

Problems associated with old age

- **Social:** Indian society is undergoing under a period of transition in the era of industrialization, urbanization, technical & technological change, education and globalization. Consequently, the traditional values and institutions are in the process of erosion and adaptation, resulting in the weakening of intergenerational ties that were the hallmark of the traditional family.
- **Financial:** Increased lifespan, retirement and feminisation of ageing has led to dependence of elderly on their child for basic necessity. There is sudden increase in out of pocket expenses on treatment.
- **Health:** There are multiple disabilities among the elders due to old age, which is being exacerbated mental illness arising from senility and neurosis. There is absence of geriatric care facilities at hospitals in rural area.
- Older adults experienced disproportionately greater adverse effects from the pandemic including more severe complications, higher mortality, concerns about disruptions to their daily routines and access to care, difficulty in adapting to technologies like telemedicine, and concerns that isolation exacerbate existing mental health conditions.

Recent initiatives by government

- **Integrated Programme for Older Persons (IPOP):** Ministry of Social Justice and Empowerment is a nodal agency for the welfare of elderly people. The main objective of the scheme is to improve the quality of life of older persons by providing basic amenities like shelter, food, medical care and entertainment opportunities, etc.
- **Rashtriya Vayoshri Yojana (RVY):** This scheme is run by the Ministry of Social Justice and Empowerment. This is a central sector scheme funded from the Senior Citizens' Welfare Fund.
- **Indira Gandhi National Old Age Pension Scheme (IGNOAPS):** Under this scheme, financial assistance is provided to person of 60 years and above and belonging to family living below poverty line as per the criteria prescribed by Government of India. Central assistance of Rs 200 per month is provided to person in the age group of 60-79 years and Rs 500 per month to persons of 80 years and above.
- **Varishtha Pension Bima Yojana (VPBY):** This scheme is run by the Ministry of Finance. The Varishtha Pension Bima Yojana (VPBY) was first launched in 2003 and then relaunched in 2014. Both are social security schemes for senior citizens intended to give an assured minimum pension on a guaranteed minimum return on the subscription amount.
- **The Pradhan Mantri Vaya Vandana Yojana:** It was launched in May 2017 to provide social security during old age. This is a simplified version of the VPBY and will be implemented by the Life Insurance Corporation (LIC) of India.
- **Vayoshreshtha Samman:** Conferred as a National award, and given to eminent senior citizens & institutions under various categories for their contributions on International day of older persons on 1st October.

Other Constitutional/Legal provisions for Elderly

- Article 41 and Article 46 are the constitutional provisions for elderly persons. Although directive principles are not enforceable under the law, but it creates a positive obligation towards the state while making any law.
- Section 20 of Hindu marriage and adoption act, 1956 makes it obligatory provisions to maintain an aged parents.
- The UNPF were tasked with implementing the Plan of the Second World Assembly which adopted "Madrid International Plan" on ageing in 2002.