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Issues Related to Elderly Population in India

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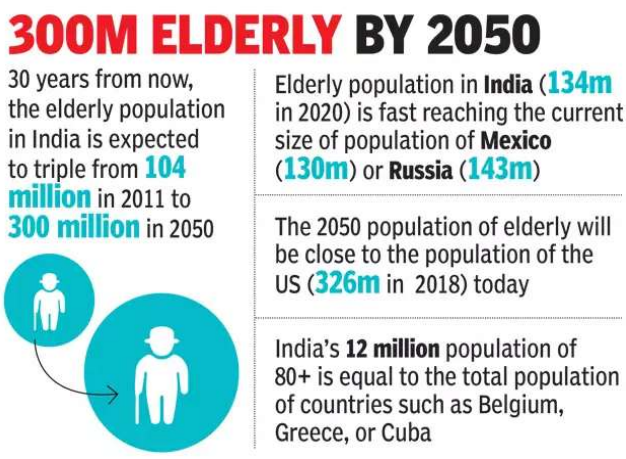
Abstract:
India's rapidly growing elderly population faces significant health (chronic diseases, mental health), economic (poverty, financial dependency), and social (isolation, changing family structures, neglect) challenges, exacerbated by urbanization and weak geriatric care infrastructure, despite government schemes; solutions require integrated policy, caregiver support, and awareness to ensure dignity and well-being for seniors amidst evolving societal norms.

Keywords: elderly welfare, ageing, senior citizens.

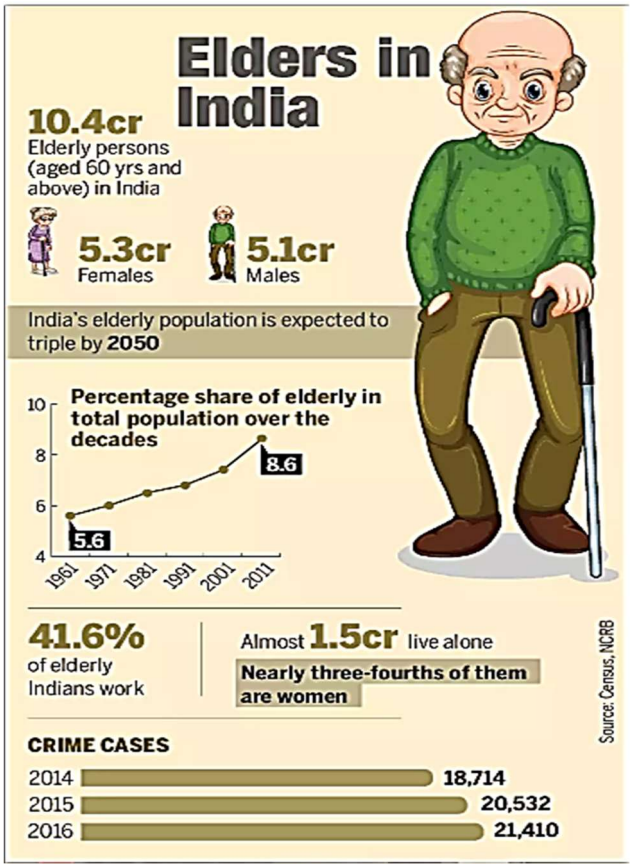
1. INTRODUCTION

Ageing is a continuous, irreversible, universal process, which starts from conception till the death of an individual. Ageing comes with varied issues and challenges. India is witnessing a **demographic transition marked by a growing population** of elderly citizens, alongside a large section of people living with disabilities. These vulnerable groups face multiple challenges—social exclusion, financial insecurity, limited access to healthcare, and infrastructural barriers—which **demand targeted welfare measures**. Despite constitutional guarantees and policy frameworks, their integration into mainstream development remains incomplete.

Welfare of the elderly and disabled is **not merely a matter of social justice**, but a critical component of inclusive governance and human rights. Ensuring their dignity, independence, and participation requires a **multi-dimensional approach**—spanning legal protection, economic support, accessibility, and attitudinal change. As India moves toward a welfare state, these efforts must be prioritized for a just and equitable society.



2. Status of Elderly Population in India



According to the Maintenance and Welfare of Parents and Senior Citizens Act, 2007, a senior citizenmeans any person being a citizen of India, who has attained the age of sixty years or above.

A demographically young country like India is ageing gradually. By 2050, 1 out of every 5 people in India will be over 60.

Out of the World's Elderly Population, 1/8th lives in India.

The percentage of the senior citizens in India's population has been growing at an increasing rate

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in recent years and the trend is likely to continue, First Secretary in India's Permanent Mission to the UN.

According to the State of World Population 2019 report by the United Nations Population Fund (UNFPA), India's elderly population expected to triple from 104 million in 2011 to 300 million by 2050, accounting for 18% of the total population.

Economic Survey 2018-19 points out that India may face an increasingly ageing population just like developed nations like Germany and France.

States like Himachal Pradesh, Punjab, West Bengal and Maharashtra are already witnessing an ageing phenomenon.

As India's economy has progressed, people have better access to healthcare, information and awareness around fertility. Thus, the country has witnessed a sharp decline in the total fertility rate (TFR) since the mid-1980s.

Problems of elderly population in India

Economic:

Lack of Income & Poor financial status:

Lower income or poverty has been found to be associated with elder abuse. Low economic resources have been conceptualized as a contextual or situational stressor contributing to elder abuse.

Due to steadily falling interest rates on bank deposits steadily most middle class elderly actually depend on elderly pension to sustain themselves.

disability. These are the findings of the Longitudinal Ageing Study of India (LASI) in 2021.

Older people suffer from both degenerative and communicable diseases due to the ageing of the body's immune system.

The leading causes of morbidity are infections, while visual impairment, difficulty in walking, chewing, hearing, osteoporosis, arthritis and incontinence are other common health-related problems.

Increasing need for geriatric care:

The number of sick and frail elderly needing affordable nursing homes or assisted living centers will likely increase.

Absence of geriatric care facilities at hospitals in rural area.

According to a recent survey, 30% to 50% of elderly people had symptoms that make them depressed. A large majority of elderly persons living alone are women, especially widows.

Depression is strongly correlated with poverty, poor health, and loneliness.

Social:

Urban areas, Changing social systems and Elderly:

With adults in formal jobs and children occupied by school activities no one is left at house to take care of elderly people. The bonds among neighbours are not as strong as in rural areas.

Financial constraints don't allow them to pursue creativities.

Neglect from family members force many to prefer day care centres and old age homes than staying with children.

Abuse of the elderly population:

Abuse of the elderly is a growing international problem with several manifestations in different countries and cultures. It is a fundamental violation of human rights and leads to several health and emotional problems.

The abuse can be classified as physical, sexual, psychological or financial.

The ill-treatment is relatively more frequent among elderly women and those living in rural areas, according to the report.

Isolation and loneliness among the elderly is rising:

Nearly half the elderly felt sad and neglected, 36 per cent felt they were a burden to the family.

The emotional harm that may emerge from verbal or emotional abuse encompasses torture, sorrow, fear, perverse emotional discomfort, loss of personal pride or sovereignty.

Declining moral value system:

At the socio-cultural level, a representation of an older person as weak and dependent, lack of funds to pay for care, elderly people who need assistance but live alone, and destruction of bonds between the generations of a family are possible factors in elder abuse.Caste and Elderly:

Due to financial issues: The lower caste elderly due to financial issues have to keep on working for livelihood even at old age. Although difficult but it keeps them active, maintains sense of self-worth and garners respect from family.

While for the upper caste elderlies, good jobs become less available and they hesitate to take menial jobs.

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It renders them jobless so a feeling of 'worthlessness' and frustration arises.

Housing:

Lack of space
Living with a large number of household members other than a spouse is associated with an increased risk of abuse, especially financial abuse.
Unsuitable accommodation:
The housing available to a majority of the senior citizens may be found unsuitable to their requirement.

Elderly Women Issues:

They face life time of gender-based discrimination. The gendered nature of ageing is such that universally, women tend to live longer than men.In the advanced age of 80 years and above, widowhood dominates the status of women with 71 per cent of women and only 29 per cent of men having lost their spouse.
Social mores inhibit women from re-marrying, resulting in an increased likelihood of women ending up alone.
The life of a widow is riddled with stringent moral codes, with integral rights relinquished and liberties circumvented.
Social bias often results in unjust allocation of resources, neglect, abuse, exploitation, gender-based violence, lack of access to basic services and prevention of ownership of assets.
Ageing women are more likely to get excluded from social security schemes due to lower literacy and awareness levels

Psychological Issues:

The common psychological problems that most of the senior citizens' experiences are-Feeling of powerlessness
Feeling of inferiority
Depression, insecurities.
Uselessness
Reduced competence

Digitization:

Digitization and increasing e-governance has posed problems on the elderly:

Digital Illiteracy:

With Digital India as one of the flagship programs of the government, most of the services from online payment of utility bills to pension to PDS to Banking to Insurance has gone digital. Digital illiteracy is a bane to the elderly who find it difficult to use the facilities.

Digital Divide:

It increases the "ever-widening generation gap" between the younger and older generations. This is seen in the form of accessibility, affordability to the digital devices and digi-world.
4 per cent digitally illiterate respondents claimed that they consider themselves as marginalized and under- privileged lot of society in new settings, which is governed by modern IT and internet.

Poverty:

Instances in Jharkand where elderly couldn't receive their PDS grains due to failure of Aadhar Verification because of missing finger-prints of senior citizens.
Almost 70% of women are part of the unconnected population in the country.
The gap between the haves and the have-nots is persistent and becoming increasingly problematic.
Recent natural disasters have shown that being disconnected has devastating consequences for the elderly and their families.

Trust Deficit and Fear:

Many older persons live in fear. It is doubled in case of using computer and digital devices due to perceived complications, cyber threats, loss of hard-earned money etc.They feel that there is no reason to use the mobile Internet. This is a generation that has not grown with mobile technology and is usually averse to new
technical skills.

Reducing personal ties:

A whopping 85 percent of suffer from lack of communication with younger members of their families, due to their "more demanding lifestyle and inability of older family members to understand the modern digital language of communication.
A lot of older people feel, in the digital age, that they are not relevant or included.

Elderly Welfare

India is witnessing a rapid rise in its elderly population, projected to reach 20% by 2050, due to

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longer life expectancy and lower fertility rates. Traditional support systems are weakening due to urbanization and nuclear families, increasing the vulnerability of senior citizens. Ensuring their welfare is vital for justice, dignity, and inclusive growth in a welfare-oriented state like India.

Legal and Constitutional Provisions

India's legal and constitutional framework provides several safeguards to ensure the dignity, protection, and welfare of the elderly. These provisions aim to address their rights related to maintenance, health, and social security, reinforcing the state's duty in a welfare society. With changing family structures and socio-economic conditions, these safeguards have become increasingly vital for ensuring justice and care for senior citizens.Article 41 of the Constitution – Directs the State to provide public assistance in cases of old age, sickness, and disablement within the limits of its economic capacity and development.Article 46 – Promotes the economic and educational interests of weaker sections, including the elderly, and protects them from social injustice and exploitation.Maintenance and Welfare of Parents and Senior Citizens Act, 2007 – Mandates children and heirs to provide maintenance to senior citizens and parents, with provisions for tribunals to hear complaints and order monthly maintenance.National Policy for Older Persons (1999) – Aims to ensure financial and food security, healthcare, shelter, and protection against abuse for the elderly, along with encouraging active and productive ageing.Integrated Programme for Senior Citizens (IPSrC) – Provides financial assistance to NGOs for running old age homes, day care centres, and mobile medical units for indigent elderly.Income Tax Benefits – Senior and very senior citizens are entitled to higher exemption limits, deductions on health insurance premiums, and interest income under the Income Tax Act.Reservation and Concessions – Indian Railways, public transport, and government hospitals provide special concessions, reservations, and facilities to senior citizens.

Legal Aid Services – Under the Legal Services Authorities Act, 1987, senior citizens are entitled to free legal aid, ensuring access to justice and protection of rights.

Institutional Framework

India has developed an institutional framework to address the diverse needs of the elderly population, focusing on welfare, protection, healthcare, and legal support. These institutions work at central, state, and local levels, often inò coordination with NGOs and civil society, to implement policies and schemes effectively and ensure senior citizens lead dignified and secure lives.Ministry of Social Justice and Empowerment (MoSJE) – Nodal ministry responsible for formulating policies and coordinating programs for senior citizens, including the implementation of the Maintenance and Welfare of Parents and Senior Citizens Act, 2007.National Council for Senior Citizens (NCSrC) – An advisory body that provides recommendations to the government on policy matters, monitors the implementation of programs, and ensures effective stakeholder participation.State Councils and Directorates for Senior Citizens – State governments have set up councils and directorates to oversee the welfare programs for the elderly and adapt central schemes to state-specific needs.National Institute of Social Defence (NISD) – Conducts training, capacity building, research, and policy advocacy related to elderly welfare, and functions as the
technical arm of MoSJE.

Old Age Homes and Day Care Centres – Operated under schemes like the Integrated Programme for Senior Citizens (IPSrC), these provide shelter, food, healthcare, and social engagement opportunities for destitute or neglected elders.

Helplines and Legal Services Authorities – Senior citizens can access toll-free helplines (like Elder Line 14567), and are entitled to free legal services through Legal Services Authorities under the Legal Services Authorities Act, 1987.

National Health Mission (NHM) and Ayushman Bharat – These provide healthcare support through geriatric services, health & wellness centres, and specialized care for age-related ailments under government health schemes.

Government Schemes and Initiatives

To address the multifaceted needs of the elderly, the Government of India has launched various schemes and programs focused on health, financial

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security, shelter, and dignity in old age. These initiatives aim to empower senior citizens and ensure their well-being through targeted interventions and support systems.

Integrated Programme for Senior Citizens (IPSrC) – Provides financial assistance to NGOs for running old age homes, day care centres, and mobile medical units to support destitute and indigent senior citizens.

Rashtriya Vayoshri Yojana (RVY) – Aims to provide free physical aids and assistive living devices (like walking sticks, hearing aids, spectacles, etc.) to senior citizens belonging to BPL categories and suffering from age-related disabilities.

Indira Gandhi National Old Age Pension Scheme (IGNOAPS) – Offers monthly pensions to elderly individuals (60+ years) living below the poverty line under the National Social Assistance Programme (NSAP).

Varishtha Pension Bima Yojana (VPBY) – A pension scheme for senior citizens by LIC, providing assured returns on investment and monthly pension, aimed at ensuring income security in old age.

Atal Vayo Abhyuday Yojana (AVYAY) – Umbrella scheme launched in 2021 to ensure convergence of activities for senior citizens, covering schemes like Elderline, promoting healthy aging, and facilitating care homes and daycare services.

Elderline (14567) – A toll-free national helpline to offer information, guidance, emotional support, rescue services, and legal aid for senior citizens in distress.

Global Best Practices

Studying international experiences offers valuable insights into effective models of elderly welfare. Countries with advanced aging populations have implemented comprehensive systems to ensure dignity, care, and independence for their senior citizens.

Japan's Long-Term Care Insurance (LTCI) Model – Japan introduced LTCI in 2000 to address its rapidly
aging population. It is a mandatory insurance system funded by premiums from those above 40 and government support. It offers a range of home-based and institutional services such as nursing, rehabilitation, and personal care, promoting aging in place with dignity and autonomy.

Scandinavian Universal Social Security for the Aged – Nordic countries like Sweden, Norway, and Denmark ensure universal access to health care, pension, housing, and social support through strong state welfare systems. Their approach emphasizes preventive health care, community-based living, elder-friendly urban design, and active aging through participation in society.

These models highlight the importance of universal access, integrated services, and state responsibility, which can serve as guiding principles for improving elderly welfare in India.

Way Forward

Ensuring the welfare of the elderly requires a multidimensional and inclusive approach that addresses their economic, health, emotional, and social needs while upholding their dignity and autonomy.Strengthen Social Security Nets – Expand and universalize old-age pensions, especially for the unorganized sector, to ensure basic income support and reduce dependency.Improve Geriatric Healthcare – Invest in geriatric wards, train medical professionals in elderly care, and integrate

elderly-specific services within primary healthcare systems.

Promote Active and Productive Aging – Create opportunities for senior citizens to contribute through voluntary work, knowledge sharing, and part-time employment suited to their capacity.

Enhance Legal Protection and Awareness – Strengthen the implementation of the Maintenance and Welfare of Parents and Senior Citizens Act and spread awareness among elders about their rights.

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Make Public Infrastructure Age-Friendly – Ensure barrier-free access to transportation, buildings, parks, and digital services with a focus on inclusivity and dignity.

Foster Community Support Systems – Encourage local bodies, RWAs, and NGOs to create support networks and care homes that reduce social isolation and improve emotional well-being.

Integrate Technology for Elderly Care – Leverage digital tools for telemedicine, safety monitoring, and social engagement tailored to elderly needs and capabilities.

A forward-looking elderly welfare strategy must combine compassion with policy innovation, ensuring that senior citizens are not seen as burdens but as valuable members of society with rights, experience, and wisdom.

Conclusion

Ensuring the dignity, inclusion, and well-being of the elderly is a moral imperative and a constitutional commitment for any welfare state. As India witnesses demographic shifts and strives toward inclusive growth, focused interventions are needed to address their unique challenges—ranging from accessibility and neglect to social security and empowerment. An integrated approach that combines strong legal frameworks, inclusive policy design, empowered institutions, and active civil society participation can create a just and equitable society where no one is left behind.

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