

An Incomplete Life – Vulnerability of Elders Need Policies for Elderly Protection

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“I did a Great Blunder by handing over my entire earnings of 1,000 crores of business share to my son as a gift deed. In last stage of my life, I had a miserable life. No father should spend this miserable life”.

Shri. Vijaypat Singhania – Business tycoon & Former Chairman – Emeritus of Raymond Group.

I. CASE STUDY – 1

1. “An incomplete Life” is an auto-biography written by Shri. Vijayapat Singhania, business tycoon, erstwhile Chairman Emeritus of Raymond Group. One of India’s most legendary industrialists. Raymond was recognized as one of India’s most trusted apparel brands under his business leadership. He was keen aviator and has many aviation honours which includes the Fédération Aéronautique Internationale Gold Medal and the Tenzing Norgay National Adventure Award for Lifetime Achievement. In 2006, he was awarded the Padma Bhushan, the third highest civilian award, by the Government of India. *An Incomplete Life* is a rare glimpse into a life lived to the fullest and marked by the painful sting of regret and heartbreaks. He has died at the age of 87.

Padma Bhushan Shri. Vijayapat Singhania handed over his 1,000/- crore business share to his son Gautam Singhania as a gift deed. After that Shri. Vijayapat Singhania was thrown out house by his estranged son Gautam Singhania. Vijayapat Singhania has shifted to rented house and has to fend himself. Business Tycoon and owner of 1,000 crore business have to lead a miserable life due to estranged son Gautam Singhania. He led a miserable life till his death, and died in a miserable condition. (Eenadu – 30-3-2026)

II. CASE STUDY – 2

2. Shri. A Revanth Reddy, present Chief Minister of Telangana has mentioned in state Assembly (29-3-2026) that people’s representatives are neglecting their parents in their last day of life. To quote “one of the people’s representatives i.e., present MLA and former Minister, has neglected his father, when his father was suffering from serious ailment. May be fear of his wife, the people’s representative has not taken care of his father, who was suffering from cancer. In recent past, his father has died.”. Due to this we are forced to include people’s representatives along with employees within purview of “The Telangana Employees accountability and monitoring of parental support Act – 2026” to protect elderly parents in Telangana state.

CM has said that ‘some children are bringing shame by not taking care of their parents. May be because of fear of wife or their selfishness, parents are left to fend themselves in last days of their life. Besides, still dead body is at home, children are approaching police station for the property division. Speaking on the Bill, Chief Minister A. Revanth Reddy suggested that there was a need to socially boycott the children who fail to take care of their old-aged parents. (Eenadu – 30-3-2026)

BJP member Payal Shankar said “it was unfortunate that the State Assembly had to make legislation for the welfare of aged parents of employees, but complimented the government for bringing such a bill, the first one by a State Assembly in the country”. He has suggested stringent action against those who fail to take care of their aged parents.

Both case studies (1 & 2) explain us that children are rich and can take care of their parents in their old age.

In first case study, Shri. Vijayapat Singhania has given hard earned one thousand crores of his business shares to his son Gautam Singhania as a gift deed. This act of kindness has transformed the life of Shri. Vijayapat Singhania into a miserable condition. Second case study is people's representative and former minister. People's representative should have become an exemplary by taking care of ailing father in last days of life. Most of the children are neglecting their parents in last days of life. The trend is increasing. Besides there was a violent incident, where children have beaten their parents and, in some instances, parents were killed by their children.

Ageing population is increasing as health technology is providing better support to live longer. Most of the countries are bringing policies to protect, and provide a better life to the elderly but challenges remain as the elderly people face insecure life.

Population ageing: Global Scenario

Ageing is a global phenomenon. The world population is ageing and the process of ageing is accelerating. According to the United Nations estimates, in 1950, approximately there were 200 million people aged 60 years of age and over, across the world. By 1975, elderly population had increased to 350 million. United Nations projected that by the year 2000, the number of elderlies will increase to 590 million, and by the year 2025 to over 1,100 million. This is an increase of 224 per cent since 1975. According to the UN estimates, by 2025, the ageing population will constitute 13.7 per cent of the world's population. Many factors have contributed to the growth of elderly people in the twentieth century. Many regions in the world have witnessed the control of pre-natal and infant mortality, improvements in nutrition, basic healthcare and the control of many infectious diseases. These combinations of factors have contributed to the increase in number of persons surviving into the advanced stages of life (Vienna Conference, 1982).

Table: 1-The elderly in the world (above 60 years old)

Sl. No:	Country	Total population	Elderly people
1.	World	753 Crores	90 Crores
2.	China	143 Crores	24.9 Crores
3.	Japan	12 Crores	3.5 Crores

4.	India	136 Crores	13 Crores
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Source: Eenadu daily telugu newspaper, "Mali Sandhyaku vutha karra avudam (Let us help the elderly people)", Date: 28-1-2019. p-3.

According to the above table the elderly are 90 Crores (11.95 per cent) in the world. China has 24.9 Crore of elderly people; Japan has 3.5 Crore and India has 13 Crores of elderly population. Elderly population is increasing in every country. There are many factors for the rise of elderly population. But the challenge lies in utilising these valuable human resources in nation building.

Population Ageing: India Scenario

The elderly population continued to grow in India and around the globe. The population of elderly in India has been increasing since 1961. The growth of elderly population became faster from 1981. This is due to decrease in the death rate because of various health interventions (NSO, 2021). The addition of the elderly population during 2001- 2011 was more than 27 million (NSO, 2021). "According to the report of the Technical Group on Population Projections for India and States 2011-2036, there are nearly 13.8 Crore (138 million) elderly persons in India in 2021. According to the National Statistics Office (NSO) study 'Elderly in India 2021', there are 6.7 Crore male (67 million) and 7.1 Crore female (71 million) elders are in India in 2021. The NSO report further States that India's elderly population (aged 60 and above) is projected to touch approximately 20 Crore (194 million) in 2031 from 138 million in 2021, i.e., 41 per cent increase over a decade (NSO, 2021).

India is in second place, globally in terms of senior citizens. According to the statistics, one in 10 people are senior citizens. There is an estimate that by 2050, the elderly people will be more than 40 Crore in the country (Eenadu, 2019). According to the Economic Survey 2018-19, there is a rapid increase of the elderly in India. Three factors contributed to the rise of elderly in India, these are: 1) lesser growth of general population, 2) decline in fertility rate (it is also said that the nation's fertility will plunge below replacement level by 2031) and, 3) Increase in life expectancy (The Hindu, 2021).

It is forecasted that the population will grow less than 1 per cent from 2021 to 2030 and under 0.5 per cent from 2031 to 2041. This is due to fall in total fertility

rate (TFR), which is projected to decline between 2021 – 2041 and fall below replacement level fertility at 1.8 as early as 2021. The fertility rate of 2.1 is called the replacement level fertility below which population begin to decline (The Hindu, 2021).

Table-1: Elderly people in India

Sl. No:	Year	Elderly people (60 and over) (In Millions)
1.	1901	12 - Million
2.	1951	20 - Million
3.	1991	57 - Million
4.	2013	100 – Million*
5.	2030	198 – Million**
6.	2050	326 – Million**

Source: National Policy for Older Persons-1999, P-1, *Projected increase of elderly in 1999.

** Projected by the UN Report (2017)-World Population Ageing

As projected by the United Nations, 21 per cent of the population will be 60 and more by 2050. It means approximately, 35 Crore elderly people will live in the country. This is a huge human resource available in the country. It is a challenge for policymakers to utilise these human resources.

Table 2: Recent Trends: Increase of elderly people

Sl. No:	Year / Decadal growth	Population (in Crores / Millions)
1.	2011	10.4 Crores (104 Million)
2.	2021	13.8 Crores (138 Million)
3.	2031	19.4 Crores* (194 Million)

Source: NSO Report (2021) Elderly in India-2021ⁱ, *Projected figure

The data in above table shows that the elderly population has continued to grow in India. In 2011 the elderly population was 10 Crore and 4 lakhs (104 million). In the year 2021, the elderly population is approximately 14 Crore i.e., 138 million. The projected elderly population in 2031 is approximately 20 Crore (194 million) i.e., 41 per cent increase over a decade. The increase of elderly population is a concern for the families and to the country. Utilising their services and providing them services is a challenge.

Table 3: Elderly people-gender disparities

Sl. No:	Year / Decadal growth	Men (in Crores / Millions)	Women (in Crores / Millions)
1.	2011	51 million	52 million
2.	2021	68 million	71 million
3.	2031	93 million*	101 million*

Source: Census Report (2011) & NSO Report (2021) Elderly in India-2021ⁱⁱ, *Projected figure

The data in above table shows, elderly women population steadily increasing and the elderly women are more in number. The gap between elderly men and women is steadily increasing. The women are living much longer than men.

1999-National Policy for Older Persons

In India, the population is ageing and the people are living longer. Expectation of life at birth has risen steadily. Life expectancy in 1971 was 48.4 years, by 2020, the life expectancy has risen to 69.5 yearsⁱⁱⁱ. According to World Health Rankings, Life span of Indians, for males it is 69.5 years and for females it is 72.2 years and average life span is 70.8 years (World Health Rankings, 2022). India ranks 117 in the world (World Health Rankings, 2022). India's life expectancy is less than the world's average lifespan. The world's average life span was 72.81 years in 2020 (Daily pioneer, 2021). In the country, increase in life expectancy has contributed to the increase in the number of persons with 60 years and more.

1999-National Policy

1. The National Policy seeks to assure older persons that they will not live unprotected, ignored or marginalised lives. Policy aims to strengthen the legitimate place for older people in society and help to live the last phase of their life with purpose, dignity and peace
2. The policy visualizes that the State will extend support of financial security, healthcare, shelter, welfare and other needs of older persons. Older persons will be provided protection against abuse and exploitation. States make available opportunities for development of the potential of older persons, seek their participation, and provide services to improve the quality of their lives
3. The policy recognizes the need for affirmative action in favour of elderly. The policy should

ensure that the rights of older persons are not violated. Policy aims that older people get opportunities and equitable share in development benefits. The administrative actions, sectoral development should reflect sensitivity in older persons living in rural areas. Special attention is the need of the hour to take care of older females, to protect from them triple neglect like, gender discrimination, widowhood and ageing

4. The policy views that the lifecycle is a process of continuum. The ageing is an integral part of life. The policy does not recognize the 60 years as the age of dependency. The policy considers 60 and more phase should have the choices and the opportunities to lead an active, creative, productive and satisfying life
5. The policy recognizes the integration of multi-generational society. This strengthens integration of generations, which facilitates interactions, and strengthens the bond between the young and the aged. The policy believes in the development of a social support system, formal and informal to build the capacity of families to take care of older persons to continue to live in their family
6. The policy recognizes that older persons are a huge human resource. They render services in the family and in the society. Policy recognizes that the older people are producers but not the consumers of goods. The opportunities should be provided to the older people to contribute to the family, to the community and to the society
7. The policy believes in empowerment of older persons to have better control over their lives to participate in decision-making in the development process
8. The policy recognizes that larger budgetary allocations to take care of older people. The special attention should be given to the poor in urban and rural areas. The individuals, families, communities and institutions of civil society have to play a vital role
9. The policy emphasizes the need for expansion of social and community services for older persons. The services should be extended to women in particular. Special efforts will be made to ensure that rural areas are to be adequately covered, where more than three-fourths of the older population lives. (National Policy, 1999).

2007-The Maintenance and Welfare of Parents and Senior Citizens Act:

The Constitution of India has mandate for well-being of elderly. Article 41 of Direct Principles of State Policy says that: "The State shall, within the limits of its economic capacity and development, make effective provision for securing the right to public assistance in cases of old age."

In 2007, Government of India has provided the constitutional guarantee for the maintenance of parents and welfare of the senior citizens through 'The Maintenance and Welfare of Parents and Senior Citizens Act.' The act applies to the citizens in India and Indians residing in outside of the country^{iv}. It is landmark legislation, manifesting the government's responsibilities towards senior citizens and it is legally binding.

The important elements in the act are:

1. The government's responsibilities towards senior citizens
2. Medical care for the elderly
3. It provides a financial security to the parents to lead a normal life
4. The act mandates (section-19) the establishment of old age home in every district
5. Protection to the property and the life of senior citizens
6. Inculcate a moral duty of the younger generation to care and support parents and elders.

2011- National Policy on Senior Citizens

National Policy (2011) on senior citizens prime focus was on healthcare needs of senior citizens. As the age increases, chronic functional disabilities require a need for assistance in old age, to manage their daily needs. The policy emphasises on special attention for elderly women, and rural poor.

Special Attention of elderly women

The studies and United Nations ageing population estimates that women live longer than men. Due to advance in technology, the gender gap is being reduced in developed countries. In developing countries, the gap is witnessed more due to cultural factors and social bias. The gender discrimination is based on class, caste disability, illiteracy; unemployment and marital status makes them vulnerable to health risks. Although they live longer

life than men the women experience chronic illness and disability in older phase of life. Over 50 per cent of women over age 80 are single or widowed. Women health was given focus in national policy.

Special attention of elderly poor in rural areas

In rural areas, the people spend their income on children and their daily needs. When they reach their old age, their savings are minimal or nil. Whatever their little savings they have will be utilised to meet the emergencies. The poverty in rural areas for older persons is increasing. The national policy focuses on special attention of elderly in rural areas. The social security of the older people in rural areas is the need of the hour.

2011-National Policy Objectives

National policy for senior citizens 2011 was designed to the need of demographic explosion among the elderly. The focus was on advancement in medical research, science and technology and high levels of destitution among the elderly rural poor (51 million elderly live below the poverty line). As women live longer, the higher proportion of elderly women than men experience loneliness and are dependent on children. Social deprivations and exclusion, privatisation of health services and changing pattern of morbidity affect the elderly. National policy of senior citizens addresses the issues concerning elderly people above the 60 or over living in urban and rural areas. The policy specially focuses on needs of the 'oldest people' (80 and above years of age) and older women (National Policy, 2011). Policy values that ageing is a part of integrated society.

The objectives of the National Policy (2011) are:

1. To strengthen integration between generations
2. To facilitate interaction between the old and the young and
3. To strengthen bonds between different age groups.

The policy believes in joint family system, where the family can take care of elderly and the elderly continue to live in the family. The policy helps to reach out to the elderly people living in rural areas, mainly, who are dependent on family bonds and multi-generational understanding and support (National Policy, 2011).

The focus of National Policy (2011)

1. Mainstreaming elderly people, especially older women. Help in promotion and establishment of elderly people associations, especially amongst women
2. Promoting the concept of ageing in own home. Promoting housing, income security and home care services, old age pension. The thrust of the policy was preventive rather than cure. Promoting access to healthcare insurance schemes and other programmes and services which facilitate and sustain dignity in old age
3. The policy recognises that care of elderly people should remain vested in the family. The policy emphasises institutional care as the last resort
4. Policy promotes towards an inclusive, barrier-free and age-friendly society
5. The policy recognises that elderly people are a valuable human resource for the country The policy suggests creating an environment that provides them with equal opportunities. The policy protects their rights and enables their full participation in society. The State will protect elderly people from abuse and exploitation
6. The policy promotes long term savings and credit activities and to reach both rural and urban areas
7. The policy promotes employment in income generating activities after superannuation
8. The policy extends support and assistance to the organisations that provide counselling, career guidance and training services to the elderly people
9. The policy encourages the States to implement the Maintenance and Welfare of Parents and Senior Citizens Act, 2007 and to set up Tribunals to support the elderly parents, who are unable to maintain themselves and they are not abandoned and neglected
10. The policy promotes the States to set up homes with assisted living facilities for destitute and abandoned senior citizens in every district of the country
11. The national policy promotes timely payment of pensions, provident funds, gratuities, and other benefits to save superannuated people from financial hardship
12. The policy supports the creation of tax policies to the needs of the elderly

13. The policy proposed that 10 per cent of the houses built under government schemes for the urban and rural low-income segments are made available to the elderly on a low-interest loan
14. The policy recommends high priority to healthcare needs of elderly.

Governmental Schemes for elderly people:

Ageing process has health risks and as age advances, ailments morbidities will increase. As people retire from services, the income dwindles. The elderly cannot ask their children for help but suffer with ailments. In rural areas, the older people, who depend upon their children, are vulnerable to health risks. It is very difficult to meet the medical expenses. To help the elderly, the Government of India has launched various schemes for older people.

1. Pradhan Mantri Vaya Vandana Scheme: This scheme was launched by the department of financial services, Ministry of Finance, Government of India. Scheme is designed for older people above 60 years of age. The policy of term extends to ten years. The pensioner can choose the frequency of the payment - monthly/quarterly/half-yearly/annually. They can earn interest of 8 per cent per annum. The minimum Rs. 3,000/- and maximum Rs. 10,000/- per month.

1. Indira Gandhi National Old Age Pension Scheme (IGNOAPS): This is old age pension scheme for older people above the age of 60 years, for the people below poverty line in rural areas. The assistance differs from Rs. 200/- to Rs. 500/- per month and differs in every State.

2. National Programme for the Health Care of Elderly (NPHCE): The scheme was introduced in 2010. This programme was launched to address health problems of older people. This scheme helps in maintenance of health. The scheme provides health facilities in district hospitals, community health centres (CHC), primary health centres (PHC), and sub-centres (SC), through State Health Society. These facilities are free or highly subsidised.

3. Varishta Mediciclaim Policy: This scheme helps older people. The scheme covers the cost of medicines, blood, ambulance charges, and other diagnosis related charges.

4. Rashtriya Vayoshri Yojana: This is a central scheme, funded by the Central Government. The scheme provides physical aids i.e., assisted-living devices for older people above the age of 60 years. The scheme assists to the people of below poverty line.

5. Varishta Pension Bima Yojana: This is a pension scheme, launched by the Ministry of Finance, for older people above the 60 years of age. The LIC of India has been authorised to operate this scheme. There is no need of medical check-ups to avail this policy. The scheme offers an assured pension with an interest rate of 8 per cent per annum for up to 10 years. The older people can opt for monthly, quarterly, half-yearly and yearly pension.

6. Senior Citizens' Welfare Fund: This scheme was launched by the Ministry of Social Justice and Empowerment. This is an unclaimed amount from small savings and savings accounts in the central government schemes. The scheme helps older people financially stable for their welfare and health care.

7. Vayoshreshtha Samman: This is an award for older people, who have made significant contributions in their discipline to recognise their efforts.

8. Reverse Mortgage Scheme: This scheme was launched in 2007 by the Ministry of Finance to benefit older people above the age of 60 years. The older people can mortgage their residential property against a loan of 60 per cent of the value of the house, with a minimum tenure of 10 years.

9. Pradhan Mantri Jan Arogya Yojana: This scheme was launched in 2018 by the Ministry of Health and Family Welfare. This scheme helps 10 Crore people belonging to poor and vulnerable families. This scheme covers up to Rs. 5 lakhs per family for secondary and tertiary hospitalisation.

10. Annapurna Scheme: Annapurna scheme was launched on 1st April, 2000. This Scheme aims at providing food security to elderly people, who were not covered under the NOAPS. Under the Annapurna Scheme 10 kgs of food grains per month are provided free of cost to the elderly people.

Indira Gandhi National Disability Pension Scheme (IGNDPS)

11. This scheme was launched in February 2009 by the Government of India. Indira Gandhi National Disability Pension Scheme (IGNDPS) is a pension scheme which provides Rs. 200 per month for BPL persons with severe or multiple disabilities between the age group of 18-64 years per beneficiary.
 - a. In 2011 the age has been reduced to 60. The rate of pension under IGNOAPS was increased from Rs. 200 to Rs. 500/- per month per beneficiary for the beneficiaries of 80 years and above w.e.f. 1st April, 2011. Accordingly, the upper age limit for receipt of pension under Indira Gandhi National Widow Pension Scheme (IGNWPS) and Indira Gandhi National Disability Pension Scheme (IGNDPS) was reduced to 59 years. Beyond 59 years the beneficiaries migrate to IGNOAPS.
 - b. All these schemes help the elderly. But more is to be done to the elderly people to live a life of dignity.

Old Age Home: A Case Study of Chandra Rajeswara Rao-Foundation for Social Progress

Chandra Rajeswara Rao Foundation for Social Progress (CR Foundation), is a society formed with no-profit motive. The society was established in the year 1994 to perpetuate the memory of great distinguished legendary personality of India, Shri Chandra Rajeswara Rao and 'Home for the Aged' started functioning from 2nd October, 1999. Initially it had 63 rooms for hosting about 113 people but at present they have 118 rooms for 132 senior citizens. CR Foundation has two conditions to make the people as inmates. These are 1). The People should have served the society and, 2) they should depend upon themselves (they should not depend upon others for their daily functioning of life). Accordingly, the inmates of the home are several social workers who sacrificed their active life for the toiling masses. They are freedom fighters, former legislators, and intellectuals including retired professors, engineers, officers and renowned journalists.

An interaction was held with inmates of the CR Foundation. We also circulated semi-structured schedule among the inmates. Few opinions expressed by them are mentioned below:

Interaction with the senior citizens inmates of CR Foundation:

The team had an interaction with the inmates. In interaction, inmates have informed that after 60 years, the people can live 30 more years i.e., four stages of life. First stage is from 60 to 70 years. It is an active life. Second phase of life is from 70 to 80 years. In this age mobility will be reduced. Third life is from 80 to 90 years, restricted life. Fourth state life is after 90 years, and most of the people are bed ridden. More help is needed in fourth stage of life. Suggestion of inmates to improve elderly lives need a special attention:

1. Segregation of different age groups. As the people are ageing, health issues as well as needs are different for different age groups. Mapping of health issues and needs of different ages is the need of hour
2. Professional people are needed to assist elderly in day-to-day activities. The role of the government is significant in creation of professional people who assist elderly. Government also needs to ensure that a group of attendants or caretakers to this kind of institutions for attending to the needs of those senior citizens who are fully dependent on others to even carry out the simplest task.
3. Good management is needed to maintain the old age homes. According to the health of inmates, the food should be provided, which is easily digested.
4. A pharmacy is needed within the institution or near by the institution, since it is not convenient for the aged persons to go and take the medicine outside the home or arrangement of medicines within a stipulated time.
5. Library must be provided in old age homes. This will help them in isolated living and improves the mental health.
6. Few inmates have suggested that regular visit of schools & college students on weekly or monthly basis where they can interact and socialise with them and learn from each other. Often outside people should visit the old age homes. This will help the elderly in improving their physical and mental health
7. Inmates have informed that often they should be taken to the outside of the home. These types of visits refresh them.
8. Healthcare is one of the main priorities for the senior citizens and as such they have

recommended for a policy specifically with regard to health. They also suggested for indoor games as well as physical activities which they can involve in.

9. Mobile Hospital and Medical Camps: Senior citizens have pressed for the need of mobile hospital (24X7) to help them, which helps them in dire need of health crisis. Free medicines should be supplied to the old age homes.

10. Robotic Technology: The robotic technology is needed to help elderly in day-to-day functions as it is happening in Japan. They only know about their software and functions

11. Creating Livelihood Opportunities: Most of the inmates have informed that they want livelihood opportunities and doesn't want to depend upon children or the government. Skills must be taught to them according to their choice and according to their preferred livelihood activity.



12. Rural Areas-Establishment of Old Age homes: Few inmates are from rural areas. In districts old age homes are not present. They prefer to stay near their villages, because, social life in villages is vibrant and helps the aged in improving mental health. Inmates have informed that if the arrangements were made in the village, they prefer to stay in villages. The inmates have requested old age homes at block level, as it is near to their villages.

13. More Old Age Homes: The society is changing, as children are going abroad and the parents are in India. Children are leaving to abroad for their betterment of lives. Old age people are staying back in the country. The parents cannot adjust with culture of other countries and do not want to spend isolated life. People prefer to come to India. Old age homes have become the necessity. More old age homes are needed to help them.

Due to break up of joint family, and disputes within the family, elders are forced to stay in old age homes. Dr. Subba Reddy, an inmate has explained that his son and daughter-in-law stay near to the old age home. It is just three kilometres from the old age home and a 15

minutes journey to his son's flat. Due to internal problems, he was forced to stay in old age home. Relationships are breaking and the young people are preferring to live separate from the old parents. Other inmate has said that "love and affection are slowly disappearing." The changing culture and financial problems have forced the elders move to old age homes.

Insurance after eighty years: At present insurance is up to eighty years only. After 80 years the elderly have to depend upon themselves. As people are living longer, health insurance till their death is need of the hour. The government must instruct to extend health insurance till their last journey.

Shri. Chenna Kesava Rao, in-charge of CR Foundation has informed that "When they inform their children about diminishing health, the children are not interested to take their parents to their homes. The children will neglect the parents after 80 years." Improving social relations is the foremost. One of the inmates has concluded by saying, "God has blessed us with long life. But government should bless us for dignified living."



III. CONCLUSION

The elderly people are untapped human resources. The strengths of the elders are skills, knowledge, experience and wisdom. The skills, knowledge and experience won't retire from the work and continue to grow along with the age. But utilisation of these valuable human resources is a challenge. As the health technology improves, the longevity of life also increasing. Most of the countries are experiencing the rise of elderly population and this continuous to increase.

According to NITI Aayog, with growing age, senior citizens experience various anatomical and psychological changes. Psychological problems are feeling of powerlessness, feeling of inferiority, depression, uselessness, isolation and reduced competence. The major problems faced by elderly are: health, income deficiency, unemployment, and monetary insecurity. Health issues like weak physical condition, malnutrition, poor housing, trauma of loneliness, fail to adjust with changing culture, etc. The agony is that kith and kin have started humiliating and abusing them. Children, particularly, sons started harassing parents and, in few cases, killing them. Due to old age, physical weakness and due to sickness, they have become easy victims. This type of attitude must be changed. Parents have spent their entire life and sacrificed their desires to provide best life to their children. But children treat parents in an inhuman way. The elderly should be provided with personal security, income security, health security and bridging the gap between generations. The revival of joint family is the

need of the hour. The most important is creation of friendly environment for dignified ageing.

Policy Advocacy

"Old age is a curse," says one of the elderly people. The most fearsome among the people is getting aged. The elderly people fear about 1) Loneliness, 2) Increasing health problems, 3) Dependency on children for financial and for mobility, 4) Negligence by the children and the young people. Age is one thing that only goes up, never down. It is said that 'youth is the gift of Nature, but age is the work of art.' When the person is young, they live the life of theirs. When the people become aged, the people depend upon others for their mobility, and for finances due to growing health problems and the body cannot cooperate to help themselves. The same is rightly mentioned in the bible "I tell you the truth, when you were younger you dressed yourself and went where you wanted; but when you are old you will stretch out your hands, and someone else will dress you and lead you where you do not want to go." (Holy Bible-John 21-18).

Ageing is a natural process. Dignified ageing should be the policy perspective. The need of the hour is to prepare a comprehensive policy for the elder's well-being. The policy should focus on short-term and long-term strategy and should protect future risks. The policy should be adapted for young old people (Age 60 – 79) and for very old people (aged 80 and above). The policy should also focus on women elders, because, studies point out that the women live longer than men. For young adults (60 to 79), the policy should focus on utilising their skills, knowledge, experience and wisdom. For most senior citizens, (aged 80 and

above), the policy should focus on health and well-being. For elderly women, the policy should focus on their companionship and health aspects. Market strategy needed to be changed to take care of the elderly. Thirteen crore elderly people (2021) are a huge market that cannot be neglected, but humanitarian approach is needed.

As the population is ageing, it is a challenge for the policymakers at national level, state level, and also at household level. The breakup of joint family system, the older people are not able to stay with their children. The industrialization, urbanization, education and exposure to lifestyles in developed countries have brought changes in values and lifestyles. Children do not prefer the elderly to stay with them. The younger want to live separately. The elders live a life of loneliness. The loneliness is a big threat to the mental and physical health problems. The health and other needs of elderly are increasing, the children are not able to take care of them, as their income is not able to meet the health and other needs of elderly.

Crime against Senior Citizens: Foremost concern about elder people is their physical security. Assault from the predators and from near and dear makes their lives vulnerable. Senior citizens are soft targets and most vulnerable to be victim of any crime due to their physical weakness. Since 2014, National Crime Records Bureau is collecting and publishing the data on crimes against senior citizens. In 2014, crime against senior citizens was reported are 18,714 cases^v. In 2015, there is an increase of 9.7 per cent and the cases reported are 20,532^{vi}. In 2019, in the country 27,976 cases of crime against senior citizens were reported. Few important cases were shown in tabular form.

Table: Major crimes against Senior Citizens in 2015

Sl. No:	Crime	Cases
1.	Cheating	1,867
2.	Robbery	1,294
3.	Murder	1,053
4.	Grievous hurt	949
Major crimes against senior citizens in 2015 (in Total)		5,163

Source: <https://ncrb.gov.in>, Accessed on 16-11-2015.

Table: Major crimes against Senior Citizens in 2023

Sl. No:	Crime	Cases
1.	Forgery. Cheating & Fraud	3,473
2.	Theft	4,130
3.	Simple Hurt	7,608
Major crimes against senior citizens in 2023 (in Total)		15,211

Source: <https://Crime in India-2023>, Volume – I, p-viii, ncrb.gov.in, Accessed on 7-4-2026.

In 2022, Crime committed against Senior Citizens are 28,545. In 2023, crime committed against Senior Citizens are 27,886. It showed a decline of 2.3% in registered crimes against senior citizens. In 2023 head-wise cases, highest number of cases 7,608, (27.3%) were registered under Simple Hurt followed by Theft 4,130, (14.8%) and FCF (Forgery, Cheating & Fraud) were 3,473, (12.5%). (Crime in India-2023, Volume – I & II, p-viii, NCRB, MHA, New Delhi)

According to the data of National Crime Records Bureau (NCRB), national capital, Delhi has registered 1076, cases of crime against senior citizens in 2019. In 2020, Delhi has recorded 906 cases of crime against senior citizens^{vii}. In 2020, Mumbai registered 844, Ahmedabad 709, Chennai 321, Bengaluru 210, Hyderabad 170, and Jaipur 157, cases of crime against senior citizens were reported^{viii}.

Crime against from near and dear ones: Srihari was a son of Torri Suguna. She hails from Medchal and Malkajgiri district of Telangana State. Her son was a habitual drunkard and, many times he used to quarrel with his mother for money to buy liquor. He disappeared for few days and came back again after two months. Again, he started pestering for his mother for money to buy liquor. She replied that ‘I don’t have work and it is difficult to provide the money to you. Her son Srihari got furious and beat his mother. After beating his mother severely, he went and committed suicide by jumping into the lake. There are many incidents of violence from near dear ones reported in newspapers.

In another incident, son has killed his own father. There is a case of son killing his father in Jeedimetla area of Hyderabad^{ix}. One family migrated from Bhimavaram town of West Godavari district of

Andhra Pradesh to Hyderabad and was staying in Jeedimetla area of Hyderabad. Family head Mr. Sathya Narayana, aged 70 years, lived with his wife, one son aged 38 years and two daughters. All children were married off. His son Suresh Babu was married but after quarrelling his wife left him and went to her parents' house. Satyanarayana is a senior citizen and suffering from paralysis and is bed ridden. Due to paralysis, he was not able to perform all the works and his son and wife used to help him. One day, when son was helping him, there was a small quarrel between father and son. His son was drunk and seeing her son drunk, his mother went to daughter's house. Son took the knife and tried to kill his father. When father resisted his attack, he beat his father with belt and stick. He has beaten his father till death^x. The children, who are supposed to take care of their parents during old age, they are abusing and killing them. This attitude is against the culture of the country. This must be stopped immediately.

Personal security: As the crime is rising against the senior citizens, the foremost concern about elder people is their physical security. Key findings of Help Age India and Age well foundation is that the elderly people are vulnerable to abuse, assault and violence due to their physical weakness and financial dependency on family members. The living arrangements and family members support is essential in policy support. Culturally, India is having a joint family system, where multi generations family members used to live under one roof. Elderly people are strength to the family. They provide ethical and moral values to the grandchildren. In fact, the elderly loved the grandchildren. It is said that "Grandchildren are the crown of the aged, and the glory of children is their fathers". The joint family system was the ideal family system for elderly, young and children.

The Telangana Employees Accountability and Monitoring of Parental Support Act - 2026:

The state of Telangana has become a first state to bring an Act for parental support by employees in the country. The Act was passed unanimously on 29-3-2026 by the Telangana state assembly.

Speaking on the bill Chief Minister A. Revanth Reddy has said "The children are abandoning their parents in last day of their lives and Parents should not speak orphans in their last stage of their lives". There are two incidents influenced in bringing out parental support act.

Shri. Vijayapat Singhania. former Raymond Group chairman died at the age of 87 on 28-3-2026. Shri. Vijayapat Singhania has mentioned in his Auto-Biography "An Incomplete Life", after handing over his 1000 crore business share to his son Gautam Singhania, Shri. Vijayapat Singhania has left to fend for himself and has to live in rented accommodation and died in miserable condition.

Chief Minister Shri. A Revanth Reddy, without naming MLA, he has said that "Present MLA and former Minister, neglected his father and was not well taken care of. His father has died of cancer and may be fear of his wife MLA has not taken care his father in his last days. Chief Minister has mentioned that people's representatives also neglecting their parents in their last day of life. He has mentioned that because of negligence of parents by people's representatives, we have included people's representatives in this bill. Speaker of the Assembly G. Prasad Kumar also complimented the government and the Chief Minister for bringing the parental support bill. (The Hindu – 4-4-2026)

Key Aspects of the Bill (As of 30-3-2026):

- Targeted Employees: Applies to both state government and private sector employees.
- Enforcement: A salary deduction of up to 15% or ₹10,000, whichever is lower, can be enforced.
- Complaint Process: Neglected parents/guardians can file a complaint with the District Collector, who acts as the designated authority for investigation.
- Complaint Disposal: The District Collector is expected to resolve the complaint within 60 days of receipt.
- Direct Transfer: The deducted amount is deposited directly into the bank accounts of the parents.
- Applicability: Covers biological parents and step-parents.
- Administrative Oversight: A Senior Citizen Commission, headed by a retired high court judge, will handle appeals against the Collector's decisions.
- The bill aims to curb increasing cases of elder neglect by making financial support legally enforceable, strengthening, and accelerating the mechanisms established by the *Maintenance and*

Welfare of Parents and Senior Citizens Act, 2007.

This legislation aims to ensure financial stability for aged parents. This Act is a model to other states to provide minimum financial support to elderly.

Other policy recommendations:

1. Elderly should be made to participate in music, dance, and discussions
2. Technology should be made available to the elderly. The knowledge about different apps may be provided to make their life easy
3. For every six months, their health status should be checked. Free treatment should be given in hospitals. Medical facilities may be available at their homes and make them comfortable.
4. The house should be modified according to the needs of elderly
5. According to the elderly interest, the skills may be imparted and continuous employment may be provided. This makes them to lead an active life
6. In rural areas, the elderly are still active and participating in farming activities
7. Work from home facility should be provided to the elderly by providing new technology to help them
8. Germany and Japan will help the elderly work from home to contribute to the resource of the nation.
9. Everyone will be ageing in the society. 'Every senior citizen is a human'. Elderly have the same rights as everyone of us have. Good healthcare is everyone's right and as well as elders. The dignified living of elderly should be guaranteed. As Shashi Tharoor puts it "We must cease viewing our aging population as a liability and recognize it as an economic engine". (Shashi Tharoor - 2026). As UN goals put it 'No Elderly Left Behind' and 'Society for All'. To sum up, "the elderly should be viewed as contributors to the society and not as a burden."

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