

Government Policies & Plans for Senior Citizens in India

1.a. Maintenance and Welfare of Senior Citizens Act (MWPSA), 2007

Ministry: Ministry of Social Justice and Empowerment

Objective: MWPSA was passed to provide maintenance and support to elderly parents and Senior Citizens (Ministry of Law and Justice, 2007). The objectives of the Act are:

- Revocation of transfer of property by senior citizens in case of negligence by relatives.
- Maintenance of parent (biological, adoptive or stepparent)/senior citizens by children/relatives are made obligatory and justiciable through tribunals, who cannot maintain themselves from their earnings and property.
- Pension provision for the abandonment of senior citizens.
- Adequate medical facilities and security for senior citizens.
- Establishment of Old Age Homes for indigent Senior Citizens.

Read Further: http://socialjustice.nic.in/writereaddata/UploadFile/MWPSA_bill_Hin.pdf

Read Further: <https://legislative.gov.in/actsofparliamentfromtheyear/maintenance-and-welfare-parents-and-senior-citizens-act-2007>

1.b. Maintenance and Welfare of Parents and Senior Citizens (Amendment) Bill, 2019

Ministry: Ministry of Social Justice and Empowerment

Objective: MWPSA (Amendment) Bill proposes to add parents-in-law and grandparents (maternal and paternal) and expands the definition to include the provision of healthcare, safety, and security for parents and senior citizens to lead a life of dignity. The bill further includes stepchildren, adoptive children, children-in-law, and the legal guardian of minor children as children and relatives from whom maintenance may be claimed. The bill removes the upper limit of the maintenance amount and reduces the deadline for payment of the amount to 15 days from the passing of orders by the Tribunal. Under the bill, the maintenance officer was responsible for ensuring compliance with orders on maintenance payments and acting as a liaison for parents or senior citizens. The Act provided the right to the children and relatives to appeal against the orders.

Read Further: https://www.eoibucharest.gov.in/docs/1583762753MWP_2019.pdf

2.a. National Policy for Older Persons, 1999:

Ministry: Ministry of Social Justice and Empowerment

Objective: Policy envisages State support to ensure financial and food security, health care, shelter and other needs of older persons, equitable share in development, protection against abuse and exploitation, and availability of services to improve the quality of their lives. The policy also covers issues like social security, intergenerational bonding, family as the primary

caretaker, role of Non-Governmental Organizations, training of manpower, research and training.

Read Further:

<http://socialjustice.nic.in/writereaddata/UploadFile/National%20Policy%20for%20Older%20Persons%20Year%201999.pdf>

2.b. Draft National Policy on Senior Citizens, 2011: as recommended by Smt (Dr.) Mohini Giri Committee

Ministry: Ministry of Social Justice and Empowerment

Objective: The Government had constituted a Committee on 28.1.2010 under the Chairpersonship of Smt. Mohini Giri, to inter-alia draft a new national policy on older persons. The Committee submitted the draft National Policy on Senior Citizens 2011 which inter-alia, accords priority to the needs of senior citizens aged 80 years and above, elderly women, and the rural poor. Some of the salient policy objectives are to:

- Mainstream the concerns of senior citizens, especially older women, and bring them into the national development debate;
- Promote income security, homecare services, old age pension, healthcare insurance schemes, housing and other programmes/ services;
- Promote care of senior citizens within the family and to consider institutional care as a last resort;
- Work towards an inclusive, barrier-free and age-friendly society;
- Recognize senior citizens as a valuable resource for the country, protect their rights and ensure their full participation in society;
- Promote long term savings instruments and credit activities in both rural and urban areas;
- Encourage employment in income generating activities after superannuation;
- Support organizations that provide counseling, career guidance and training services; etc.

Read Further: <http://socialjustice.nic.in/writereaddata/UploadFile/dnpsc.pdf>

2.c. The National Action Plan for Welfare of Senior Citizens (2020-21)

Ministry: Ministry of Social Justice and Empowerment

Objective: National Action Plan for Welfare of Senior Citizens (NAPSrC) is launched as an umbrella scheme for India's elderly population with the merger of the Integrated Programme for Senior Citizens into it. The need for action plan was felt because of seven main observations; increase in life expectancy, Nuclearization of families, Dependency on others for their day-to-day maintenance and age-related difficulties, Problem gets exacerbated for the elderly women due to higher economic dependency, Migration of younger people for economic reasons, Poor quality of medical services, to promote Active, Productive Ageing with dignity.

It aims to provide the four basic key needs of the senior citizens- financial security, food, healthcare and a life of dignity. This action plan also includes the facets of safety/protection and general wellbeing of the elderly beginning from awareness generation and society's sensitisation. NAPSrC focuses on convergence with Initiatives of other Ministries/ Departments in the Government of India in Senior Citizens Welfare (CWMSrC).

Read Further: <http://socialjustice.nic.in/writereaddata/UploadFile/NAPSrC.pdf>

Government Schemes for Senior Citizens in India

1.a. Integrated Programme for Older Persons, 1992

An integrated Programme for Older Persons (IPOP) is being implemented since 1992 (Central Sector Scheme under MSJ&E was revised on 01.04.2018) to provide basic amenities like shelter, food, medical care, and entertainment for maintenance of old-age homes. It is also to encourage productive and active ageing through providing support for capacity building of State / UT Governments / Non-Governmental Organisations (NGOs) / Panchayati Raj Institutions (PRIs) / local bodies and the community at large. Assistance under the scheme, financial aid will be given to the implementing agencies for

- Programmes catering to the basic needs of Senior Citizens particularly food, shelter and health care to the destitute elderly;
- Programmes to build and strengthen intergenerational relationships particularly between children/ youth and Senior Citizens, through Regional Resource and Training Centres (RRTCs);
- Programmes for encouraging Active and Productive Ageing, through RRTCs;
- Programmes for providing Institutional as well as Non-Institutional Care / Services to Senior Citizens;
- Research, Advocacy and Awareness building programmes in the field of Ageing through RRTCs
- Any other programmes in the best interest of Senior Citizens

Read Further:

<http://socialjustice.nic.in/writereaddata/UploadFile/IPOP%202016%20pdf%20document.pdf>

1.b. Integrated Programme for Senior Citizens - A Central Sector Scheme to improve the quality of life of the Senior Citizens (Revised as on 01.04.2018):

Read Further in Hindi:

http://socialjustice.nic.in/writereaddata/UploadFile/Revised_IPSrC_Bilingual_14618.pdf

Read Further in English: <http://socialjustice.nic.in/SchemeList/Send/43?mid=48565>

2. Atal Vayo Abhyuday Yojana (AVYAY), 2021-22

Ministry: Ministry of Social Justice and Empowerment

Objectives: Scheme to build an envisioned society by providing access to all Indian Senior citizens with adequate food, water, shelter, clothing, health care, financial and social security, recreation, required opportunities and resources for their self-fulfilment and empowerment with development of a formal and informal social support system.

Read Further: <https://grants-msje.gov.in/display-avyay>

3. Rashtriya Vayoshri Yojana, 2017

Ministry: Ministry of Social Justice and Empowerment

Objectives: Scheme to provide Physical aids and Assisted Living Devices for senior citizens suffering from age-related disabilities/ infirmities, who belong to the BPL category.

Read Further: <https://www.india.gov.in/spotlight/rashtriya-vayoshri-yojana>

4. Varishtha Pension Bima Yojana, 2015

Ministry: Ministry of Finance (Life Insurance Corporation)

Objectives: The scheme provides pension in the form of immediate annuity during the pensioner's lifetime with the return of purchase price to the family/nominee on his/her death. The mode of payment of pension can be monthly, quarterly, half-yearly or yearly. The pension payment shall be through ECS or NEFT.

Read Further: <https://financialservices.gov.in/insurance-divisions/Government-Sponsored-Socially-Oriented-Insurance-Schemes/Varishtha-Pension-Bima-Yojana>

5. Atal Pension Yojana, 2015

Ministry: Pension Fund Regulatory and Development Authority (PFRDA)

Objectives: To help unorganised sector workers save money for their old age while working and provide guaranteed return post-retirement. Fixed pension for the subscribers ranging between Rs. 1000 to Rs. 5000, if s/he joins and contributes between the age of 18 years and 40 years. The contribution levels would vary and would be low if the subscriber joins early and increase if he joins late.

Read Further: <https://www.india.gov.in/spotlight/atal-pension-yojana>

6. Jeevan Pramaan, 2015

Ministry: Ministry of Labour and Employment

Objectives: Digitally provide proof of his/her existence to authorities for continuity of pension every year instead of requiring presenting himself/herself physically or through a Life Certificate issued by specified authorities

Read Further: <https://www.jeevanpramaan.gov.in/>

7. Artistes Pension Scheme and Welfare Fund, 2014-15

Ministry: Ministry of Culture

Objectives: Assistance from the Government in the form of a monthly allowance of Rs 4000. On the death of a recipient, the said financial assistance may be continued at the discretion of

the Central Government after examining the dependents' financial condition. In case of death of the recipient, the mode of payment of financial assistance will be as under For spouse-Till life, and dependents-Till marriage or employment or up to the age of 21 years, whichever is earlier.

Read Further:

<https://indiaculture.nic.in/sites/default/files/Schemes/Proposed-revised-Scheme.pdf>

8. Indira Gandhi National Disability Pension Scheme (IGNDPS), 2013-14

Ministry: Ministry of Rural Development

Objectives: Provides Rs.300/- per month to the poor household in PWDs with the age-group of 18-79 years and having 80% and above/multiple disabilities. Central Govt. is providing the entire amount. In addition to this State Govt. is providing Rs.200/- per month to each beneficiary.

Read Further: <https://nsap.nic.in/guidelines.html>

9. Indira Gandhi National Widow Pension Scheme (IGNWPS), 2009

Ministry: Ministry of Rural Development

Objectives: Provides BPL widows in the age group 40-64 (later revised as 40-59) with a monthly pension of Rs. 200/- per beneficiary.

Read Further: <https://nsap.nic.in/guidelines.html>

10. Indira Gandhi National Old Age Pension Scheme, 2007

Ministry: Ministry of Rural Development

Objectives: Central government assistance of Rs.200 per month to people in 60–79-year age group and Rs.500 to people above 80 years of age belonging to BPL households.

Read Further: <https://nsap.nic.in/guidelines.html>

11. Senior Citizens Saving Scheme (SCSS), 2004

Ministry: Ministry of Finance (Life Insurance Corporation)

Objectives: Senior citizens are eligible for tax deduction under section 80C of the Income Tax Act and higher interest rates for savings accounts at national banks.

Read Further: <https://dea.gov.in/sites/default/files/SeniorCSavingSch.pdf>

12. Pradhan Mantri Vaya Vandana Yojana, 2003

Ministry: Ministry of Finance (Life Insurance Corporation)

Objectives: Provides an assured return rate of 7.40 % per annum for the year 2020-21 and after that to be reset every year to the senior citizen subscriber (60 years and more).

Read Further: <https://financialservices.gov.in/insurance-divisions/Government-Sponsored-Socially-Oriented-Insurance-Schemes/Pradhan-Mantri-Vaya-Vandana-Yojana%28PMVVY%29>

13. Annapurna Scheme, 2000-01

Ministry: Ministry of Rural Development

Objectives: Senior citizens 65 years of age or older who, though eligible for old-age pension under the National Old Age Pension Scheme (NOAPS), are not getting the pension are covered and 10 kg of food grains per person per month are supplied free of cost under the scheme.

Read Further: <https://nsap.nic.in/guidelines.html>

14. Antodaya Anna Yojana (AAY), 2000

Ministry: Department of Food and Public Distribution (Ministry of Consumer Affairs, Food and Public distribution)

Objectives: Providing food grains at a highly subsidised rate of Rs.2/- per kg. for wheat and Rs.3/- per kg for rice among the widows or terminally ill persons or disabled persons or persons aged 60 years

Read Further: <https://dfpd.gov.in/pds-aay.htm>
