

# Policy-in-practice case study: India

*National Policy on Older Persons 1999 (and its extension in 2011)*



Vijay Kutty/HelpAge International

**10%** of India's population was aged 60 or over in 2019.

**1 in 5** of the population are predicted to be older people by 2050.

**24%** of people in India older than the pensionable age of 66, obtain an old-age pension.

India, the second most populous country in the world (after China), has an estimated population of 1.37 billion (2020). In 2019, 10 per cent of the population was aged 60 years or over – a proportion that is expected to rise to almost 20 per cent by 2050. That means 1 in every 5 Indians is likely to be an older person in little over 25 years' time. This shows just how rapidly India's population is ageing, a process that will exert heavy pressure on the country's social protection system. As population ageing increases, so will the demand for health services, along with a shift in disease prevalence from communicable to non-communicable diseases (NCDs), as older people suffer more from both degenerative and non-communicable diseases due to ageing. They are also more likely to struggle with poverty because of loss of income opportunities in older age.

Only a quarter of people (24.1 per cent) older than the statutory non-contributory pensionable age of 66 in India obtain an old-age pension (contributory, non-contributory

or both). It is highly likely that there will be fewer and fewer younger and middle-aged adults to provide economic support to older people who are not working. Therefore, the Government of India has realised that population ageing requires satisfactory policies and government action to maintain sustainable economic growth, eradicate poverty and address inequalities. In response to this growing awareness, the National Policy on Older Persons was announced in January 1999, reflecting the Government of India's commitment to ensuring the wellbeing of its older citizens.

The National Policy envisages state support to older people to ensure financial and food security, healthcare, shelter and other needs, an equitable share in development, protection against abuse and exploitation, and availability of services to improve quality of life. The policy also covers issues such as social security, intergenerational bonding, family as the primary caretaker, the role of non-governmental organisations (NGOs), training of human resources, and research.



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## Key areas addressed

The National Policy on Older Persons enables and supports voluntary organisations and other NGOs to supplement the care provided by the family, and provide care and protection to vulnerable older people. It was a step in the right direction in pursuance of the United Nations (UN) General Assembly Resolution 47/5 to observe 1999 as the International Year of Older Persons and in keeping with the assurances to older people contained in the country's Constitution. As already mentioned, the policy foresees state support in several areas – including financial and food security, healthcare and nutrition, shelter, education, welfare, and protection of life and property – to ensure the wellbeing of older people in India. Its primary objectives are:

1. to ensure the wellbeing of older people so that they do not become marginalised, unprotected or ignored on any count;
2. to encourage families to take care of their older family members by adopting mechanisms for improving intergenerational ties so as to make older people a part and parcel of families;
3. to encourage individuals to make adequate provision for their own as well as their spouse's old age;
4. to provide protection on various grounds like financial security, healthcare, shelter, and welfare, including protection against abuse and exploitation;
5. to enable and support voluntary and non-governmental organisations to supplement the care provided by the family, and recognising the need for expansion of social and community services with universal accessibility;
6. to provide care and protection to vulnerable older people by ensuring that they receive an equitable share of the benefits of development;
7. to provide adequate healthcare facilities for older people;
8. to promote research and training facilities to train caregivers and service providers working to support older people;
9. to create awareness about older people to help them lead productive and independent lives.

Policy objectives 2, 3 and 5 indicate that the policy intervention explicitly adopts the life-cycle approach, while objectives 1, 4, 6 and 7 indicate that it is a rights-based intervention. However, there is insufficient attention to empowering older people as rights-holders, as well as ensuring their inclusion and participation, although there is a strong focus on protection. Given this focus, India's National Policy on Older Persons demonstrates some key elements of a good practice policy intervention.



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It is clear the policy aims to strengthen integration between generations and develop a bond between young people and older people. It calls for special attention to the situation of older women, who are often subject to triple neglect and discrimination on account of widowhood, old age, and gender biases. This further indicates that it is a rights-based intervention.

Paragraphs 18, 19 and 81 of the policy state that it adopts the life-cycle approach and outline the role of family and the younger generation in caring for older people:

18. *The Policy views the life cycle as a continuum, of which post 60 phase of life is an integral part. It does not view age 60 as the cut off point for beginning a life of dependency. It considers 60+ as a phase when the individual should have the choices and the opportunities to lead an active, creative, productive, and satisfying life. An important thrust is therefore, on active and productive involvement of older persons and not just their care.*
19. *The Policy values an age integrated society. It will endeavour to strengthen integration between generations, facilitate two-way flows and interactions, and strengthen bonds between the young and the old. It believes in the development of a social support system, informal as well as formal, so that the capacity of families to take care of older persons is strengthened and they can continue to live in their family.*

**81.** Programmes will be developed to promote family values, sensitize the young on the necessity and desirability of intergenerational bonding and continuity and the desirability of meeting filial obligations. Values of caring and sharing need to be reinforced. Society will need to be sensitized to accept the role of married daughters in sharing the responsibility of supporting older parents in the light of changing context where parents have only one or two children, in some situations only daughter. This would require some adjustment and changes in perceptions of in-laws in regard to sharing of caring responsibilities by sons and daughters as a corollary to equal rights of inheritance and the greater emotional attachment that daughters have with their parents.

Elements of a rights-based approach are evident in paragraphs 23 and 59:

**23.** The Policy emphasizes the need for expansion of social and community services for older persons, particularly women, and enhance their accessibility and use by removing socio-cultural, economic and physical barriers and making the services client oriented and user friendly. Special efforts will be made to ensure that rural areas, where more than three fourths of the older population live, are adequately covered.

**59.** The main thrust of welfare will be to identify the most vulnerable among the older persons such as the poor, the disabled, the infirm, the chronically sick and those without family support, and provide welfare services to them on a priority basis.

The policy states that the main thrust of welfare will be to identify the most vulnerable older people, including those living in poverty, those living with disability, those who are frail or chronically sick, and those without family support. They will receive welfare services on a priority basis.



## Progress of the intervention

India's National Policy on Older Persons offers many services and benefits to older people, across a range of government ministries and departments (see Table 1).

These interventions by various government authorities suggest that the Indian government has strongly prioritized the welfare and wellbeing of older people. These actions have looked at almost all the aspects older people need to elevate their health and other aspects of ageing.

Under the auspices of the National Policy on Older Persons, India has developed its National Action Plan for Welfare of Senior Citizens, revised in 2020. The government has also enacted the Maintenance and Welfare of Parents and Senior Citizens Act 2007, which provides rights to senior citizens to demand compensation and monetary support for their maintenance from their children. An attempt has been made to amend this Act and the Bill has been approved by Cabinet, and is pending in Parliament for discussion and enactment.

**Table 1: Services and benefits to senior citizens**

Name of Ministry /Department	Services/benefits given to senior citizens (those aged 60 and over)
<b>Ministry of Social Justice and Empowerment</b>	<p>1. This is the key ministry responsible for welfare of senior citizens. It announced the National Policy on Older Persons, covering all concerns pertaining to the welfare of older people. The policy recognises a person aged 60 years or over as a senior citizen.</p> <p>2. The ministry also implements other schemes that benefit senior citizens:</p> <p><b>a) An Integrated Programme for Older Persons (Plan Scheme)</b> Formulated by revising the earlier scheme of Assistance to Voluntary Organisations for Programmes relating to the Welfare of the Aged. Under this scheme, financial assistance up to 90 per cent of the project cost is provided to NGOs for establishing and maintaining old age homes, daycare centres and mobile medicare units, and to provide non-institutional services to older people.</p> <p><b>b) The Scheme of Assistance to Panchayati Raj Institutions/Voluntary Organisations/Self-Help Groups for Construction of Old Age Homes/Multi-Service Centres for older persons (Non Plan Scheme)</b> Under this scheme, one-time construction grant for old age homes/multi-service centres are provided to NGOs on the recommendation of the state governments/ Union Territory (UT) administrations.</p>
<b>Ministry of Finance</b>	<p><b>Income tax rebate</b> up to an income of Rs 1.85 lakh per year.</p> <p><b>Higher rates of interest on saving schemes</b> of senior citizens.</p> <p><b>A Senior Citizens Savings Scheme</b> offering 9 per cent interest rate per year on deposits made by senior citizens in post offices; introduced by the government through post offices in India.</p>
<b>Ministry of Roads, Transport and Highways</b>	<p><b>Reserving two seats for senior citizens</b> in the front row of buses operated by State Road Transport Undertakings.</p> <p>Some state governments are giving <b>fare concessions to senior citizens</b> on State Road Transport Undertakings buses, and introducing Bus Models, which are more convenient for older people.</p>
<b>Ministry of Health and Family Welfare</b>	<p><b>Separate queues for older people in hospitals</b> for registration and clinical examination.</p>
<b>Ministry of Telecommunications</b>	<p><b>Faults/complaints reported by senior citizens are given priority</b> by registering them under "senior citizens category", flagged as a priority category.</p> <p><b>Senior citizens are allowed to register telephone connection</b> under Non-Own Your Telephone Special Category, which is a priority category.</p>

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Name of Ministry /Department	Services/benefits given to senior citizens (those aged 60 and over)
Ministry of Railways	<p><b>Indian Railways provides 30% fare concession</b> in all Mail/Express including Rajdhani/ Shatabadi/Jan Shatabadi trains for senior citizens.</p> <p><b>Separate counters for senior citizens</b> for purchase, booking or cancellation of tickets.</p> <p><b>Wheelchairs for use by older people</b> are available at all junctions, district headquarters and other important stations.</p> <p><b>Ramps for wheelchair</b> movement are available at the entry to important stations.</p> <p><b>Specially designed coaches</b> with space for wheelchairs, handrails and specially designed toilets have been introduced to improve accessibility.</p>
Ministry of Civil Aviation	<p><b>Indian Airlines provides 50% discount for senior citizens</b> (aged 65 years and over for men, 63 years and over for women) on Normal Economy Class fare for all domestic flights.</p> <p><b>Air India offers discounts to senior citizens</b> (aged 60 and over) on flights to the USA, UK and Europe. It has also recently decided to reduce the age of eligibility for discount on domestic routes to 60 years and over.</p> <p><b>Sahara Airlines offers 50% discount to senior citizens</b> (aged 62 years and over) on basic fares for domestic flights (applicable in economy class only).</p>
Ministry of Consumer Affairs, Food and Public Distribution	<p><b>Under the Antyodaya (food subsidy) Scheme, families living Below the Poverty Line (BPL) that include older people as members receive food grains</b> (35 kg per family per month). The food grains are issued @ Rs.3/- per kg for rice and Rs.2/- per kg for wheat. People aged 60 years and over from the BPL category were given priority for identification.</p> <p><b>Under the Annapoorna (food subsidy) Scheme being implemented by states/UT administrations, 10 kg of food grains per beneficiary per month</b> are provided free of cost to senior citizens not covered under the old-age pension scheme.</p> <p>Instructions to state governments to <b>prioritise ration card holders who are over 60 years of age</b> in Fair Price Shops for issue of rations.</p>
Municipal Council Delhi	<p><b>Opened a separate counter to facilitate senior citizens</b> submitting property tax bills.</p> <p><b>A rebate of 30% of property tax</b> due on the covered space of a building up to 100 sq m of the covered space has been allowed in the case of any self-occupied residential building singly owned by a man aged 65 years or over.</p>
Miscellaneous	<p><b>Courts in the country accord priority to cases involving older people</b> and ensure their expeditious disposal.</p> <p><b>Under the Old-Age Pension Scheme, a monthly pension is paid</b> at variable rates to older people who are destitute by various state governments / UT administrations.</p>

Source: National Institute of Rural Development and Panchayati Raj, *Policy for the aged: opportunities and challenges*, [http://nirdpr.org.in/nird\\_docs/PolicyfortheAged.pdf](http://nirdpr.org.in/nird_docs/PolicyfortheAged.pdf)



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## Implementation strategy for the policy intervention

Responsibility for implementation of the National Policy on Older Persons sits with a number of ministries, including Home Affairs, Health and Family Welfare, Rural Development, Urban Development, Youth Affairs and Sports, Railways, Science and Technology, Statistics and Programme Implementation, Labour, Panchayati Raj, and departments of Elementary Education and Literacy, Secondary and Higher Education, Road Transport and Highways, Public Enterprises, Revenue, Women and Child Development, Information Technology, and Personnel and Training. A five-year plan and annual plans have been established, setting targets and financial allocations for each ministry or department. Annual reports describe monitoring of the interventions and indicate progress achieved during each year. The National Council of Older Persons, constituted in 1999 to monitor implementation of the policy and advise the government on issues related to senior citizens' welfare, was reconstituted in 2012 as the National Council of Senior Citizens, with a broader national impact. Similar councils have been constituted at state level too. The Maintenance and Welfare of Parents and Senior Citizens Act (2007) has also resulted in stronger provisions for the maintenance and welfare of older people.

The policy statements are forward-looking, but challenges remain with its implementation. Most of the programmes are designed in silos and implemented through NGO partners. There is a lack of coordination between various ministries and departments when it comes to implementing the policy.

## Outcomes of the intervention

The National Policy on Older Persons has resulted in new schemes and initiatives, such as:

- promoting the concept of healthy ageing;
- setting up directorates of older persons at state level;
- training and orientation for medical and paramedical personnel in healthcare needs of older people;
- assistance to societies for producing and distributing material on caring for older people;
- strengthening the primary health care system so that it meets the healthcare needs of older people;
- providing separate queues and reserving hospital beds for older patients;
- extending coverage under the Antyodaya schemes especially for older people.

These actions are aligned with the policy objectives, as stated earlier.

The 2011 extension to the National Policy on Older Persons was designed to accommodate demographic trends, particularly the rapidly ageing population, and the changing economy and social milieu, as well as reflecting advances in medical research, science and technology, and responding to high levels of destitution among poor older people in rural areas. Fundamentally, the policy values an 'age-integrated' society (where older people are more fully able to participate in society) that takes a life-cycle approach to ageing issues. Its vision is for a formal and informal social support system, that strengthens the capacity of the family to care for older people so that they can continue to live with their families.

The emphasis of the revised policy, which is more comprehensive than the original 1999 policy, is as follows:

- It promotes the concept of **‘ageing in place’** (at home), as well as housing, income security and homecare services, old-age pension, and access to healthcare insurance schemes and other programmes and services to facilitate and sustain dignity in old age. The thrust of the policy is preventive rather than curative.
- It mainstreams senior citizens, especially **older women**, and brings their concerns into the national development debate, prioritising implementation of existing mechanisms established by government with support from civil society and senior citizen associations.
- It considers **institutional care for senior citizens as a last resort**. It recognises that care of senior citizens must remain vested in the family, in partnership with the community, government and the private sector.
- It promotes **long-term savings instruments and credit activities** to reach families in rural as well as urban areas. It will be necessary for contributors to feel assured that payments at the end of the stipulated period are attractive enough to offset the likely erosion of purchasing power.
- As India is a signatory to the Madrid International Plan of Action on Ageing, the policy will work towards an **inclusive, barrier-free, and age-friendly society**.
- It recognises that senior citizens are a valuable resource for the country and creates an environment that provides them with **equal opportunities, protects their rights and enables their full participation in society**. To achieve this, the policy envisages that states will extend their support for senior citizens, particularly those living below the poverty line in urban and rural areas, to ensure they have access to social security, healthcare, shelter and welfare. It also aims to protect older people from abuse and exploitation, and improve their quality of life.
- It encourages older people to seek **employment in income-generating activities** after reaching official retirement age.
- It recommends that states implement the Maintenance and Welfare of Parents and Senior Citizens Act, 2007, and set up tribunals so that older parents who are unable to maintain themselves are **not abandoned and neglected**.
- It stipulates that **states should set up homes with assisted living facilities** for abandoned senior citizens in every district of the country, and there will be adequate budgetary support from the central government.

These initiatives demonstrate that the policy adopts a life-cycle approach to ageing by integrating all population age groups. Addressing healthy ageing by focusing on preventive care is also commendable. Emphasising the family as the central unit in taking care of older people, with support from the government and other relevant authorities/organisations, the policy represents a unique opportunity to maintain intergenerational solidarity. Furthermore, it places a distinct emphasis on gender equality by bringing older women into the national development debate and providing opportunities for women to voice their concerns at various levels.



## Conclusion

**The National Policy on Older Persons is a comprehensive document, which, if implemented effectively, could be an outstanding example of how to tackle the challenges of an ageing population.**

Due to the federal structure of the Indian government, the document is only guidance. The policy contains important schemes on preventive healthcare, healthy and active ageing, and integration of ageing as part of cultural and educational practices. Furthermore, it is a forward-looking vision for how to improve older people's quality of life through increased income security, health and nutrition, shelter, education, empowerment, and welfare. It highlights the role of individuals, families, communities, civil society and the private sector in partnership with the state, as the state cannot achieve the policy's objectives alone.

The policy, and its expanded version in 2011, covers significant aspects of productive and healthy ageing. These include financial and food security, healthcare, shelter and other basic needs, as well as ensuring an equitable share in development, protection against abuse and exploitation, and availability of services to improve quality of life. This policy intervention clearly adopts a life-cycle approach because three of its objectives are related to the life-cycle perspective.

It promotes the development of a formal and informal social support system by putting the family at the centre of caring for older people, so that home-based care will be the preferred option, and families will have support to carry out their caring activities. This model offers a unique opportunity to maintain intergenerational solidarity.

Furthermore, four of the policy's objectives are related to rights-based interventions. It recognises that senior citizens are a valuable resource for the country and thus creates an environment that gives them equal opportunities, protects their rights and enables their full participation in society. The policy also has a unique emphasis on gender equality as it brings older women into the national development debate and thus provides opportunities for women to voice their demands at various levels.

The policy's provisions highlight its merit as potential good practice for a national ageing policy intervention. In short, this conclusion arises from the fact the provisions offer protection for the population as a whole. The policy targets older persons and ageing; promotes healthy ageing; seeks to promote gender equality; adopts a life-cycle perspective; and adopts some key elements of a rights-based approach.







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## Key informants

This case study was prepared on the basis of the literature available from internet sources rather than through discussions with key informants. The latter were attempted many times but ultimately did not take place.

**HelpAge International is a global network of organisations promoting the right of all older people to lead dignified, healthy and secure lives.**

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