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DEMOGRAPHY OF SENIOR CITIZENS AND THE FACILITIES AVAILABLE TO THEM IN INDIA

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ABSTRACT

Declining fertility rate and increase in life expectancy has resulted in the growth of elderly population worldwide including India which calls for providing access to health care, social security and other facilities to ageing population. This paper is an attempt to study the demography of the senior citizens and the facilities available to them.

KEY WORDS: Ageing, Elderly, Demography, Senior citizens

INTRODUCTION

Getting old is a natural and irreversible process which comes with many biological, psychological as well as social problems. In developing economies ageing is also associated with various economic and financial problems. Unlike the western world where children leave their parental home early in their lives, In India till recently many generations used to spend their entire life under a single roof so the responsibility of elderly care and their social security was taken care by their children to a great extent but with the increasing trend of migration and nuclear families, senior citizens are left alone which calls for the increased role of state and any effort by the state to circumvent the social security needs of senior citizens may be counterproductive. The needs of elderly not only include the financial security but also the livelihood

and healthcare security. Providing with few hundred rupees as pension does not address all the above needs so a concerted effort is required at the central and state level with the involvement of Panchayati Raj institutions.

RESEARCH OBJECTIVES

This research study aims at studying the demography of senior citizens in India, various constitutional and legal provisions for them and the facilities given to them by the government.

RESEARCH METHODOLOGY

This research study is basically based on the secondary data collected from Census of India, Press Information Bureau and other such sources. From Census of India we have collected data regarding the demography of elderly and from other miscellaneous

sources information regarding the facilities available to elderly has been collected.

MEANING OF “ELDERLY”

A person is considered elderly when he/she is near or above the average life span of humans.

In India National Policy for older persons (NPOP) initiated in 1999 defines ‘elderly’ or ‘senior citizen’ as the person who has attained 60 years of age or above.

DEMOGRAPHY OF SENIOR CITIZENS IN INDIA

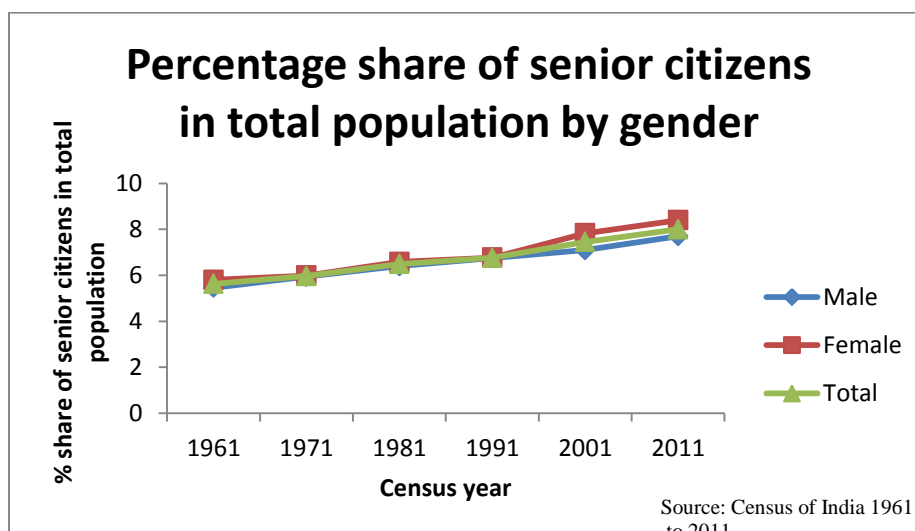
There has been a sustained increase in the share of senior citizen population in the total population over the decades. In 2001 there were 7.6 crores senior citizens in India and this number was 10.3 crores in 2011 which shows the increase of 35.5% in a decade. This is a record high since 1961. Population decadal growth rate from 2001 to 2011 was 17.7% so the growth rate of senior citizen population is twice the rate at which the overall population grew during this decade. The share of senior citizens in the total population has grown from 5.63% in 1961 to 8.6% in 2011. For male senior citizens this rise is modest from 5.46% in 1961 to

7.7% in 2011 while for the female senior citizens it is very steep from 5.8% in 1961 to 8.4% in 2011. It is also to be noted that throughout all the decades population share of senior citizens in rural areas has been higher than the urban ones. Alam and Karan, 2010 found southern states (Andhra Pradesh, Karnataka, Kerala and Tamil Nadu) to be the biggest driver of aging in India and an elderly population boom in the states of Haryana, Himachal Pradesh, Maharashtra, Orissa and Punjab. Latest available data confirms the same. Among the major states, Kerala has the highest population of both female (13.3%) and male (11.8%) senior citizens while Uttar Pradesh which is the most populous state of India has the lowest percentage (6.8%) of total senior citizen population. Major north Indian states Bihar(7%), Haryana(7.1%), Madhya Pradesh(12.6%), Rajasthan(6.8%), and Uttar Pradesh(6.8%) have lower percentage of senior citizen population in comparison to states like Andhra Pradesh(8.8%), Gujarat(8.3%), Karnataka(8.4%), Kerala(12.6%), Maharashtra(9.3%), Orissa (9.3), Tamil Nadu (10%) and West Bengal (8.2%).

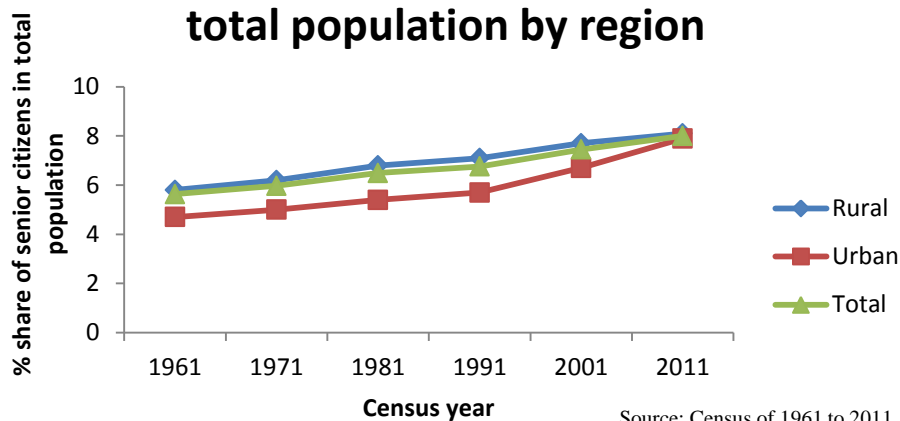
Elderly population to the total population: India

Year	Rural			Urban			Combined		
	Males	Females	Total	Males	Females	Total	Males	Females	Total
1961	5.71	5.94	5.82	4.42	5.11	4.74	5.46	5.80	5.63
1971	6.26	6.17	6.21	4.73	5.26	4.97	5.94	5.99	5.97
1981	6.83	6.85	6.84	5.08	5.69	5.36	6.40	6.58	6.49
1991	7.17	7.05	7.11	5.55	5.56	5.75	6.75	6.77	6.76
2001	7.43	8.06	7.74	6.25	7.21	6.70	7.10	7.83	7.45
2011							7.7	8.4	8.6

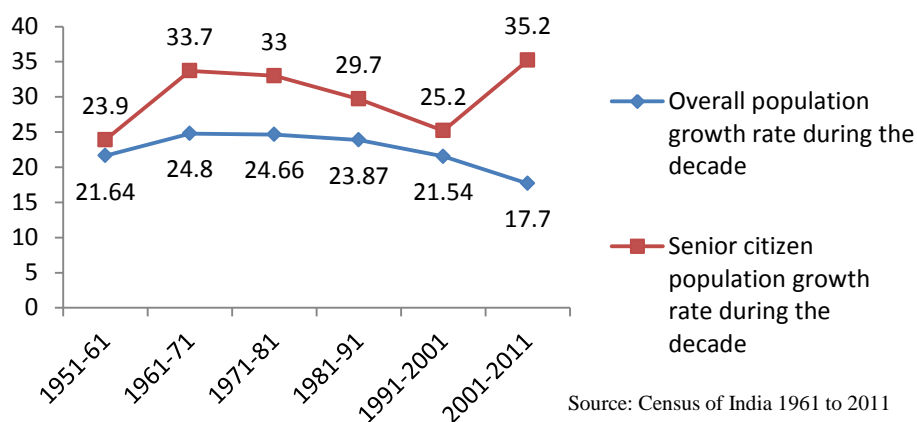
Source: Census of India (1961,1971,1981,1991,2001 and 2011)



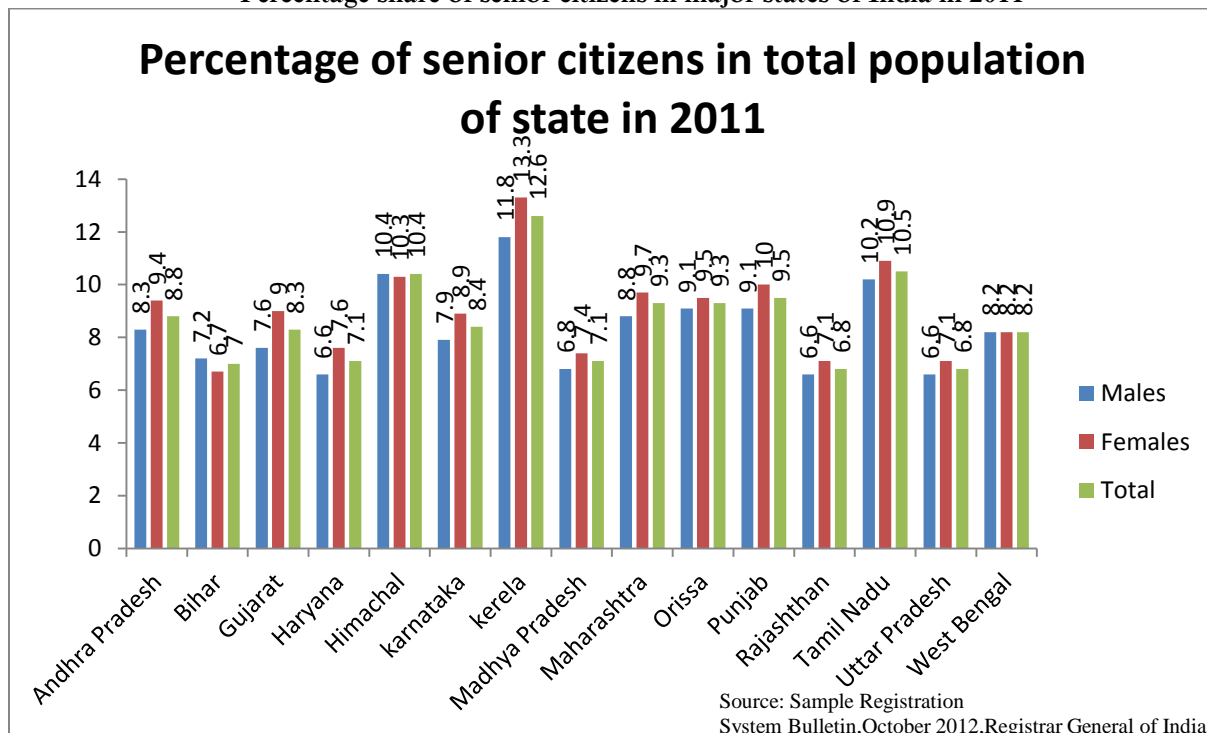
Percentage share of senior citizens in total population by region



Decadal growth in senior citizen population vis-à-vis growth in total population



Percentage share of senior citizens in major states of India in 2011



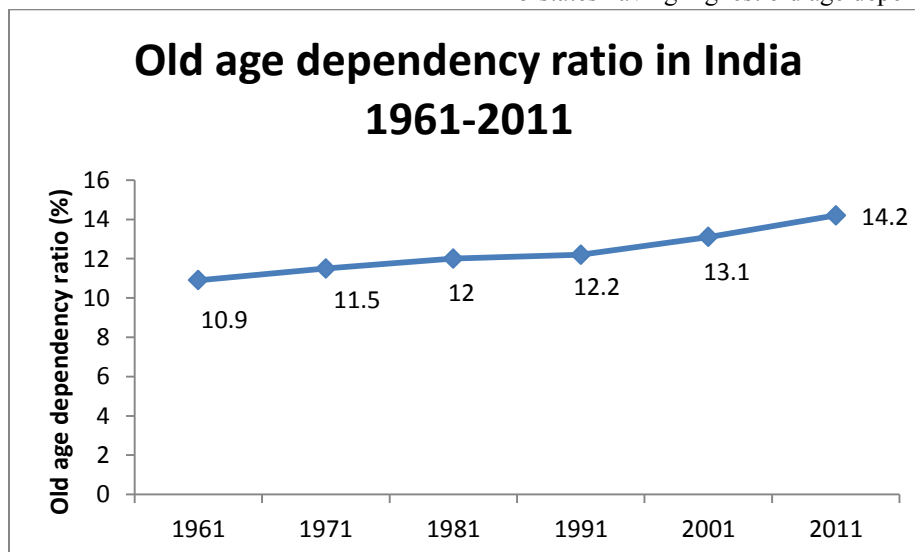
PROBLEMS OF SENIOR CITIZENS

Health problems

With ageing decline in physical and mental functions of body starts happening to the old people so their diagnosis and treatment is comparatively more prolonged. Blood pressure, pains in joints, diabetes, cough, memory loss, heart problems and urinary problems are very common to the elderly in India. Besides this several research studies show the high prevalence of risky behavior also like use of tobacco, alcohol and physical inactivity among senior citizens.

Financial problems

Among the challenges that senior citizens face financial insecurity is the most crucial one. Rajan, 2010 in his research study found that 50% of the elderly population is dependents on account of widowhood, divorce or separation and majority of them are women. Old age dependency ratio in India is increasing and is projected to increase continuously. According to Census 2011, Kerala (19.6%), Goa (16.8%), Himachal Pradesh (16.1%), Punjab (16.1%) and Tamil Nadu (15.8%) are the top 5 states having highest old age dependency ratio.



Social problems

Since elderly people either lose their earning power and social recognition, many of them start feeling low self worth which may become very harmful for them at this stage of life when they already suffer from multiple physical and mental disorders. Isolation is another such issue and it is one of the many reasons behind an increasing number of senior citizens being shifted to old age homes. In addition to this there has been an increase in the cases of property grabbing, material exploitation, verbal abuse and even murders in case of senior citizens living alone.

HUMAN RIGHTS AND ELDERLY PEOPLE

According to United Nation Human Right Commission the number persons who are aged above 60 have increased and it is anticipated to increase from 740 million to 1 billion by the end of the decade. Today, two-thirds of the world's elderly people live in low and middle income countries by 2050, it is expected that this proportion will increase to 80 percent.

The Universal Declaration of Human Rights declares that 'all human beings are born free and equal in dignity and right'. Human Rights are those rights which are available to those who are born as a human so these rights are available to all men, women and children without any discrimination and in providing human rights to elderly people there can be no discrimination with respect to their old age. But still senior citizens face age based discrimination in getting health facilities, employment, right to property and inheritance. The Human Rights against elderly people can be categorized as physical abuse (infliction of pain or injury, coercion and physical restraint), emotional abuse (infliction of mental anguish), financial abuse and neglect i.e. not taking care of elderly people.

The issue regarding rights of elderly people was raised for the first time in Draft declaration of old age Rights introduced by Argentina. Later after 20 years, in 1982 General Assembly adopted the International Plan of Action of Ageing which is known as Vienna Action Plan. In 1991, United Nations adopted United Nation Principles for Older Persons and recognized rights of elderly people which includes their right to adequate food, clothing, health care, family and community support, free from exploitation and harassment and opportunity to work without age based discrimination and to live in safe and adaptable environment to name a few.

POLICIES & PROGRAMMES FOR THE WELFARE OF SENIOR CITIZENS IN INDIA

In collaboration with state governments, NGOs and civil society, Ministry of Social Justice and Empowerment, the nodal ministry responsible for the welfare of senior citizens of India focuses on the policies and programmes for them.

When we talk about the elderly people we cannot deny the fact that it is that stage of life where a person requires special care and the family of elderly people plays a vital role in looking after them. They need special care as they are more prone to physical and mental diseases and disabilities. But these days due to the effect of demographic change there is shift of extended families into nuclear families which is very evident. The Consequences of shift to nuclear family is that family members spend less time together and elderly people are left behind alone which forces them to look after themselves. As we claim that our country is a welfare state the burden of taking care of elderly people has shifted from families to community and Government.

CONSTITUTIONAL PROVISIONS FOR SENIOR CITIZENS IN INDIA

There are provisions for senior citizens in the constitution of India. Article 41 of the constitution says-“The State shall, within the limits of its economic capacity and development, make effective provision for securing the right to work, to education and to public assistance in cases of unemployment, old age, sickness and disablement, and in other cases of undeserved want”. Article 47 considers it the duty of state to raise the level of nutrition and the standard of living and public health.

LEGAL PROVISIONS FOR SENIOR CITIZENS IN INDIA

The Code of Criminal Procedure, 1973, section 125(1)(2) requires a person with sufficient means to take care of his/her parents when they are not capable of maintaining themselves. Similarly, more recent act named Maintenance and Welfare of Parents and Senior Citizens Act, 2007, initiated by the Ministry of Social justice & Empowerment creates legal obligation of the children to maintain their parents and elderly people by way of monthly allowances. Section 19 of this act imposes obligation on the state governments to establish and maintain at least one old age home in each district to provide accommodation to at least 150 senior citizens.

PERSONAL LAWS

Hindu adoption and Maintenance Act, 1956: The section 20(1) of the Act states that, every daughter and son is under an obligation to maintain

aged and infirm parents. While determining the amount of compensation court takes into account the position and status of the parties.

Muslim Laws: Muslim law also recognizes the duty of children to take care of his parents but this duty is confined to easy circumstances. If son is in strained circumstances then he has duty to take care of mother who is poor and not infirm. But a Son who is poor but earns has to support his father who does not earn.

Christian and Parsi Laws: There is no personal law which provides for compensation under Parsi and Christian law and the only remedy available to them is under sec 125 Crpc.

FACILITIES OF INCOME TAX REBATE TO SENIOR CITIZENS BY MINISTRY OF FINANCE

Under Income Tax Act, 1961, several incentives have been provided to senior citizens in India. Important ones are-

Current income tax exemption limit for senior citizens is Rs. 3 lakhs while for other individuals it is 2.5 lakhs. For senior citizens who have crossed the age of 80 years this exemption limit is even more at Rs. 5 lakhs.

In case of senior citizens no deduction of tax at source is required to be made under Section 193,194,194A etc .if a senior citizen furnishes a declaration to the effect that the tax on his estimated total income of the relevant previous year will be nil

Under Section 80 DDB a deduction of Rs.60, 000 is allowed on amount of expenditure actually incurred for the treatment of specified diseases in case of senior citizens while for other individuals this amount is Rs.40, 000.

Under Section 80 C an amount deposited under the Senior Citizens Savings Scheme Rules, 2004 is eligible for deduction subject to a limit of Rs.1.5 lakhs

Under Section 80 D a deduction of Rs. 20,000 is allowed in respect of premium paid.

CONCESSIONS IN TRAVEL TO SENIOR CITIZENS

Ministry of Railways

The male senior citizens (minimum 60 years of age) and female senior Citizens (minimum 58 years of Age) are given concession which is 40% for men and 50% for women in basic fares of all classes. No certificate is required at the time of buying the ticket but aadhar card has been made mandatory for the verification of date of birth at the time of travel.

In all trains having reserved coaches, 2 lower berths per coach are allotted to senior citizens by the Computerized Passenger Reservation System even if the choice is not mentioned at the time of booking.

There is a facility of wheelchairs escorted by the coolies on payment. Zonal railways have been advised to provide free of cost Battery Operated Vehicles for disabled and old aged passengers.

Ministry of Civil Aviation

Air India Offers discount of 50% on normal adult fare for travel only to senior citizens, who have attained the age of 63 years.

There is a provision of automated buggies without any charge to facilitate the access of senior citizens to boarding gates located beyond reasonable walking distance.

Ministry of Road Transport and Highways

There is a policy of reserving first two seats for senior citizens in the front row of the buses of State Road Transport undertakings.

Some state governments are also giving concessions in fare to senior citizens in the State Road Transport Undertaking buses.

Bus models which are convenient to senior citizens are also being introduced by some state governments.

NATIONAL POLICY FOR OLDER PERSONS (NPOP)

The central government in order to make older people fully independent started National Policy for older persons in the year 1999. The policy provides support to the voluntary and non-governmental organizations to supplement the care provided by the family and protect older people. The policy has resulted into the launch of various schemes for e.g. strengthening primary health care system, training of medical and paramedical persons, separate queues and reservation of beds in hospitals and Antyodaya scheme for providing rice and wheat at highly subsidized rates to poor elderly people.

INTEGRATED PROGRAMME FOR OLDER PERSONS (IPOP)

This is a central sector scheme to improve the quality of life of senior citizens by providing amenities of food, shelter, medical care and entertainment with the help of non government organizations, government organizations, panchayati raj institutions, local bodies and the community at large by providing them capacity building support. There are numerous programmes which are admissible under this scheme. Few such programmes are- maintenance of old age homes including those under Sansad Adarsh Gram Yojna, Maintenance of Respite Care Homes and Continuous Care Homes, Maintenance of Mobile Medicare Units to provide medical care to senior citizens living in rural, backward and isolated areas, Formation of Vridha Sanghas (senior citizen associations), Programme for

sensitization of school and college students towards senior citizens.

NATIONAL PROGRAMME FOR THE HEALTH CARE OF ELDERLY (NPHCE):

In 2010, Ministry of health and Family welfare launched this programme to provide better health facilities to elderly people. The facilities provided under this programme includes providing 30 bedded Regional and 10 bedded Geriatric ward at District Geriatric Centres, Bi-weekly Geriatric clinic at Community(CHCs) and weekly at Primary Health Centres(PHCs) and provisions of Aid and Appliances at sub-centres.

Every year 1st October is observed as the International Day of Older Persons internationally. Ministry of Social Justice & Empowerment has been celebrating this occasion every year by organizing a series of programmes and felicitating the distinguished senior citizens with 'Vayoshrestha Samman'. This celebration is a reiteration of the government's commitment towards welfare of the senior citizens. India also celebrated the year 2000 as National Year of Elderly Persons.

CONCLUSION

With no ambiguity it can be concluded that with the growth of elderly people in India there is a absolute increase in the problems faced by them which includes lose of earning capacity, less social recognition, physical and mental disorders, lack of proper facilities and negligence by family members. There is no doubt that Government has initiated various schemes and policies for them but still spending on this group is considered as burden not only by their families but also by the policy makers themselves. Efforts are needed to create awareness among the working population and the policy makers not to consider elderly as a burden and emphasis could be made to promote healthy ageing. Increasing number of old people themselves refuse to live a traditional post retirement life which led to boredom and dependence on sons. It is our duty also to acknowledge that at this stage of life they are in special need of love, care and affection of family members and relatives. Changes as already suggested must find place in the priority list of a welfare state and the problems and issues of old age people must be dealt urgently and with utmost care. Above all we must not forget a famous proverb-“Death of an elderly is like burning a library”.

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