

## A COMPENDIUM ON SUSTAINABLE FUTURE OF AGED POPULATION - TO OVERCOME VULNERABILITY AND ATTAIN RESILIENCE IN INDIA.

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### ABSTRACT:

*As more and more people in India enter the 'senior citizen' category, ugly cracks are beginning to appear in a social structure that claims to value the institution of family but reality expresses disdain for the bonds of blood. Neglecting of senior citizens – once revered and idolized in Indian society – is largely attributable to the changing social landscape in Asia's third largest economy, currently home to over 100 million elderly people. "Indians have to work as long as possible in order to support themselves," "Employer insurance and pension schemes are available only to as low as nine percent of rural males and 41.9 percent of urban males who are in the formal sector; among females, the figures are lower still." Despite India's rapid economic growth, the majority of older Indians remain poor. Less than 11 percent have a pension of any sort, and many continue to work in old age. Many elderly citizens confess staying with their abusive children more for emotional reasons. This paper depicts to throw some light on the resilience and vulnerability of aging population showcasing the sustainable future.*

**Key words:** *revered, senior citizens, social structure, resilience, vulnerability.*

### INTRODUCTION:

This paper reviews relevant literature on the impact of life cycle transitions on vulnerabilities in old age. It presents current understandings of the notion of vulnerability and resilience, and their applications for ageing and older people. A two-pronged framework—analyzing the capability approach and the life course perspective—is argued to be the best way to gather evidence on aspects of human development that empower older people, something critical not just for a full understanding of the future societal challenges of population ageing, but also of the policy and behavioral responses are required in different contexts across the world. The paper provides a summary of empirical literature on how numerous life course experiences and transitions affect the personal welfare of older people. An emphasis is placed on identifying the long-term impact of trigger events (such as the onset of disability or the death of spouse) and life course experiences (such as work and family history) on three key components of the quality of life and well-being of older persons: financial well-being, health, and social support and connectedness.

These three dimensions are closely linked to determinants of multidimensional, multi-level measures of vulnerabilities in old age. The paper highlights how contextual and temporal factors contribute to inequalities and vulnerabilities in old age, with a focus on identifying the roles of gender disparities and institutional differences. It examines how the cumulative effect of experiences of childhood, youth and middle age can be seen in terms of disadvantages in old age. The evidence highlights that individuals are active agents in the construction of their lives, for instance, through health-promoting activities. It presents the importance of income and employment security throughout the life course, including old age, and of education and human capital in predicting unequal experiences of ageing and old age. Social protection schemes as well as universal public health programmes stand out as critical in enhancing the coping capacities and resilience of people through the life cycle. In undertaking policy analysis, useful synergies are drawn from concurrent work on the Global.

### OBJECTIVES:

- To study the problems faced by the aged (60 +) in India.
- To study the vulnerability in the aged population irrespective of gender.
- To assess the resilience factors available to them.
- To study the programmes initiated by the government for the aged.
- To bring about an awareness about the aged and also awareness to the aged regarding benefit schemes.

### Methodology:

- Secondary data was analyzed with the aid of research articles, new blogs, websites etc along with some primary data obtained from interaction with few aged people which helped to complete the study.

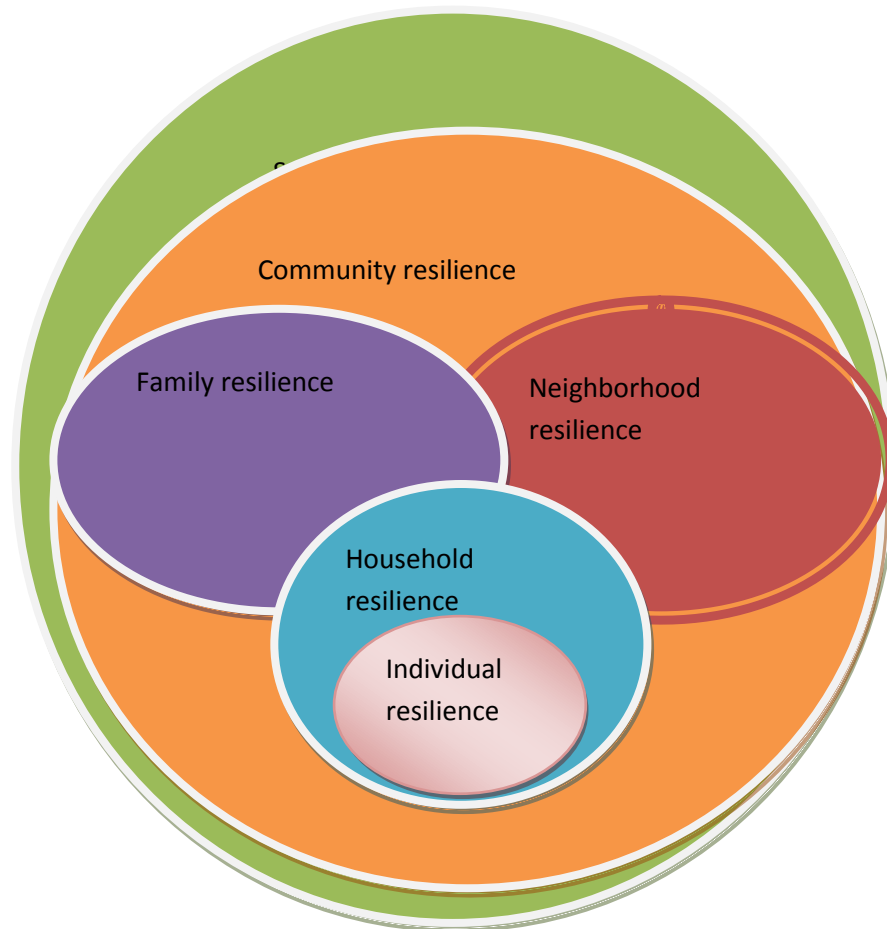
### REVIEW OF LITERATURE:

Wild et al. (2013) provided a timely discussion of resilience and discussed how gerontologists consider the concept of resilience useful in exploring how older persons negotiate the adversities commonly associated with later life. In line with the premises of Schröder -Butterfill (2012), and also Sabbaths-Wheeler and Devereux (2008), the authors emphasized that the concept of resilience, when taking a critical gerontology perspective, needs to go beyond the individual level, and explored how higher overlapping and interrelated levels of resilience (referred to as social resilience) make sense for the lives of older people (see figure 2, extracted from Wild et al. 2013, which defines resilience at the levels of individuals, households, families, neighborhoods', communities and societies)

Along the same lines, Schröder- Butterfill and Marianti (2006) built on and extended Chambers (1989) and Alwang et al. (2001), and provided three analytical domains to construct a conceptual framework for an empirical examination of 'who is vulnerable' and for what reasons, and how

different policy interventions can be put forward for an impact in these different domains. The Schröder- Butterfill and Marianti framework is powerful, not just for its methodical breakdown into the components of exposure, threat, coping capacity and bad outcomes. It also illustrates how policy interventions at different levels can counter vulnerability—interventions can be targeted before a threat occurs to reduce people's susceptibility, by mitigating the likelihood that a threat becomes a hazard, and/or can strengthen people's

**Collective scales of resilience in future life of aged people :**



**Source:** Wild et al. 2013, figure 1, p. 150.

Implicitly, in their identification of different levels of resilience, Wild and her colleagues recognized that vulnerabilities need to be tackled not just at the individual level but also at the level of the family or household (the *micro-level* vulnerabilities, with linked lives within families); at the levels of the neighbourhood and community (the *meso-level* vulnerabilities of the environments in which older people live); and at the national and societal level (*macro-level* vulnerabilities). In identifying these contextual and collective levels of resilience, the authors make an important point: “increased resilience for one individual or group does not always detract from that of others, indeed it may even enhance it. (ibid, p. 152).

## An overview of income poverty rates, by age and sex, of older people in OECD countries



Source: OECD 2011, p. 149.

OECD COUNTRIES: Organization for economic cooperation and development.

## A GLANCE ON AGING POPULATION STUDY IN INDIA:

The reduction in fertility level, reinforced by steady increase in the life expectancy has produced fundamental changes in the age structure of the population, which in turn leads to the aging population. The analysis of historical patterns of mortality and fertility decline in India indicates that the process of population aging intensified only in the 1990's. The older population of India, which was 56.7 million in 1991, is 72 million in 2001 and is expected to grow to 137 million by 2021.

Today India is home to one out of every ten senior citizens of the world. Both the absolute and relative size of the population of the elderly in India will gain in strength in future. Among the total elderly population, those who live in rural areas constitute 78 percent. Sex ratio in elderly population, which was 928 as compared to 927 in total population in the year 1996, is projected to become 1031 by the year 2016 as compared to 935 in the total population.

The data on old age dependency ratio is slowly increasing in both rural and urban areas. Both for men and women, this figure is quite higher in rural areas when compared with that of urban areas. More than half of the elderly populations were married and among those who were widowed, 64 percent were women as compared to 19 percent of men. Among the old-old (70

years and above), 80 percent were widows compared to 27 percent widowers. Men compared to women are found to be economically more active. In 1991, 60 percent of the males were main workers whereas only 11 percent of the females were main workers. Out of the main workers in the 60+ age group, 78 percent of the males and 84 percent of the females were in the agricultural sector. Since women's economic position depends largely on marital status, women who are widowed and living alone are found to be the worst among the poor and vulnerable. The 12-city study, 'State of the Elderly in India 2014', found that one in five elderly persons encounters physical and emotional abuse almost daily, a third around once a week, and a fifth every month. A common reason for the abuse is elderly family members' economic dependence on their progeny. The world's second most populous nation hosting 1.25 billion people has experienced a dramatic demographic transition in the past 50 years, witnessing close to a tripling of the population aged 60 and over, according to government statistics.

This pattern is poised to continue, with experts projecting that the number of Indians aged 60 and older will surge from 7.5 percent of the country's total population in 2010 to 11.1 percent in 2025.

By 2050, according to the United Nations Population Division (UNPD), India will host 48 million seniors over the age of 80 and 324 million citizens above 60, a demographic greater than the total U.S. population in 2012.

As per HelpAge's estimates, the population of people aged 80 years and older is growing the fastest, at a rate of 700 percent.

The boom is largely being ascribed to improved life expectancy outcomes, which have shot up from 40 years in the 1960s to 68.3 years in 2015.

#### **DETAILS OF WELFARE SCHEMES FOR THE AGED PERSONS IN INDIA:**

As per available information, details of the Welfare Schemes and provisions made by the Government to improve the condition of the aged persons in the country are given below:

##### Schemes/ Provisions made by the Government to improve the condition of the aged persons

- (1) Ministry of Social Justice and Empowerment:** Under this Scheme, financial assistance (up to 95% in the case of States of Jammu and Kashmir, Sikkim and North-eastern states and 90% for rest of the country) is provided to Non-Governmental/Voluntary Organisations, Panchayati Raj Institutions etc. for maintenance of Old Age Homes, Respite Care Homes and Continuous Care Homes, Multi-service centres, mobile medicare units, Day care centres for Alzheimer's disease /Dementia patients, physiotherapy clinics for older persons etc. The Programme is mainly implemented through Non-Governmental/Voluntary Organisations.

**(2)Ministry of Rural Development:** Old age pension is provided under the Indira Gandhi Old Age Pension Scheme (IGNOAPS) which is a component of National Social Assistance Programme (NSAP), implemented by Ministry of Rural Development. Under IGNOAPS, central assistance of Rs. 200/- per month is provided to persons in the age group of 60-79 years and Rs. 500/- per month to persons of 80 years and above and belonging to below poverty line (BPL) household as per the criteria by Government of India. State/UTs have been requested to contribute at least the same amount under the scheme.

**(3) Ministry of Health and Family Welfare:** Keeping in view the recommendations made in the National Policy on Older Persons, 1999 as well as the State's obligations under the Maintenance and Welfare of Parents and Senior Citizens, 2007, the Ministry of Health and Family Welfare had launched the National Programme for Health Care of the Elderly (NPHCE) during the 11<sup>th</sup> Plan period to address various health related problems of elderly people. The basic aim of NPHCE is to provide dedicated health care facilities to the elderly people through State Public health delivery system at primary, secondary and tertiary levels, including outreach services.

- Dedicated facilities at 100 District Hospitals with 10 bedded wards for the elderly;
- Strengthening of 8 Regional Medical Institutions to provide dedicated tertiary level Medical Care for the elderly, with 30 bedded wards and Introduction of PG courses in Geriatric Medicines in the these Institutions and In-Service training of health personnel at all level.

**As on date, a total of 104 districts of 24 States/UTs have been covered under the Programme.**

**(4)Ministry of Finance, Department of Revenue:** A number of incentives have been provided under the Income Tax Act, 1961, to a senior citizen (ie., an individual, resident in India, who is of the age of 60 years or more at any time during the relevant previous year). Some such incentives are enumerated below:

- A Senior Citizen is liable to Income-Tax if his total income exceeds Rs.3 lakh as against the exemption limit of Rs.2.5 lakh applicable in the case of other individuals. An individual resident in India who is of the age of 80 years or more at any time during the relevant previous year is liable to income tax if his total income exceeds Rs.5 lakh.
- Any sum deposited in an account under the Senior Citizens Savings Scheme Rules, 2004 is eligible for deduction under section 80C of the Income-Tax Act subject to a limit of Rs.1.5 lakh.



- A deduction of Rs.20,000/- (Rs.15,000/- in other cases) is allowed under Section 80D of the Income Tax Act in respect of premium paid to effect or keep in force an insurance on the health of an individual being a Senior Citizen.
- A deduction of Rs.60,000/- (Rs.40,000/- in other cases) is allowed under Section 80DDB of the Income-Tax Act on amount of expenditure actually incurred for the treatment of specified diseases in case of a Senior Citizen.
- No deduction of tax at source is required to be made under Section 193, 194, 194A, 194EE or 194K of the Income Tax Act in case of Senior Citizen if he furnishes to the deductor a declaration to the effect that the tax on his estimated total income of the relevant previous will be nil.
- Under the Service Tax law, activities relating to advancement of education programmes or skill development relating to persons over the age of 65 years residing in a rural area by an entity registered under Section 12AA of the Income Tax Act, 1961 are exempt from Service Tax.

**(5) Ministry of Railways:** The following facilities have been extended by Ministry of Railways from time to time to senior citizens:

- As per rules, male Senior Citizens of minimum 60 years and lady Senior Citizens of minimum 58 years are granted concession in the basic fares of all classes of Mail/Express/Rajdhani/Shatabdi/Jan Shatbdi/Duronto group of trains. The element of concession is 40% for men and 50% for women. No proof of age is required at the time of purchasing tickets. However, they are required to carry some documentary proof as prescribed showing their age or date of birth and have to produce it if demanded by on-board ticket checking staff. Senior Citizens can book reserve tickets across the reservation counters as well as through internet.
- In the computerized Passenger Reservation System (PRS), there is a provision to allot lower berths to Senior Citizens, Female passengers of 45 years and above automatically, even if no choice is given, subject to availability of accommodation at the time of booking.

In all trains having reserved accommodation, a combined quota of two lower births per coach has been earmarked in sleeper, A/C 3 tier and A/C 2 tier classes for the Senior Citizens, Female passengers aged 45 years above and pregnant women when travelling alone.

Accommodation is also earmarked for Senior Citizens during specified hours on suburban sections by Central and Western Railways.

Instructions exist for provisions of wheel chairs at stations. This facility is provided, duly escorted by coolies on payment as per present practice. Moreover, Zonal Railways have also been advised to provide free of cost 'Battery Operated Vehicles for Disabled and Old Aged passengers' at Railway Stations.

After departure of the train, if there are vacant lower berths available in the train and if any physically handicapped person booked on the authority of handicapped concession or a senior citizen, who has been allotted upper/middle berth, approaches for allotment of vacant lower berths, the on-board Ticket Checking Staff has been authorized to allot the vacant lower berth to them making necessary entries in the chart.

Separate counters are earmarked at various Passengers Reservation System (PRS) centers for dealing with the reservation requisitions received from physically handicapped persons, senior citizens, ex-MPS, MLAs accredited journalists and freedom fighters, if the average demand per shift not less than 120 tickets. In case there is no justification for earmarking of an exclusive counter for any of these categories of persons including handicapped persons or senior citizens, one or two counters depending upon the total demand are earmarked for dealing with the reservation requests for all these categories of persons.

**(6) Ministry of Home Affairs:** The Ministry of Home Affairs has issued two detailed advisories dated 27-3-2008 and 30-8-2013 to all States Governments/UTs advising them to take immediate measures to ensure safety and security and for elimination of all forms of neglect, abuse and violence against old persons through initiatives such as identification of senior citizens, sensitization of police personnel regarding safety, security of older persons, regular visit of the beat staff; setting up of toll free senior citizen helpline; setting up of senior citizen security cell; verification of domestic helps, drivers etc.

**(7) Ministry of Civil Aviation:** In order to facilitate the passengers, particularly senior citizens, expectant mothers, passengers with disability, first time travelers etc. all the stakeholders have been instructed to ensure that the following requirements are complied:

- Airline /airport operator shall ensure provision of automated buggies free of charge for all senior citizens, in the terminal building to facilitate their access to boarding gates located beyond reasonable walking distance at all airports having annual aircraft movements of 50,000 or more. This facility may be extended to other needy passengers on demand basis free of charge.
- Airport operators shall provide small trolleys after security check for carriage of hand baggage (permitted as per regulation) up to the boarding gate.
- Airport operator shall adequately display information regarding availability of automated buggies and small trolleys in the terminal building at prominent



locations including dos and don'ts regarding the same. This shall also be published on the website of the airport operator.

- Further, Air India offers 50% discount to senior citizens on the highest economy class Basic Fare. The discount is offered to those who have completed 63 years of age on the date of commencement of journey.
- Senior citizens can also avail multi-level fares offered by Air India on each sector for travel on domestic sectors, starting from a low level advance purchase fares which facilitate early selling to the highest one.

#### **AGENCIES IN CHARGE OF THE PROGRAMMES:**

Assistance under the scheme will be given to the Implementing Agencies such as Panchayati Raj Institutions / local bodies and eligible Non Governmental/Voluntary Organizations etc. as mentioned in Para 6, for the following purposes:-

- (i) Programmes catering to the basic needs of Senior Citizens particularly food, shelter and health care to the destitute elderly;
- (ii) Programmes to build and strengthen intergenerational relationships particularly between children / youth and Senior Citizens;
- (iii) Programmes for encouraging Active and Productive Ageing;
- (iv) Programmes for proving Institutional as well as Non-Institutional Care/ Services to Senior Citizens;
- (v) Research, Advocacy and Awareness building programmes in the field of Ageing;
- (vi) Any other programmes in the best interest of Senior Citizens.

#### **PROGRAMMES ADMISSIBLE FOR ASSISTANCE UNDER THE SCHEME:**

- (i) Maintenance of Old Age Homes including those under Sansad Adarsh Gram Yojana (SAGY) to provide food, care and shelter for a minimum number of 25 destitute Senior Citizens. (APPENDIX- I)
- (ii) Maintenance of Respite Care Homes and Continuous Care Homes for a minimum of 25 Senior Citizens who live in Old Age Homes but are seriously ill requiring continuous nursing care and respite. (APPENDIX- II)
- (iii) Running of Multi Service Centres for Senior Citizens to provide daycare, educational and entertainment opportunities, healthcare, companionship to a minimum number of 50 Senior Citizens. (APPENDIX- III)
- (iv) Maintenance of Mobile Medicare Units to provide medical care to the Senior Citizens living in rural, isolated and backward areas. (APPENDIX-IV)
- (v) Running of Day Care Centres for Senior Citizens afflicted with Alzheimer's Disease/Dementia. (APPENDIX -V)
- (vi) Multi Facility Care Centres for Older Widows. (APPENDIX- VI)

- (vii) Physiotherapy clinics for Senior Citizens. (APPENDIX-VII)
- (viii) Regional Resource and Training Centres. (APPENDIX- VIII)
- (ix) Helpline and Counselling Centres for Senior Citizens including Helpline for Senior Citizens at the National and District level by the Ministry. (APPENDIX -IX)
- (x) Programme for Sensitisation of School/College Students (APPENDIX -X)
- (xi) Awareness Generation Projects including those relating to the Maintenance and Welfare of Parents and Senior Citizens (MWPSA) Act, 2007 and National Policy for Senior Citizens (NPSrC). (APPENDIX-XI)
- (xii) Volunteers Bureaus for Senior Citizens. (APPENDIX- XII)
- (xiii) Formation of Vridha Sanghas / Senior Citizens' Associations / Self Help Groups (APPENDIX-XIII)
- (xiv) Any other activity, which is considered suitable to meet the objectives of the scheme, including implementation of the provisions of National Policy for Senior Citizens (NPSrC) (APPENDIX-XIV)

## CONCLUSION:

There are many reasons for vulnerability of aged population in India which are depicted in the paper. Further how the government is facilitating and building a sustainable future for the aged is discussed through the schemes and benefits implemented. As we all know planning is different from doing, if the government is able to implement all these programmes successfully, the aged will be benefited and overcome the vulnerability to have a sustainable future till they reach their heavenly abode.

Another important point is that the awareness about the above mentioned benefit programmes for the aged is still in its nascent stage. As India is still in a developing stage and most of its aged population do not have access to the internet, social media or even the mass media, they are not aware of the options available to them and hence end up being given a bad deal. These benefits and programs need not be executed only by the government and NGOs, Multinational Companies ,large private organizations, educational institutions, corporate hospitals can take this up as a corporate social responsibility and do the need full. Let India set an example to the rest of the world that we can take care of our parents. We are proud, not only of our youth but of our parents and the aged who have made India what it is today.

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