



Existing Programs and Policies for the Protection, Care and Welfare of the Senior citizens in India

1. Arun Kumar 2. Umesh Kumar

1. Research Scholar, Department of Law, Agra College, Agra (UP) India.
2. Associate Professor, Department of Law, Agra College, Agra (UP) India.

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Abstract: *This is an obvious fact that every person has to deal with advanced age which means aging. The legal system must therefore be effective in combating the problem of elder abuse. In other words, abuse of the elderly is not a matter of merely fulfilling the needs of the elderly. This is a big difference between the elderly and the young. When the interests of the elderly and the young fell apart, the older ones finally came to their senses, and during that time some of the older people's rights were violated. This article discusses legal protection measures that protect the rights of Senior citizens. The institutional government has enacted legislation on the issue of the rights of Senior citizens. Many policies are for the benefit of parents and the elderly. Various central and state government departments have developed schemes for Senior citizens, so that they can benefit from these programs.*

Key Words: . Elderly, Elder abuse, Senior citizens,

The problems of the Senior citizens in India have not been important in the past because the numbers were small and the Senior citizens were provided with social protection by their family members. But because of recent economic and social changes, aging has become a major problem that needs to be addressed before it becomes serious. However, several studies indicate that families and relatives are still playing a key role in providing economic and social security for older persons. But most older people need social, economic and health support.

Over the years, the government has introduced various schemes and policies for older persons. These policies and programs are aimed at promoting the health, well-being and independence of older persons across the country.

India is facing all the problems that plague the developing world with an aging population, where there is no equal progress in the social and economic, and health sectors. Much has been said and written about the rapid changes in the family, the living arrangements and the value system of modern India. Longevity also means the health costs of chronic diseases and the constant defeat of war by the huge increase in the cost of living. It

Corresponding Author

has long been thought that families would be the providers of environmental care for the elderly. It is inevitable to look for alternatives. In many Asian cultures, the aging process was popular, with children being considered as outcasts. There was a strong belief that parents would raise the younger ones and then go back and look after the older children. One of the householder's duties in Hinduism was a shelter, provided for the elderly and the infirm. The integrated family program has provided a safety net for the Senior citizens.

Background: As India undergoes growing periods of growth, people will be healthier and live longer. Research shows that 12% of the Indian population will be over 60 by 2030 and according to the UN Humanitarian Fund; this is expected to increase to 19.4% by 2050. Guessing suggests that there will be more women than men in their 60's. Extended life has led to an increase in population over 80 years, which is estimated at 1.1 Crore people. With an estimated 6 lakh people over the age of 100, India is expected to have the highest number of elderly people by 2050. As the number of older people increases - from 10.38 Crore in 2011 to 17.3 Crore in 2026 and 30 Crore in 2050 - the



demand for their welfare programs is growing. The rise in life expectancy, coupled with the formation of nuclear families, the dependence of others on their daily preservation, and age-related difficulties, poses a serious challenge to the lives of older people. The problem is exacerbated by older women due to high economic dependence. In rural areas, where 70% of the elderly live, the migration of young people for economic reasons and the low level of medical services, leads to a dire situation, especially for those over 80 years of age. With a 5.1 crore population of older people living below the poverty line and an increase in anti-aging cases, the vulnerability of older people is unquestionable.

Constitutional provisionals: Over the past two decades, there has been a great deal of debate about the impact of demographic change and the socio-economic changes in the conditions of the Senior citizens. The United Nations General Assembly on Old Age Declaration of the United Nations General Assembly, 1991, the Declaration on Aging and the Global Aging Goals of 2001 adopted by the General Assembly in 1992, and various other resolutions adopted from time to time, are intended to encourage governments to formulate policies and their plans in this regard. For many years there has been a need for a Policy Statement made by the Government for its older people so that they do not have to deal with the issue of ownership and know where they stand from a global perspective. The need has been highlighted in various forums where adult issues have been discussed.

The welfare of the elderly is enshrined in the Constitution of India. Article 41, the Directive Principle of State Policy, mandates that the State, within the limits of its powers and economies, provide the appropriate means of obtaining social assistance in old age. Schedule VII, List III, entry 24 focuses on employee well-being, including employment status, provident fund, employee subsistence, unemployment and old-age pension, and maternity benefits. Other provisions are

provided for the government and the corresponding list relating to social insurance, pensions, social and economic planning, and social security.

In addition to these provisions of the Constitution, there are other legal provisions relating to the Senior citizens.

Personal Law (Hindu)

According to section 20(1) of the Hindu Adoption and Maintenance Act, 1956 a Hindu is imprisoned for the duration of his life, to maintain his own property legal/illegitimate children and his or her elderly or sick parents.

According to section 20(3) of the Hindu Adoption and Maintenance Act, 1956. The obligation of a person to support an elderly parent or unmarried daughter is extended until the parent or unmarried daughter, as the case may be, fails to provide for herself or herself from his or her income or other assets.

Muslim Law- Children have a responsibility to care for their aging parents under Islamic law. According to Mulla:

- a. Children in simple circumstances are obliged to provide for their poor parents, even though these latter may be able to provide for themselves.
- b. The son, in spite of difficult circumstances, will be obliged to provide for his mother, if her mother is poor, or not sick.
- c. The son, though poor, earns something, and will surely support his father for nothing.

According to Tyabji, parents and grandparents in poverty are entitled, under the Hanafi Act, to the care of their children and powerful grandchildren, even if they are able to earn a living. Both sons and daughters are obligated to support their parents under Islamic law.

Christian And Parsi Law: Christians and Parsi do not have personal laws that provide for parental maintenance. Parents wishing to claim maintenance must apply under the provisions of the Criminal Procedure Code

Criminal Procedure Code, 1973



Section 125 (1) (d): If any person who has adequate means neglects or refuses to take care of his or her father or mother, is unable to support himself or herself, the Magistrate of the first instance may, on the evidence of negligence or rejection, order a person to make a monthly allowance to support his wife or such a child, father or mother, at a monthly rate not exceeding five hundred rand in total, as the Magistrate may deem fit, and pay the same amount to that person as the Magistrate may from time to time direct.

The Maintenance And Welfare Of Parents And Senior Citizen Act, 2007: The traditional customs and values of Indian society emphasized the care of the elderly. However, due to the deterioration of the integrated family plan, a large number of older people are not cared for by their families. As a result, many elderly people, especially widows, are now forced to spend their early years in solitary confinement and are exposed to emotional neglect and a lack of physical and financial support. This clearly shows that aging has become a major challenge in society and there is a need to focus on the care and protection of the elderly. Although parents can apply for maintenance under the code of criminal law, in 1973, this procedure is time-consuming and expensive. Therefore, there is a need for simpler, less expensive, and faster provisions for parental maintenance .

This act ensures the care needed by the parents / Senior citizen, as well as their well-being. It makes the care of their children/relatives obligatory and justifiable through the courts, the withdrawal of the transfer of property by the elderly in the event of negligence by relatives, and the provision of penalties for adult abandonment. Besides, it also seeks the establishment of Old Age Homes for angry adults and ensures appropriate treatment and safety.

Senior Citizens and Unorganised Sector: With more than 85% of employees in the informal sector, it is not surprising that the provision of comprehensive social security in the informal sector

has been the stated the goal of the Indian government. In a spirit of expanding social security in the informal sector and keeping in mind the long-term trend of older people and unstable workers, the Indian government passed the Unorganized Workers 'Social Security Act in 2008.

In accordance with these constitutional and legal provisions, the Government of India has developed various policies and implemented various programs and activities for the Senior citizens .
Welfare Schemes and Policies for the Senior

Citizens: The government has introduced several schemes and policies for the Senior citizens aimed at promoting good health, care, and protection in addition to all the well-being of the Senior citizens in India. The various Ministers and Departments of the Government of India, as well as the Department of Social Justice and Empowerment, implement various welfare programs. The details are:

FIVE-YEAR PLANS : The 9th Five Year Plan (1997-2002), for the first time gave importance to the welfare of the Senior citizens. The Plan noted that the rapid demographic changes have led to an increase in the elderly persons and that they need special attention of the State due to the vulnerability and disabilities they suffer from. The Plan announced Programmes for the Elderly to ensure their well-being and continued participation in the community, keeping by its side the immediate social institutions of family and the community in the effective implementation of the programmes for the Elderly. The most significant point to note is the advocacy programmes to promote awareness amongst the people to plan in advance for the old age. The 9th Plan reflected the desire for adopting a National Policy on Older Persons' to develop greater sensitivity and better attention towards the needs of the Senior citizens.

The Tenth Five Year Plan (2002-2007) gave importance to Adult Literacy Programs .The National Social Assistance Program under which National Old Age Pension was provided for, was



transferred to states with earmarked funds in the Tenth Plan .

The Eleventh Five Year Plan (2007-2012) laid stress on health care for older persons, for the first time. It was understood that older persons require comprehensive care providing preventive, curative and rehabilitative services.

The Twelfth Five Year Plan (2012-17) has included Senior Citizens under the heading "Other marginalized and vulnerable groups". A division is made among senior citizens based on their age based needs namely, 60 years and above, and 80 years and above.

The Twelfth Plan provides interalia for setting up of a National Commission for Senior Citizens, Helpline for older persons and health insurance National Policy on Older Persons (NPOP), 1999: The National Policy on Older Persons (NPOP) was announced in January 1999 to reaffirm its commitment to ensuring the well-being of older persons. The Policy looks at State support for ensuring financial and food security, health care, housing and other needs of the elderly, equitable share in development, protection from abuse and exploitation, and access to services to improve their quality of life. . The Policy also recognizes the role of the NGO sector in providing affordable and easy-to-use services to complement Government efforts in this way. While recognizing the need to promote productive aging, the policy also emphasizes the importance of the family in providing essential social security to older persons.

National Senior Citizens Policy 2011: The basis of the new policy, known as the "National Policy for Senior Citizens 2011" is based on a number of factors. These include population explosions among the elderly, changing economies and social societies, advances in medical research, science and technology, and high levels of poverty in the poorest rural households (51 million adults live below the poverty line). A higher proportion of older women than men suffer from loneliness and dependence on children. Poverty and exclusion, the

provision of private health services, and the changing nature of the disease affect older people. All those 60 years and older are adults. This policy addresses issues relating to older persons living in urban and rural areas, the special needs of older and older women.

National Council of Older Persons (NCOP):

In accordance with the provisions of the National Policy, the Government of India established the National Council of Older Persons (NCOP) in May 1999 for the following purposes:

- a. Advising government on policies and programs;
- b. Provide feedback on the implementation of NPOP and programs;
- c. Provide a point at the national level for the resolution of individual grievances;
- d. Fight for the rights, discounts and discounts for older persons both in government and in the corporate sector
- e. Post adult ideas to government
- f. Suggest ways to make aging more productive and interesting;
- g. Propose measures to improve the quality of intergenerational relationships; Source: www.socialjustice.nic.in

Inter-Ministerial Committee (IMC): The Department of Social Justice and Empowerment has established an Inter-Ministerial Committee made up of 22 departments / departments. The Department of Social Justice and Empowerment has prepared an Action Plan that sets out points for specific areas to be used by the various Ministers / Departments concerned. The Inter-Ministerial Committee on Older Persons comprising 22 Ministers / Departments, and led by the Secretary (SJE) is one way to coordinate the implementation of the NPOP. Action on aging issues by various Ministers / Departments is occasionally addressed by the Committee.

Integrated Programme for Older Persons (IPOP): Integrated Adult Programs is a key program to improve the quality of life of the Senior



citizens. The Department of Social Justice and Empowerment, Government of India, is the Nodal Department of this program. The main objectives of the scheme are to improve the quality of life of Adults by providing basic necessities such as accommodation, food, medical care, and opportunities for recreation and by promoting productive and productive aging .

Indira Gandhi National Old Age Pension Scheme (IGNOAPS) :The National Older Pension Scheme was fully integrated from all BPL families. All persons 60 years of age or older living in poverty (BPL) households Interim Assistance under IGNOAPS will be at the rate of Rs. 200 per month per beneficiary. Nations have been urged to donate the same numbers. Some provinces offer additional prices. Pensions will be deposited, where possible, posted by post or by the bank account of the recipient's public sector. Countries / UTs are required to provide a certificate that all eligible persons are included under IGNOAPS. The State Government also provides pensions to needy and destitute adults .

National Programme for the Health Care for the **Elderly (NPHCE) :**

Department of Health and Family Welfare
The main features of the program, introduced in 2010-11, are :

- o Primary health care system;
- o Strengthening health services for older persons in the District / CHC / PHC / Sub-Hospitals;
- o Dedicated facilities to 100 regional hospitals with wards with ten adult beds;
- o Separate the queue of the Senior citizens in public hospitals and
- o a separate public hospital clinic
- o Strengthening of eight medical institutions to provide higher levels of education

PRESENT CONCESSIONS AND FACILITIES AVAILABLE: The Department of Railways provides the following facilities for adults:

- o Separate adult ticket counters at various PRS (Passenger Reservation System) facilities if the

average demand for each is more than 120 tickets;o Provide affordable accommodation for male passengers aged 60 and over and female passengers aged 45 and over.

- o 40% and 50% railway clearance for male passengers aged 60 and over and female passengers aged 58 and over for years respectively.

o Wheelchairs at adult passenger stations.
The Department of Roads and Highways: The Department of Roads and Highways has taken steps to provide two seats for the Senior citizens at the State Road Transport Undertakings. Some State Governments provide services for the Senior citizens on buses at the State Road Transport Undertaking and introduce Bus Models, which are suitable for older people.

Department of Finance: Some of the adult facilities provided by the Department of Finance are:

Income tax exemption for seniors aged 60 and over up to Rs. Income tax exemption for seniors aged 80 and over up to Rs. 5.00 lakh per year.

For a person who pays medical insurance money to his or her parents or elderly parents or a senior citizen, deductions of Rs. 20 000 under section 80D is allowed A person who is eligible for deductions or Rs. 60,000, any minor treatment of a dependent adult or elderly citizen.

The Department of Pensions has established a Pension Portal that will provide older or older persons with information regarding their application status, pension amount, required documents, etc.

The Insurance Regulatory Development Authority (IRDA) vide dated 25.05.2009 issued specific instructions on adult health insurance for the CEOs of all General Health Insurance companies which include, among other things, allowing access to the health insurance system for up to years. 65 years old

Department of Public Aviation: National Carrier, Air India, under the Department of Public Aviation provides up to 50% airfare for male



passengers 65 years of age and older and female passengers 63 years and older on the first day of travel and for producing age proof (i -Photo- ID) and nationality.

Department of Rural Development: Schemes transferred to the United States are: The Annapurna Scheme, used by the States / UT Administration, provides 10 kgs. grains of food per beneficiary per month at no cost to those older persons who are not covered under the old-age pension scheme.

Department of Consumer Affairs, Food & Distribution Public Aviation Program that provides Poverty Line (BPL) subsistence families with 35 Kgs of grain per family per month. Foodgrains are released @ 3 / - per kg. with rice and 2 / - per kilogram. wheat. People over the age of 60 from the BPL category were first given a diagnosis and were assured that payments at the end of the set period were attractive enough to address the erosion of purchasing power..

Free Legal Services for Senior citizens NALSA (National Legal Services Authority) established under the Legal Services Authorities Act, 1987, in accordance with the spirit of Article 39A of the Constitution of India, has established a scheme called the NALSA (Legal Services to Senior Citizens) Scheme, 2016. Objectives of the Scheme including the establishment of authorities and institutions such as old age homes, Courts, and Appeal Courts under The Maintenance and Welfare of Parents and Senior Citizen Act, 2007 to spread awareness of the rights and responsibilities of older persons under the various laws and programs of Government.

Legal Services Clinics throughout the Tribunal established under the Maintenance Act; to ensure that trained para-Legal volunteers are available at Legal Services Clinics to assist senior citizens in applying and meeting process requirements; Therefore, legal services authorities go a long way in ensuring that older persons are not deprived of their rights and privileges.

OTHER IMPORTANT ACTIVITIES: Some of the key activities for older persons are as follows:

International Day of Older Persons: International Day of Older Persons is celebrated annually on 1 October, to promote intergenerational unity.

The Role of Non-Governmental and Private Organizations: While the government continues its efforts to introduce social welfare programs for the elderly, it is the non-governmental organizations that play a key role in highlighting the problems of older persons in society as a whole and through various services. sow the seeds of a forum where the voice and concerns of older people can be addressed. One of the premier voluntary organisation which began work on the cause and care of the older people of our country is Help Age India.

Insurance schemes: Many types of insurance schemes for the benefit of the Senior citizens are occasionally introduced by several public and private insurance companies - Jeevan Dhara, Jeevan Akshay, Jeevan Suraksha, BimaNivesh, Senior Citizen Unit Plan, and other medical insurance schemes such as Group Medical Insurance Scheme.

Senior Citizens Unit Plan (SCUP) - A Senior Citizens Unit Plan under which a person should make a one-time investment depending on his or her age and have the benefit of owning himself or herself and any selected hospital upon completion of 58 years.

Vayoshrestha Samman: The National Senior Citizens Award Scheme is the Department of Social Justice and Empowerment. Samman was to be placed annually in the elderly and in institutions that provide services for the elderly. Samman to be awarded Institutions and Individuals, Research on Aging Age Promotion.

Training of Manpower for Care of Senior Citizens The National Institute of Social Defense, which is an independent branch under the Department of Social Justice and Empowerment of



the Govt of India provides training for volunteers of voluntary organizations assisted by the Department. The Elderly Care Unit established by the National Institute of Social Defense is involved in the design and development of projects and programs in the field of aged care.

Post Retirement Benefits For Employees of Central Government Central Government Employees Group Insurance Scheme A portion of the monthly contributions paid when the service is paid into the Saving Fund, from which interest is charged. An employee during service must apply on Form No. 4 of the above Scheme for the Head of Office, which will impose a penalty on the collection of the registrar's collection component in the Savings Fund and interest and arrange for it to be paid, shortly after retirement

National Pension System (NPS): The National Pension System (NPS) is a voluntary, defined retirement savings plan. Under the NPS, each consolidated fund is invested in a pension fund invested by PFRDA-funded technology fund managers as per the approved investment guidelines for various portfolios including government bonds, loans, corporate loans and shares. These contributions would grow and accumulate over the years, depending on the returns earned on the investment made. It is a flexible, flexible and controlled system. There are a few types of scheme: All Citizens, Public Sector, Company, NPS Swavlamban

Atal Pension Yojana Scheme : Government has announced the launch of a global social security system for the Insurance and Pensions sector for all Indians, especially the poor and needy, in the 2015-16 Budget. Therefore, Government has introduced the Atal Pension Joint (APY), which will provide a defined pension, depending on the contribution, and its duration. APY will focus on all citizens in the informal sector, joining the National Pension System (NPS) run by the Pension Fund Regulatory and Development Authority (PFRDA).

Telephone: Telephone connectivity will be prioritized for adults 65 and older. They will be entitled to register their request for a single telephone contact on their behalf. Calls provided in that way will only be transferred on behalf of your spouse, if they are alive after the death of the registrant as a normal call and subsequent transfers will be governed by the existing telephone transfer rules.

Expedition Disposal of Court Cases: The Honorable Chief Justice of India has advised the Chief Justice of all the Supreme Courts of the country to prioritize cases involving the Senior citizens and ensure that they are promptly dismissed. [Annual Report 2000-2001, Ministry of Social Justice & Empowerment Government of India] 72 The High Court in Mumbai has announced that it will prioritize the hearing and dismissal of appeals when the cases reach the age of 65. The Supreme Court decision will also apply to its benches in Goa, Aurangabad and Nagpur outside the state courts. It can extend to all matters involving civil or criminal cases pending in any court of law.

Special Scheme for Sanskrit Pandits above the age of 55 years:- Those who have earned their money by teaching Sanskrit and currently have no other source of income are given financial assistance up to Rs. 10,000 / -

CONCLUSION: It can be concluded that the number of elderly people is increasing. There is a need to solve the problems of the Senior citizens. The elderly should be given this kind of treatment that shows respect and care for the Senior citizens. Families care for the elderly because of social and peer pressure. Nursing care for the elderly is a new concept in India that is not popular with Indian children. It's a western concept. There is a marked change in the care of the elderly as a result of the radical change in society and culture. Now the parents are kind to the children. They do not know that living with children is a moral and legal right. Other policies and programs should be implemented by the institution and national governments. Social



security is provided by the government to workers in the formal sector but in the informal sector, small working farmers, landless workers, small traders, shopkeepers are protected by the government. The government should provide older people with social security.

It can be said that we have legal means under various laws to protect the rights of older persons. Our social security system is disappearing over time. That is why the elderly need another legal solution. But this approach requires the attention and efforts of the traumatized group. There is no doubt that the social worker is doing what is legal to protect the rights of older persons on their behalf. Older people should be aware of and aware of their rights.

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