

Chapter – VI

An Overview of the Major Programmes and Policies Adopted by the Government of India for Elderly

In the light of the United Nations principles for the welfare of the elderly people as adopted by the General Assembly in the year 1991, the Government of India also designed certain programmes and policies for the overall benefit of the elderly population of the nation. Some of such major programmes are National Social Assistance Programme (NSAP) 1995, National Policy for Older Person (1999) Annapurna Yojana (2000), The Maintenance and Welfare of Parents and Senior Citizens Act (2007), IGNOAP (2007), IGNWPS (2009) and National Policy of Senior Citizens (2011) etc.

Each of the programmes try to provide support structure for the elderly people including certain provisions like social security, financial security healthcare and nutrition, shelter, education, protection of life and property and overall the general welfare of the elderly. The basic philosophy and characteristics of some of the major programmes are discussed below in the light of government guidelines designed for the programmes and policies.

6.1 National Social Assistance programme (NSAP), 1995

National social assistance program was launched in 1995 by the government of India. The main aim of this program was to provide social and financial securities to the elderly persons living under the minimum subsistence level. In

old age people are unable to work and earn income and they have to depend either on their children and other family members or on other sources. There are three components of NSAP: they are National oldage pension scheme (NOAPS), National Family Benefit Scheme (NFBS), and National Maternity Benefit Scheme (NMBS).

Presently NSAP has been operational under five schemes. They are

- a) Indira Gandhi National Old Age Scheme (IGNOAPS)
- b) Indira Gandhi National Widow Pension Scheme (IGNWPS)
- c) Indira Gandhi National Disability Pension Scheme (IGNDPS)
- d) National Family Benefit Scheme (NFBS)
- e) Annapurna Scheme

1.) INDIRA GANDHI NATIONAL OLD AGE SCHEME:-

This scheme is meant for the elderly persons who are under poverty line and above the age of sixty years. The amount of pension given to the elderly of the age group of 60-79 years is Rs. 200 pm and persons of the age group above 80 years get Rs.750 pm. Further, the state will pay Rs. 50 to each beneficiary from the states share. The oldest of the old are given priority.

2. NATIONAL WIDOW PENSION SCHEME (IGNWPS) :-

The aim of this scheme is to provide financial assistance to the widows who are below the poverty line. The eligible age of the beneficiary is 40 years. The

beneficiaries get Rs. 300 pm and those who are above the age of 80 years get Rs.500 pm.

3) INDIRA GANDHI NATIONAL DISABILTY PENSION SCHEME:-

This program meant for disabled persons is the Indira Gandhi National Disability Pension Scheme. The minimum age for the beneficiary is 18 Years and the amount of Rs.300 is given to the beneficiaries. If the age of the beneficiary becomes 80 years, there will be slight increase in the amount and it will increase to Rs.500 pm.

4) National Family Benefit Scheme (NFBS):

One time financial assistance of Rs.20000 is given to the house holds who lost their bread earner. If the woman is considered as bread earner, then the family benefit will accrue to others surviving member of the house hold who is found to be the head of the family. Here house hold means the family that include spouse, depended daughters pareses minor children and unmarried daughters. To gate the family benefit, the age of the bread earner must have age within 18-16 years.

e. Annapurna Scheme:

The aim of this program is to provide 10 kg free food grain to elderly persons to meet the requirement of those elderly persons who are out side of the reach of the IGNOUP. Under the scheme 10 kg rice is given free of cost to the elderly persons who are under poverty line.

6.2 National Policy for Older Persons, 1999

In pursuance of the UN General Assembly Resolution to mark the year 1999 as the International year for older persons, the government of India also announced a policy for the welfare of its senior citizens. According to this policy, states within its limitations will provide financial security, medical facilities, housing and other welfare provision to the elderly persons.

One of the most important problems the elderly persons face is the financial insecurity. So this policy aimed to provide income security to the older persons of both below poverty level and other services holders.

The oldest pension is given to those elderly below poverty line to make their life secured. In this connection the selection of beneficiaries should be proper so that needy persons are not out of the coverage of pension.

In case of service holder, the policy suggests that the beneficiaries should get pensions, retirement benefit, gratuity, provident fund etc. immediately after the superannuation of the elderly persons. The policy also suggest that the retired persons should not get any hardships for the administrative lapses. There is a provision for redressal mechanism, so that retired persons can get the pension amount as quick as possible. Widows are given special importance in case of settlement of cases after the demise of husband.

As a part of the policy, there has been provision in terms of taxation. The older persons have to bear a heavy cost in medical related problems, nursing care and other social support services needed at home. Therefore the policy seeks to

provide tax relief to those with whom their parents co-reside and allow some rebate for medical expenses.

In financing as an old age security, savings plays an important role both in rural and urban areas. The policy emphasized to motivate the earners to save in their active working years for security purpose.

The policy also suggest employment of elderly persons in some income generating activities. The elderly who are educated may engage themselves in providing career guidance, training and orientation. It ensures removal of age related discrimination in case of credit, marketing and other facilities.

The policy aimed at providing health care's to the elderly persons. The basic structure of public health care for preventive, curative and restorative health problems. The policy also has the provision of offering reliefs and concessions for health insurance.

There is a provision of special geriatric care in this policy. Provisions are made to rebate in case of some diseases and in medical store hospital etc. The policy also provides sufficient information on nutritional value of food so that older persons get proper nutrition and go for healthy aging.

For those older persons with poor mental health, the policy suggest proper counseling of both elderly and their family members.

The non government organization (NGO) can get assistance for grants, training and orientation of their personal and to provide ambulance service, day care and other health related services.

There is provision for elder persons get accommodation in the ground or first floor of a flat. There is a provision for maintenance of a good and pollution free atmosphere for the elderly persons with ill mental health.

There is a provision of grants – in – aid for financial assistance to voluntary organization for maintenance and construction of old age homes.

The policy emphasize on the protection of life and property of the elderly persons. It suggests the helpline services, legal aid and visits of police personal to the houses of older persons.

6.3 The Maintenance and Welfare of Parents and Senior Citizens Act 2007

This act was enacted in 2007. It provides a good mechanism and more effective provision of maintenance and wellbeing of parents or senior citizens.

There are various provisions to protect the life and property of elderly population. The maintenance of someone's property can be made by authorizing a person or any voluntary organization to do so. The law states that all hospitals and other medical counters should have separate queue.

6.4 National Policy for older persons 2011

The policy of 2011 came into operation with the aim of mainstreaming the elderly persons into the development mechanism. It aims at strengthening the relation between older and younger generation. The most important feature of this policy is that it recognizes the older people as valuable resource so that by extending all facilities to them, the older people get a place in the society and contribute to the society.

There are various other ways through which the policy sought to be implemented. These are health care facilities, public distribution system, income tax, micro finance, provision of housing etc.

There is provision to include all the senior citizens living below poverty line to the public distribution system.

Reserve Bank of India issued guide line for micro finance for senior citizen to start new small enterprises.

Highest priority is given to the health needs of the elderly persons. The policy aimed to supply affordable health facilities at subsidized rate for poor elderly persons. Provisions are made to conduct screening of the age of 80 and above people by PHC nurse or the ASHA for geriatric and palliative health care both in rural and urban areas.

Efforts are made by providing tax concessions to the younger generation who take care of older people of their family.

One of the basic welfare strategies of national policy of senior citizen 2011 is to ensure productive aging, which can be measured by-

1. Promoting measures to create avenues for continuity in post retirement opportunities.
2. Due to increasing life expectancy and longevity, the retirement age should be reviewed.

3. The policy aims at promotion of value education in the school level by incorporating relevant educational material in school curriculum regarding family values of caring for parents.

In order to find out solutions of different problems of elderly persons, to formulate policies, the act proposes the constitution of 'National Council for Senior Citizens' headed by the minister of Social Justice and Empowerment in every state.

Thus we have seen that the Government of India has formulated various policies and implemented them from time to time for benefit and welfare of elderly population in the country. Almost all the states have implemented this policies. Government of Assam has also implemented the above mentioned schemes which are run by 100 per cent financial assistance of the central government.

Table 6.1: Status of Utilization of funds under NSAP by the Government of Assam (During 2012-2015):

Year	Rs. In Crores	No. of Beneficiaries	Widow Beneficiaries	No. of BPL families (One time FA @Rs. 20000)
2012-13	156.13	785836	63810	10471
2013-14	194.58	785836	64686	1344
2014-15	237.46	772714	111325	7458

Source: Economic Survey of Assam (2012-15), Govt. of Assam.

Table 6.1 shows that the utilization of funds has increased gradually and the number of beneficiaries also shows an increase over the period 2012-2015. The number of BPL families got one time financial assistance has also increased from 2013-2015, but not more than in 2012-13. This program was run by the central government and financed by both centre and state at the ratio 90:10.

6.5 Status of receiving financial assistance by the beneficiaries under NSAP in the study area

Table 6.2: No. of Beneficiaries receiving assistance under NSAP

Category	Male	Female	Total	Total Elderly
BPL (< Rs 10,000 per month)	58 (64)	33(36)	91 (80)	114
APL (> Rs 10,000 per month)	43 (60)	29 (40)	72 (20)	359
Total	101	62	163	473

Source: Field Survey

Note: Figures in the parentheses indicate percentage

The table reveals that out of 114 BPL category respondents, 91 (80 per cent) got financial assistance under NSAP. Out of these 64 per cent are male and 36 per cent are female beneficiaries. 72 (20 per cent) beneficiaries are found receiving financial assistance under the scheme from APL category beneficiaries indicating that there may be faulty selection of beneficiaries under NSAP for financial assistance. In both the categories, male beneficiaries are found more in numbers in comparison to female counterpart as the study reveals. There may be some other factors responsible for these type faulty selections of beneficiaries

for getting financial assistance such as lack of awareness among the beneficiaries, poor role played by the media houses and inadequate effort made by the non governmental organizations in this regard.

6.6 Old age Home and Elderly Care:

One of the most important sources of support and care is the Old Age Homes (OAH) set up either by Govt. or non government organizations(NGO).

There are a number of OAH set up in the state. Out of these two are selected for survey. “Amar Ghar” situated in Upper Hengrabari of Guwahati and Rangaloo, Gram Vikash Parishad in Nagaon. Both are run by NGO,s.

During the time of survey there was 34 elderly person present in Amar Ghar. Out of them only 6 person agreed to respond. From their views, it is found that most of them are satisfied with the authority of the OAH for the service they get. Majority of the residents have their own house but due to loneliness they came to stay in the OAH.

In the OAH under Gram ViKash Parishad, Rangaloo, there are 28 residents coming from all over Assam. Out of 28 elderly persons 3 are above the age of 80 years. Only 9 respondents participated in the conversation. They Expressed their gratitude to the authority of the OAH for their support and care. During the visit of the OAHs it is found that there is enough scope of recreational facilities in the OAH and the campus may be further developed and a green environment may be preserved.

As per the report on economic survey of Assam it was found that 23308 number of families got assistance under Annapurna during 2012-2014. Govt. of Assam announced that from 2017-18 legislation would be introduced to deduct a certain portion of employee's salary to provide livelihood facilities for their respective parents in case they fail to bear such responsibilities.

A status report of physical and financial progress of NSAP schemes in study area (Nagaon District) has been attached herewith (Annexure)