The phenomenal medical triumph has brought about an unprecedented increase in life expectancy. The percentage of 60 plus population is on the rise providing not just a challenge but also an opportunity to draw upon the vast repertoire of experience and knowledge of the senior citizens.

The historical-cultural tradition of care and respect for the elderly within the family and the community has made the task of caring and empowering the aged relatively smooth and easy both for the society and the Government in India. A multi pronged strategy for strengthening the traditional care system and evolving appropriate framework for services has been adopted by the Government of India to ensure socio-economic and emotional support to the ageing population.
**Principle Areas of Intervention**

**Financial Security**
- Financial security for different income segments
- Redressal mechanism to ensure prompt, fair and humane treatment to solve financial problems of elderly
- Long-term saving schemes both for urban and rural areas
- Counseling for preparing and planning for old age
- Assistance to organisations for providing career guidance, training, orientation and support services
- Income generating programmes through non-government organizations
- Food security for the needy elderly
- Insurance schemes for financial security with tax benefits
- Taxation policy with provisions of higher tax rebate
- Special pension schemes for older persons below poverty line

**Health Care and Nutrition**
- Geriatric Care facilities at primary, secondary and tertiary levels
- Subsidised health services to the needy elderly
- Health insurance for medical security with greater relief and concession
- Partnership with non-government, voluntary and charitable agencies to expand medical care network
- Special health care facilities for disabled and destitute elderly
- Preventive health care campaign for the elderly
- Tax relief and rebates for medical expenses
- Separate counters and convenient timings on specified days and Special Geriatric Wards for the older persons in hospitals
- Health education programmes through media
- Promotion of research and documentation in Gerontology

**Shelter**
- Provision of subsidized housing in public rural housing schemes
- Designs and facilities sensitive to the needs of the older persons in housing colonies and public institutions
- Easy loans for undertaking purchase of house and for major repairs, with convenient repayment schedule
Special consideration in dealing with matters relating to transfer of property mutation, property tax and other matters

Education
- Continuing education programmes for career development, creative use of leisure, imparting skills in community work and welfare activities
- Need-based training, education and information material for formal and non-formal education
- Emphasis on promoting inter-generational bonds and mutually supporting relationships in formal and non-formal education
- Assistance to develop outreach programmes for interacting with older persons

Welfare
- Financial assistance to NGO’s for construction and maintenance of old age homes
- Assistance for non-institutional services to strengthen coping capacity of older persons and their families
- Formation of informal groups of the older persons catering the needs for social interaction, recreation and other activities
- Creation of a welfare fund for older person with Corporate & NGO partners

Protection of Life and Property & Legal Safeguards
- Legal protection of older persons from physical and emotional abuse as well as from domestic violence
- Introduction of the concept of friendly vigil by the police
- Mechanism for speedy disposal of complaints relating to fraud, cheating, etc.
- Encouragement to form Self Help Groups among the older people
- Helpline services to strengthen a sense of security and providing timely help

Other Areas of Intervention
- Reservation of seats in local public transport
- Concessions in all modes of travel
- Emphasis on modification in design of public transport for easy entry and exit
- Concession in entrance fee in leisure and entertainment facilities, art and culture centers and tourist spots
- Support to voluntary action on ageing issues
Policy Framework

National Policy on Older Persons (NPOP)

- Envisages State support to ensure
  - financial security
  - health care
  - shelter
  - welfare and other needs of older persons
  - equitable share in development
  - protection against abuse and exploitation
  - opportunities for development of potentials of older persons, and
  - availability of services to improve the quality of their lives
- Promotes and recognises the need for affirmative action for the same through an active, creative, productive and satisfying life
- Encourages families to take need-based care of older family members
- Enables and supports voluntary and non-governmental organizations to supplement the care provided by the family
- Puts greater emphasis on non-institutional care
- Provides need-based care and protection to the vulnerable especially widows, handicapped, abused and destitute elderly
- Provides health care facilities specially suited to the needs of the elderly
- Promotes research and training in the field of geriatrics
- Facilitates and strengthens inter-sectoral networking and partnership
- Formulates gender sensitive policies and strategies
- Evaluates and upgrades existing services and programmes for older people

National Initiative on Care for Elderly (NICE)

NICE aims at
- Ensuring delivery of quality care to the elderly
- Creating a cadre of professionally trained care-givers
- Promoting care of elderly in non-institutional setting
- Spreading awareness about special needs of the elderly
New Initiatives

- A Special Saving Scheme for Senior Citizen through Post Offices with a simple interest rate of 9% since August 1, 2004
- 0.5% higher rate of interest on saving scheme of senior citizens of 60-65 years and 1% to senior citizens of 65 years and above
- Tax rebate of Rs. 20,000 thereby exempting income upto Rs. 1.85 lakh from Income tax
- 50-55% discount in air travel on all domestic flights
- 30% discount in train journey including Rajdhani / Shatabadi Express
- Free legal aid to older persons and speedier disposal of cases
- Free legal helpline available on- 23070345, 23073132
- A full time one year Post Graduate Diploma in Integrated Geriatric Care
- Six-month certificate course in Geriatric Care operational at New Delhi, Kolkata, Bhubaneswar and Agartala

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