

## PRIMARY CARE APPROACH TO THE AGING POPULATION

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### INTRODUCTION

Food security and agriculture issues are gaining importance in the wake of global food crisis steep rise in food grain prices. The global food crisis in 2007-08, mainly in south East Asia, and Africa is attributed to several reasons. The diversion of food and feed grains to biofuel production in the US to counter the spiraling fossil fuel prices. This coincided with the crop failures in some of the main grain producing countries like Australia and Ukraine. This led to an initial price hike that triggered the panicky button and speculators predicted continuation of the high prices for at least the next 10 years. Countries like India, China and Vietnam began to react by banning export of rice. Price control measures were used to keep prices low. Private traders who were not part of the incentives price controls of the government system resorted to hoarding creating shortage and prices raised five fold from the 2005 levels. There were riots and fall of government in many parts of Africa. The food and agriculture organization estimated that over 100 million more people were led to poverty. Even now grain prices are double the original price.

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In any food crisis, the immediate step should be to either protect the poor through safety net programmed or free supplies. In the African countries, there is no safety net or distribution net work. The only possibility is on the spot free food supply. "India adopted safety net programmes in order to face the crisis". Safety net means protecting the poor from food crisis and sociological problems by the government. The government assurance and commitments towards the poor may be called as safety net programmes.

Ageing is a universal biological fact and a natural process. It begins from the day we are born, or perhaps even before. The perception of age, however, is socially constructed. Isolation, exclusion and marginalization of older persons are the consequences of age discrimination. It not only undermines the status of older persons in society but also threatens the overall development of a society. The quality of life of older person, however, can be improved by mainstreaming their concerns systematically into the overall development agenda.

Death is necessary for human being. Debt is necessary for corporate sector. The traditional joint family system is gradually making way for nuclear family mode. Nuclear family creates uncertainties in the evening walk of senior citizens life. Senior citizens are becoming alone and they are depending upon the government help. Human relationships are changing in the internet age. The historical culture tradition of care and respect for the elderly is missing from the society. Therefore, the alone senior citizens are looking towards government help for their evening occupation. The senior citizens are facing a number of problems ranging from absence of ensured and sufficient income to support themselves and their dependents, to ill health, to absence of social security, to loss of a productive social role and recognition, to non-availability of opportunities of creative use of free time. There is a strong need to pay greater attention to ageing issues and to promote holistic policies and programmes for dealing with an ageing society. The unemployment, underemployment, inflation aspects are forced to throw the highly experienced senior citizens. As per censuses 2001 the number holder persons was seven crores and which was projected nine crores in 2011.

The gender position of the elderly reveals that the life expectancy of women is expected to remain higher. For the period 2006-2010, the life expectancy of female is 68.1 against 65.8 of males, which will rise to 72.3 for female against 69.02 for males during the period 2011-2016. This indicates that the population of elderly women will account for a larger chunk compared to their male counterpart in 60+-age bracket.

In absolute terms, the projection for male population in 60+ age group was 35 million in 2001, projected to be 40.7 million in 2006 and 48 million in 2011 as against the female,

population in the same age group was 36 million in 2001, 42 million in 2006 and 50.2 million in 2011. From the projected figures for the year 2006-2011 and 2016, 2021 and 2026, it is clear that percentage of female population in 70+ age group will out number their male counterpart in the same age group. This accounts for a larger female population in the overall 60+ age group compared to the male population in the years to come. Many of women in the 70+ age group would be either widow or single without any ostensible support for themselves.

A comparison of rural elderly and the urban establish the fact that around 74.97% of older persons live in rural areas and 25.02% in urban areas. This involves planning for post retirement socio economic security through continued skill up-gradation, employment and participation in other creative and gainful activities.

#### **NATIONAL POLICY ON OLDER PERSONS:**

Government of India announced the national policy on older persons in 1999 to reaffirm its commitment to ensure the well-being of the older persons in a holistic manner. Reiterating the mandate enshrined in article 41 of the constitution of India, the policy has brought the concern, for older persons on top of the national agenda. The NPOP while promising to safeguard their interest in terms of financial security, health, legal, social and psychological security, also envisages their productive partnership with them in the process of development by creative opportunities for their gainful engagement and employment. The policy also appreciate the special needs of older persons and therefore lays emphasis on empowerment of community as well as individuals to adequately meet the challenges of the process of ageing. The policy provides the following objective to fulfill the needs of our esteemed senior citizens.

- a) financial security
  - b) health security
  - c) shelter
  - d) education
  - e) welfare
  - f) protection
  - g) training
  - h) media
- a. Financial security: - financial security through coverage under old age pension scheme for poor and destitute older persons, better returns on earnings/ savings of government /quasi government employees. Savings in provident funds etc creating

opportunities for continued education/skill up gradation ensuring thereby continued employment/self employment and income generation and provision for pension scheme for self employed, employees of the non formal, and non governmental sector.

- b. Health security: - The NPOP recognizes the special health needs of the older persons to be met through strengthening and reorienting the public health services at primary health care level creation of health facilities, through non-profit organization like trust/charity etc and implementing health insurance.
- c. Shelter:- The NPOP provides for earmarking 10% of houses/housing sites in urban as well as rural areas for older persons belonging to the lower income groups, special considerations to the older persons falling in the category of below poverty line and destitute in housing schemes like indira avas yozana, loans at reasonable interest rates and easy repayment installment with tax relief and purchase of houses etc
- d. Education: - Education information needs of older persons too have been adequately reflected in the national policy. Education/information material relevant to the lives of older persons should be developed and made available through mass media. Education, training and information being the important human requirement, the NPOP provides for proactive role in ensuring the same by disseminating knowledge about the preparation of old age. It is also emphasized for schools to have programme on inter generational bonding.
- e. Welfare: - Institutional care has been provided for in the NPOP as the last resort. The care in non-institutional set up i.e., within the family and the community needs to be strengthened and encouraged. This apart, the state should also create infrastructure in partnership with voluntary organizations to provide for poor, destitute and neglected older persons whose care cannot be ensured within the family. This is to be ensured through old age homes and other such institutional facilities that would be needed. Voluntary efforts needs to be encouraged for creating facilities for day care, outreach services, multi service citizen centre etc
- f. Protection: - The state has to gear up the security network to save the older persons from criminal offence and police is required to keep friendly vigil. Early settlement of property/inheritance disputes is to be done, safeguards to protect those fraudulent dealings in transfer of property through sale/will are to be put in place and free legal aid and toll free helpline services are to be placed across the country. Maintenance of elderly within family resorting to the provision of law viz., criminal procedure code

1973, Hindu adoption maintenance act 1956 etc., whenever needed is required to be ensured.

- g. Training: - The policy lays emphasis on need for trained personnel/care givers. This envisages the training of human resources in the areas like specialization in geriatrics in medical courses, special courses on geriatric care in nursing training, training of social worker especially for this care and professional care givers.
- h. Media: - The policy enjoins upon media to take up a special responsibility for the care of older persons. Media is to play a rolling, identifying emerging issues and areas of action, dispelling stereo-types and negative images about the old age, maintaining restraint from creating fear psychosis by responsible reporting, promoting inter generational bonds and informing individuals/families/groups with appropriate information on ageing process.

#### **AVAILABLE SUPPORT SERVICES:**

- ✚ The national social assistance programme came into effect from 15<sup>th</sup> august, 1995. NSAP is a programme for the poor households. The fulfillment of this principles enshrined in article 41 & 42 of the constitution of India.
- ✚ The national old age pension scheme covers older persons/destitute for whom i.e., they did not having any source of income or financial support from their families. At present 50% of the older persons are covered in this scheme. The state governments are advised to add some amount as their contribution in the federal set up. During 10<sup>th</sup> five-year plan an 110,793,860 elderly covered and US \$ 1022.20 million approx. were incurred on this count.
- ✚ Presently persons of 60 years of age are entitled for 30% concessions in train fare in all classes. There are different airlines providing 45% to 50% concession in air journey to senior citizens.
- ✚ Older persons who are above 65 years of age also enjoy income tax rebate up to 15,000 of actual tax with provision for deduction of Rs.20,000 spent on account of medical insurance premium and Rs.40,000 spent on medical treatment from taxable income. Senior citizens are exempted from income tax up to 1.95 lakh as per the union annual budget, 2007.
- ✚ Banks are providing 0.5%-1percentage additional interest to older persons of 65 years and above on fixed deposits. The public facilities for the elderly are initiated by the government, which includes reservation of seats for elderly in the public transport, railways and airways.

In India, central government and state governments carry out the safety net programmes. Policy framing, financing decisions are taken by central government and policy implementation by state governments. Both governments will contribute the financial resources. The government presently carries the following programmes in order to face the crisis and improving the quality of life style of an Indian citizen. In this paper, an attempt has been made to study about the old age pension schemes available in India.

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