

Without addressing the fundamentals behind the unequal status of women in law, only cosmetic changes such as an increase in widow pension or adding to the support services are possible. The women's movement in India too has not paid sufficient attention to the predicament of older women in the country. The many movements and campaigns for legal reform by women's groups should identify the peculiar circumstances in which older women have been placed on account of their lack of legal entitlements.

5.6 NPOP: Need for Greater Focus

The NPOP has a broad a sweep, perhaps ideal from a societal and political perspective, but difficult to implement with the limited organisational, financial and management resources. The promises regarding the provisioning in the areas of health, welfare and shelter are in apparent contradiction with the trend of the Government's gradual distancing of itself from direct funding of social welfare programmes and schemes. Another visible limitation of the NPOP relates to the absence of time-bound targets. The ambitious NPOP does not adequately address the issue of how resources from different ministries will be harmonised to produce expected results and how different ministries will be held accountable for their respective contributions to the larger picture. Measurable time-based targets are also not specified. For some of these reasons, the existing policy reads like a statement of recognition of the problem and not its reconciliation.

6. Mainstreaming Ageing in Development

Mainstreaming ageing is a strategy for integrating ageing issues into all policy fields and at all policy levels. The ultimate aim is to achieve a more equitable development within a society that will benefit all social groups. Successful mainstreaming means including all relevant stakeholders in decision-making, to ensure that the needs of all age groups are met in all policy fields. For this, existing policies and programmes as well as laws and regulations should adequately reflect the concerns of persons of all ages. This means the concern of older persons should neither be seen in isolation nor in competition with other social groups. New laws, policies and programmes should be streamlined with internationally agreed standards based on the MIPPA/RIS framework.

Implications of any planned legislation, policy or programmes for different age groups, including older persons can be systematically assessed through an impact analysis. Guidelines need to be developed

to screen laws, policies or programmes for their relevance to ageing societies. Such screening may also analyse how to implement national priorities and what the indicators of success should be.

Institutional setting is another important tool to achieve a holistic approach to mainstreaming ageing. National consultative bodies on ageing issues - councils or boards or commissions - should ensure that older persons are represented in decision-making. At the same time, younger individuals are equally important stakeholders as regards their contribution to the pension system and its implication for their benefits at retirement. The participation of other potential stakeholders like the NGOs, the private sector, and trade unions should have institutional prescription.

Inter-departmental or inter-agency working groups, councils or commissions of assigned focal points on ageing could help to achieve the streamlining of policies and reduce duplication. Such coordination is necessary at the national level as well as regional and local level where policy decisions are taken.

The national budget reflects in monetary terms the government's commitment to specific policy areas and is therefore another indicator of, and instrument for, achieving a holistic approach to mainstreaming ageing. The budget should be systematically evaluated as to the benefits to different age groups. With respect to ageing related sections, priorities would need to be established so that the limited resources could be directed to cost-effective interventions in areas likely to have a significant impact. Within the finance ministry a focal point or an office could be entrusted with mainstreaming ageing. Consideration should also be given to the tax code and its influence on people of different ages.

An evidence-based policy framework necessitates the availability of data segregated by age. Such data should be collected through censuses, civil registration and/or household surveys. A participatory method for collecting qualitative information, such as focussed group discussions, should complement the qualitative data collection methods. Available academic infrastructure should be included or bolstered.

Issues concerning ageing and older individuals relative to other age groups may suffer from a lack of attention and resources. An advocacy campaign might help to sensitise the public to the concerns and conditions of older individuals. It should also help to overcome negative stereotypes and ageism. Newly collected information needs wider dissemination to add to the knowledge of the society regarding ageing and older persons and thus to raise overall awareness.

Mainstreaming ageing involves a shift from developing policies for older persons to inclusion of older persons in the policy making process, taking into account their views and opinions when developing and implementing policies that affect them. Such participatory approaches involve identification of stakeholders and reviewing the national policies and defining priorities for action.

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About the Project

The United Nations Population Fund - UNFPA supported project BUILDING KNOWLEDGE BASE ON POPULATION AGEING IN INDIA (IND7P41G) aims at contributing and further expanding the existing knowledge base on the emerging population dynamics in India which are resulting in significant shifts in the age structure towards higher proportions of older persons aged 60 years and above. The project supports the preparation of a series of thematic studies using existing secondary data sources as well as the collection and analysis of new primary data. Dissemination of the findings to various stakeholders is a key objective of the project to help enhance the overall understanding of the situation of elderly in the country for further research and policy analysis on the growing numbers of India's senior citizens. The project is a partnership between the Institute for Social and Economic Change (ISEC), Bangalore, the Institute of Economic Growth (IEG), New Delhi and UNFPA, Delhi.

More information on the project can be obtained from http://www.isec.ac.in/prc.html or www.iegindia.org or www.indiaunfpa.org

The first phase of the project includes several commissioned papers prepared by experts using existing secondary data sources such as the National Sample Survey Organisation and the National Family Health Surveys. The second phase of the project involves an updated situation analysis through the collection of primary data from seven states in India which have relatively higher proportions of elderly. These are Himachal Pradesh, Kerala, Maharashtra, Orissa, Punjab, Tamil Nadu and West Bengal. The survey data includes socio-economic characteristics, family dynamics, living arrangements, health and awareness of social security programmes of the elderly.

The papers prepared by experts in India under the project are listed on the back cover of the series of working papers. The project invites the readers to provide feedback and help finalise the papers for publication.

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