



United Nations Open Ended Working Group Normative Input Contribution of Older Persons to Sustainable Development

India's population of older adults is growing rapidly in the setting of a growing rural - urban divide and income inequality. The older adult population of India is estimated to be 18% by 2025, however, older adults are often left out of decisions, policies, and constituencies considered in sustainable development. Additionally, specific sub-populations of older persons in India are particularly vulnerable, including women and laborers. Numerous opportunities exist to increase protection and opportunities for inclusion in sustainable development in these populations and for older adults as a whole.

Definition

Section 4 of the Constitution of India has written into law the rights of older adults to employment, education, and public assistance while asserting that these rights must be protected by the governments. However these rights are not enforceable in national courts of law, and their protection is largely left to individual states and communities to enforce. As such, there are numerous barriers for older adults in India to contribute to sustainable development, including discrimination, physical, emotional, and financial abuse, social and financial deprivation. Greater than 70% of the population of older adults in India are unable to benefit from existing social services. Substantial work is needed to amend the constitution to allow for effective welfare and protection of older adults, inclusive of palliative care.

Scope of the Rights

Section 1 of India's constitution guarantees the Right to Equality with "Prohibition of discrimination on grounds of religion, caste, sex, place of birth, or race" and "Equality in terms of public employment." However, a notable gap is the absence of protection against discrimination against age. The National Policy for Senior Citizens (2011) seeks to promote an inclusive, anti-ageist society that protects senior citizens rights' within India. However, without constitutional protection of this class, they remain vulnerable. The constitution ought to be amended to include "age" as a relevant protected class.

State Obligations

A key component of ensuring that all older adults can benefit from sustainable development involves the incorporation of palliative care into national and state policy, to ensure that older adults' needs are being met in their homes or in the community. Although many pension and social welfare programs exist for the elderly, data show that fewer than 25% of this population is able to benefit from these services. Palliative care services are crucial to ensuring that eligible older adults are able to enroll and benefit from social protection schemes while maintaining access to community health care resources to enable their integration into the workforce.

In particular, older women are rarely able to benefit from the social protections that exist de jure, leading to a particular need to enshrine their rights to education, financial security, health care, civic participation, and technology.

Additionally, agricultural laborers contribute significantly to the national economy, yet benefit minimally from social and sustainable development protections. They are vulnerable in each of the 17 areas outlined by the Sustainable Development Goals.

Implementation

Older women in India deserve specific mention in considering implementation of initiatives to improve the ability of older adults to contribute to and benefit from sustainable development. Over 59% of older women lack personal income, with income insecurity rising with age. Over half of older women who work in India are agricultural laborers, with 80% of these laborers experiencing severe poverty and economic hardship. Regardless of the significant proportion of older women who would benefit from governmental support, research has shown that both awareness and use of support options is vastly disparate between men and women, with this disparity being pronounced in urban areas. Efforts must be undertaken toward specifically reaching older women in urban and rural centers to improve access to social welfare protections as well as expanding existing programs.

References:

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<https://india.unfpa.org/sites/default/files/pub-pdf/ThematicPaper2-Womenandageing.pdf>



United Nations Open Ended Working Group Normative Input Economic Security

India's population of older adults is growing rapidly in the setting of a growing rural - urban divide and income inequality. The challenges older Indians face to access to economic security are numerous, although the Indian Constitution aims to specifically protect the financial well being of older persons.

Policy & Governmental Programs

The National Program for the Health Care of the Elderly was launched in 2010 - 2011 and is expected to cover the entire nation of India with a focus on preventive care, with dedicated clinics for older patients. Per this plan, palliative care will be integrated into primary care services. This is predicted to be a challenging goal; however, if successful, it will have the impact of increasing access to palliative care services, especially for Indians living in rural areas. Given the majority of older Indians live in rural areas, we aim to increase access to palliative care for those patients that have previously been denied access.

Protection for the rights of older persons is secured within the constitution of India. Article 41 of the Indian Constitution aims to protect the financial well being of older persons: the state within its economic capacity, should secure the right to work, education and public assistance for those of older age. Despite this documented Constitutional protection, India has one of the poorest social security systems in the world. The rapidly aging population, combined with a poor social security programs translates to ineligibility of nearly 70 percent of India's working population for a pension or social security.

Policies that have been established previously include the Indira Gandhi Old Age Pension Scheme; the central government provides uniform funds to all states within India. However, there is great variation between states in how each state contributes to this fund. Overall, funds continue to decline. There is also great variability between states regarding eligibility criteria for pensions; in Tamil Nadu, eligibility is by age over 65. Other states have two tiers of eligibility, with the oldest of the old receiving higher funds. Some include gender, total income, physical or mental debility, and number and/or gender of children in eligibility criteria.

Barriers to accessing pensions, as well as social services, include bureaucracy: obtaining documents such as an Aadhaar card, income certificate, birth/death certificate is difficult for those without transportation, and social support. Barriers to the creation of a pension system in India include a low tax base and a lack of a strong formal labor market.

Financial Dependence

Due to changes in the social and cultural fabric of the nation, one of the major challenges older Indians face in health care access is financial dependence.

Elders in India hold lower liquid assets than elders in high income countries; they hold more financial share in real estate. In emerging economies, even wealthy households hold their wealth in tangible assets such as a home, land, or gold; they are less likely to hold financial assets. Multiple generations of family may live in the home that belongs to the elder(s) of the family. Previously, per Indian culture older Indians lived with extended family; their responsibilities may include continuing to care for the family, including providing child care for grandchildren. However, due to urbanization, migration, and the erosion of the concept of extended family, a small percentage of older Indians are living alone. However, despite living with family, the majority of older Indians are completely financially dependent on their family members; approximately twenty percent are at least partially financially dependent on family. This financial dependence limits their ability to participate in independent decision making and access health care resources.

There are significant barriers to establishing financial assets or savings. These include lack of formal bank branches in rural areas, and lack of trust in formal institutions. Increasing use of technology including smartphones for financial access also can pose a challenge for many elders.

Indian Women Elders

Indian women elders deserve special attention. India as a nation lacks specialized financial policies for elderly women, even though Indian women have higher life expectancies, greater rates of disability and chronic illness. Lower education levels make women especially vulnerable. The rates for elder abuse are significantly higher for Indian women than men with disability. Despite this, India lacks specialized financial policies for women; only three states have specialized policies targeting women or widows.

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