

**Suggested**

**National Policy**  
**Framework**

**For**

**Older Persons**  
**In**  
**India**



















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## Foreword

To commemorate the International Day for Older Persons, 2023, I am happy to share the "Suggested National Policy Framework for Older Persons" in India.

The efforts put in and the suggestions are purely personal which have originated from my deep passion for care and well-being of Older Persons.

This activity of research and compilation is not based on any hidden agenda, financial interest or political alignment, rather it is an effort from two socially concerned citizens.

John F. Kennedy said, "Ask not what your country can do for you – ask what you can do for your country," somehow his words made an impact on my outlook which has resulted in this suggested policy framework.

In my opinion if elderly care sector has to grow, then people need to share their learning for the larger cause. Since there was a need for a comprehensive policy document on old age care hence I decided to compile the same.

The suggestions in the policy document are not sacrosanct but a suggested framework which defines the boundaries, scope of services, policies, programmes and legislative acts for the welfare of Senior Citizens.

The suggested National Policy Framework for Older Persons can be referred by Central Government, State Governments, Civil Society and Private Sector to develop the revised National Policy for Older Persons.

Individuals, companies, NGOs and philanthropists interested or involved with the Elderly Care sector may like to read this document and share their feedback.

I feel the tides are changing for the better. India could become one of the most advanced countries in the world with a well-developed Senior Care sector, provided we take corrective and bold actions.

Though it is still a long way to go but the next 10 years will surely see great progress in India.

I genuinely hope this suggested framework can give some direction to the policy makers, decision makers, investors and concerned citizens. I would like to thank my colleague who assisted with the proof read and critical inputs.

**Pankaj Mehrotra**



## Introduction

For the growth and social development of any country, it is essential for concerned citizens should come forward and share their suggestions and knowledge with policymakers and concerned stakeholders. The recommendations presented in this policy framework are offered as a concerned citizen without any political or financial agenda.

### Scope and Purpose

This suggested policy framework does not provide a one-size-fits-all solution to the aged care sector. Instead, it serves as a supporting document that outlines the scope and boundaries of elderly care in India. Given that the context and stage of policy development may vary across ministries, it is advisable to align existing eldercare policies with a new national policy for the elderly. This document aims to provide a checklist and broad framework against which new or current service delivery on integrated care can be assessed. Ministries, departments, or civil society organizations referencing this framework should establish their own baseline to commence the review or development of policies based on integrated care.

Developing a National Policy Framework for the welfare of Older Persons in India is crucial for defining the broad parameters in drafting the revised National Policy. Older people in India not only contribute significantly to society but are also custodians of wisdom, knowledge and value systems. As a Nation it is vital that all stakeholders understand the future implications of developing person-centered policies and guidelines that can drive positive change in the field of Aged Care / Elderly Care.

### Promote Active Ageing<sup>3</sup>

Services should be designed and developed to enable older people in India to maintain their independence and sustain lifestyles and activities that support a higher quality of life. Many older



individuals are fit and healthy, and continue to be active participants in community life. Community services should aim to promote active aging and create opportunities for participation in community life for those elderly individuals who are frail and dependent.

## **Addressing Diversity**

Older people are not a homogeneous group; they can vary a great deal in desires, philosophies, personal histories, economic brackets, family structure, and social circumstances. Additionally, they possess diverse linguistic skills and cultural backgrounds, with a significant proportion hailing from Non-Hindi / Non-English speaking regions. Recognising and embracing this diversity it requires the provision of support services that are sensitive to their cultural backgrounds, linguistic abilities and geographic accessibility. Therefore, in India, aged care services must be customized to local solutions that cater to the evolving needs of different regions.

## **Inclusivity and Individualisation**

As people age, they may require various types of support to continue leading active, independent, and secure lives. It is, therefore, essential to actively seek and consider the views of older people in India when designing elderly care services. Services should be adaptable to individual needs rather than forcing individuals into predefined categories. Special attention should be paid to the principles of access, equity, and participation throughout the planning process.

## **Whole-of-Government Approach:**

To promote the elderly care sector in India, there is an urgent need to develop comprehensive age-related policy frameworks at the national level, adopting a Whole-of-Government Approach (WGA). These frameworks should encompass principles, goals, and objectives that consider all aspects of active aging, as well as economic prosperity. They should involve collaboration among all government departments, social partners, non-governmental organizations, and the general public.





## Long-Term-Care

Long-term care, a common term in developed countries, should be available both at home and in a range of residential care facilities in India. Promoting "Ageing in Place"<sup>6</sup> is essential by facilitating a wide variety of supportive services that encourage operators and service providers to deliver care at home. District-level care coordinators, under the social welfare department, should be assigned to people who require support services.

For older people in India who cannot remain at home, the emphasis should be placed on constructing various supportive housing options, including hostels, assisted living, care homes<sup>17</sup>, respite care homes<sup>46</sup>, transitional care homes<sup>52</sup>, and special nursing homes<sup>38</sup>. Both central and state governments should actively promote these solutions.

## Public Participation and Systematic Planning

Promoting public participation and a consultative approach in developing the National Strategy for Ageing in India is crucial. Access to information should be a priority, with free publications available in vernacular languages, along with toll-free information lines.

A systematic approach to planning can serve as a model for policy makers in India, incorporating demographic projections on the number of older seniors who will require care in the next two decades. Districts, municipalities, and state-level policy makers should set targets for building the required infrastructure.

## Population Ageing

Population ageing is a demographic phenomenon that is not going away; it will continue to increase over time. Research indicates that it takes more than a decade to develop a comprehensive and



integrated infrastructure; hence, planning and implementation should consider the timeframe impact in the policy framework.

### **Local Level Planning**

Planning should commence at the village level in India. All village plans should be consolidated into a Panchayat / Municipality Level plan, which should then be integrated into a district / city development plan. The planning mechanism and structure of the communities should align with the existing local-level planning framework of administration to ensure long-term sustainability. The community plan should be phased over different implementing periods, both in the medium and long term, ranging between 3-5 years, coinciding with the current planning cycle of the local-level planning.

### **Conclusion**

In summary, there is an urgent need in India to promote the concept of Whole-of-Government Approach (WGA), employment of older workers, pension reforms, alternatives to institutionalization, support for care in the community, comprehensive support systems for family caregivers, supportive housing, private-sector service participation and the establishment of National Standards for Care.



## National Policy Framework Approach

The National Policy Framework Approach for older people in India should address two crucial aspects. Firstly, it must acknowledge the demographic challenge posed by the increasing older population. Secondly, it should focus on promoting the positive aspects of aging, emphasizing an individual's capacity to contribute to society as they age. Both components need to be considered in the development of a strategic approach for older persons.

The fundamental principle of the Elder Care Policy is to ensure that older people have access to affordable housing, transportation, healthcare, information, education, social activities, recreational activities, and support services that enable them to live independently in their own homes. For those who can no longer reside at home, suitable alternative accommodation and related services should be available within their communities. This policy aims to provide essential services to older individuals, promoting independence and well-being while also offering accessible alternatives when necessary.

Collaboration among social welfare, housing, health, and other agencies is essential for effective service delivery in elderly care. While local government plays a crucial role, it is important to acknowledge that various aspects outlined in this framework may not fall directly under central government responsibility, but rely on effective implementation by state governments. Additionally, civil society and concerned citizens can advocate for elderly care in India, further contributing to the support and well-being of older individuals.

This framework focuses on integrating services and care for older individuals with diverse needs, rather than addressing all policy measures related to later years. The fundamental approach is to promote and reinforce policies for active aging, emphasizing the independence of older individuals and the concept of interdependence, where they not only receive services but also contribute as service providers.





To achieve this objective, services must be effectively coordinated, to cater to the diverse and interconnected needs and aspirations of older individuals. An essential requirement for integrated care is the availability of a comprehensive range of services encompassing health, social care, housing, transportation, education, leisure, and more. Ensuring accessibility of these services to local populations is also crucial in this regard.

In summary, the focus should be on creating a unified, comprehensive, and integrated care system that prioritizes older individuals by placing them at the center. This approach ensures timely and effective support, addressing their full range of needs effectively.

### **Developing Integrated Care**

Integrated care is crucial for older people in India, ensuring they can lead the lives they desire. Currently, fragmented services, whether for short-term or long-term needs, fail to meet elders' requirements. The lack of coordination among essential services like housing, transport, social security, and healthcare is a barrier to elder care. The goal is to enhance their quality of life, provide choices, and empower them to take control of their circumstances.

Integrated care serves as a tool to achieve specific objectives, so the policy plan should outline these goals clearly. The ultimate aim is to maximize the quality of life for older individuals, ensuring they and their caregivers are heard, have a say in their service choices, and maintain control over their situation, within their chosen settings.

Integration should occur at three levels - at the individual, service provider, and system levels.

At the individual level, services should be tailored to support each older person's unique lifestyle, weaving together support from professional service organizations, caregivers, volunteers, and providing them with all the necessary information to make informed choices.



At the organizational and service provider level, different teams and organizations should collaborate and coordinate their efforts to provide seamless care.

At the strategic level, agencies and service providers should consider the needs of the entire population when planning and implementing integrated care.

Integrated care comes in various forms, from tolerance to collaboration, joint ventures, and partnerships. It spans horizontal and vertical integration within and across organizations and governments, with the focus on outcomes rather than political or financial gain. The emphasis should be on processes rather than structures to ensure effective integrated care and successful results.

### **Accessibility, Quality and Financial Sustainability**

Integrated care for older people aims to achieve three primary objectives:

**Accessibility** – Integration can streamline access to services by ensuring that older people receive a professional and coordinated response to their needs at any point of entry or exit in the service delivery process. Integrated care essentially provides a one-stop solution for service delivery.

Improved integration across various sectors such as healthcare, housing, social care, transportation, and community services can help prevent unnecessary hospital admissions or inappropriate long-term residential care placements. Instead, it offers new, integrated services and enhanced home care support.

Effective coordination among a wide range of agencies and organizations may also provide important opportunities for developing more inclusive communities and neighbourhoods that will support active, safe and successful ageing.



**Quality:** Integrated care presents opportunities for improving the outcomes for older individuals, particularly those with complex needs. This improvement in quality arises when services are coordinated, and there is a seamless continuum of care. In essence, when care is provided holistically and without fragmentation, it leads to enhanced quality of care for older people.

**Financial Sustainability:** Integrated care for older people with complex needs can lead to more efficient and cost-effective solutions for healthcare and social care systems, ensuring resources are used effectively.



## Ageing Issues & Policy Framework

This document delves into the various aspects of the aging process and proposes policy-level interventions. It is organized into 14 sections, providing context for discussing the roles of ministries, departments, and the community in enhancing the quality of life for older individuals and their communities. To ensure a high standard of living and quality of life for older people, the policy framework should adopt a person-centered approach and community-level interventions.

1. National Standards, Guidelines, Regulations, Legislative Acts, Policies and Training
2. Inclusivity, Participation and Anti-Age Discrimination
3. Awareness, Information and Research
4. Income Security
5. Food Security
6. Health, Medical and Well-being
7. Safety, Security and Protection of Elderly Rights
8. Built Environment
9. Housing, Shelter and Residential Care
10. Support Services
11. Transportation and Access
12. Social, Cultural, Recreational and Travel
13. Employment, Mentoring and Volunteering
14. Technology





## 1. National Standards, Guidelines, Regulations, Legislative Acts, Policies and Training

As India progresses toward becoming a socially developed nation, the establishment of comprehensive National Standards, Guidelines, Regulations, and Training Material for elderly care becomes imperative. Both the Central and State Governments should intervene to create and share care delivery guidance materials that assist eldercare services in implementation and compliance with National Quality Standards.

National Guidelines serve as a reference point. They clarify the standards' intent, expected outcomes, and provide compliance examples. While National Guidelines provide a framework by explaining why standards exist, Quality standards provide parameter for assessing compliance.

- **PRINCIPLE: Elderly individuals should receive high-quality, person-centered care within a structured framework, delivered by well-trained professionals.**

### Action to be taken by concerned stakeholders

The State and Central Government should collaborate with civil society to support and establish the following monitoring mechanisms for the Elderly Care sector:

- a) Ministry of Social Justice and Empowerment (MSJE): As the central nodal agency, they should take the lead and establish necessary departments and consultation groups with industry stakeholders, state governments and union territories for the welfare of senior citizens.
- b) States governments and Union Territories: Set up machinery for effective service delivery and monitoring of eldercare services.



- c) Develop comprehensive National Minimum Standards for Elderly care, covering various aspects such as personal care, social support, well-being, safety and security, abuse prevention, health and medical care, physical and mental health, housing, transport, employment etc.
- d) Promote, review and update existing policies and legislative acts related to eldercare, including National Policy for Older People (NPOP), The Maintenance and Welfare of Parents and Senior Citizens (MWPSA) Act<sup>28</sup>, and Mental Healthcare Act<sup>30</sup> (MHA).
- e) Collaborate with concerned agencies and service providers, to define service objectives, targeting those with the greatest needs while optimizing available resources.
- f) Enhance staffing to boost liaison capacity to serve each geographic area with enhanced technical assistance and monitoring.
- g) Ensure mandatory registration, inspection and monitoring of service providers offering residential care, domiciliary care, home care, day care services across private, public and charitable sectors.
- h) Promote creation of a National Accreditation Body for reviewing, monitoring, and ensuring implementation of national minimum standards for Aged Care.
- i) Allocate higher social welfare budget for elderly care at the central government level and state government level.

➤ **Relevant Legislative Act / Bill:** The Maintenance and Welfare of Parents and Senior Citizens (MWPSA) Act<sup>28</sup>, National Policy on Older Persons<sup>34</sup> (NPOP)

➤ **Concerned Ministry/Department:** Ministry of Social Justice and Empowerment (MSJE), Ministry of Health and Family Welfare (MoHF), Ministry of Women and Child Development (WCD), Ministry of Statistics and Programme Implementation (MoSPI), Ministry of Housing and Urban Affairs (MoHUA), NITI Aayog, Ministry of Culture, Ministry of Consumer Affairs, Food and Public Distribution, Ministry of Tribal Affairs (MoTA)

➤ **Existing Schemes / Programs:** Integrated Programme for Senior Citizens<sup>26</sup> (IPSR) - Atal Vayo Abhyudaya Yojana<sup>14</sup> (AVYAY), State Action Plan for Senior Citizens (SAPSrC)







## 2. Inclusivity, Participation and Anti - Age Discrimination

Age discrimination occurs when someone is treated unfairly due to their age, often fuelled by negative stereotypes. Older individuals are sometimes seen as frail and unproductive, necessitating a shift in mindset through systematic community interventions.

It is crucial for older people to actively participate in the development, implementation, and evaluation of policies, programs, and services that affect them. This can involve identifying needs, gaining access, evaluating, and implementing services. Many older individuals are willing to volunteer their time and contribute to various programs and services.

- **PRINCIPLE: Older people should have equal opportunities, be free from discrimination, have the right to be consulted on decisions affecting their lives, and be valued as community members.**

### Action to be taken by concerned stakeholders

State / Central Government and NGOs should support local initiatives that promote positive ageing through the following measures:

- a) Raising community awareness through education campaigns to encourage active ageing<sup>3</sup>.
- b) Ensure the availability of accessible and senior-friendly voting booths to encourage older people to actively participate in the democratic process, emphasizing the importance of their civic engagement and right to vote.
- c) Encourage and support active participation of older people in community-level activities to enhance their social well-being and health.
- d) Promote and highlight the value and contributions of elderly people within our community.



- e) Commit to non-discriminatory practices based on age, either through the introduction of a Non-Discrimination Act for Older People or by including older people in existing non-discrimination laws.
  - f) Ensure that older people are consulted on matters that impact them.
  - g) Support senior welfare associations/committees and encourage their involvement in matters concerning older people.
  - h) Guarantee equitable access to services and facilities for frail older individuals, including within social welfare and development schemes.
  - i) Recognise older people as active and valuable members of the community through awards and schemes.
  - j) Continue to promote the recognition of older people as productive, participating members of the community through such various awards and schemes like Vayoshreshtha Sammans<sup>48</sup>, Iconic Mother award.
  - k) Ensure participation of marginalized elderly groups by delivering equitable standards of senior care to those with the greatest economic and/or social needs, with particular emphasis on minority older persons with low incomes and older persons residing in rural areas.
  - l) Promote programs that foster intergenerational bonds within the community.
  - m) Offer age and income-based discounts to older people for various public welfare programs, including public transportation, public facilities such as parks and museums and more.
  - n) Ensure the effective implementation of Rashtriya Vayoshri Yojana<sup>43</sup> (RVY), a scheme providing physical aids and assisted living devices to needy elderly individuals.
  - o) Promote provision for separate counters and queues for senior citizens in hospitals, railway counters and other public spaces.
  - p) Formulate a 'Non-Discrimination Act for Older People', a comprehensive legislation that prohibits discrimination based on age across various social domains. This act should encompass areas such as employment, services, goods provision, accommodation.
- **Relevant Legislative Act / Bill:** Rights of Persons with Disabilities (RPwD) Act<sup>47</sup>, Human Immunodeficiency Virus and Acquired Immune Deficiency Syndrome (Prevention And Control)



Act, Transgender Persons (Protection of Rights) Act, Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act

- **Concerned Ministry/Department:** Ministry of Tribal Affairs (MoTA), Ministry of Social Justice and Empowerment (MSJE)
- **Existing Schemes / Programs:** Rashtriya Vayoshri Yojana<sup>43</sup> (RVY), Scheme of National Award for Senior Citizens<sup>48</sup> (Vayoshreshtha Sammans)





### 3. Awareness, Information and Research

Access to information and research is a significant concern for older people. The lack of awareness about their rights and the challenges in accessing available support services are critical issues for the elderly. It is crucial to have easily accessible, centralized, and prominently displayed sources of information in vernacular languages to promote the overall social development and welfare of the elderly.

**PRINCIPLE: Information and advice about elder rights should be easily accessible to elders.**

#### Action to be taken by concerned stakeholders

Stakeholders should promote the availability of free and easily accessible information for older people through the following actions:

- a) Develop innovative ways of distributing information to elderly people.
- b) Encourage the sharing of information in local languages.
- c) Educate older people about their rights as consumers of services, including provisions outlined in various Legislative Acts and National policies and programs.
- d) Provide guidance and facilitate access to government departments for communication.
- e) Offer guidance and facilitate access to sources of legal and financial information.
- f) Organise workshops and information sessions conducted by professionals covering a broad spectrum of topics such as finance, health, nutrition, community safety, housing and legal matters.
- g) Disseminate concise and understandable information on issues important to seniors, disabled seniors, their families & caregivers, and the general public.
- h) Promote accurate and relevant information about various services and schemes through media



outlets, active involvement in public forums and fairs, presentations at conferences & meetings, community radio, websites, electronic distribution, and the creation and distribution of print materials.

- i) Promote and engage in pertinent research and feedback mechanisms to facilitate development and updating of policies, rules, acts, programs, and schemes that cater to the overall well-being of senior citizens.
  - j) Promote, create and maintain Regional Resource and Training Centres in each state.
  - k) Promote the creation of a centralized database containing information of senior citizen care homes<sup>17</sup>, day care facilities, home care services and other providers of senior care services.
- 
- **Relevant Legislative Act / Bill:** National Policy on Older Persons<sup>34</sup> (NPOP), The Maintenance and Welfare of Parents and Senior Citizens (MWPSC) Act<sup>28</sup>
  - **Concerned Ministry/Department:** NITI Aayog, Ministry of Social Justice and Empowerment (MSJE)
  - **Existing Schemes / Programs:** Scheme for Awareness Generation and Capacity Building for Welfare of Senior Citizens.





## 4. Income and Social Security

Financial security plays a vital role in upholding the rights, dignity, and income stability of older individuals. Unfortunately, many people beyond pensionable age lack access to pensions, forcing older men and women to continue working as long as possible. The objective of social security is to provide support to those who cannot earn a livelihood temporarily or chronically.

Article 21<sup>8</sup> of the Indian Constitution recognizes the Right to Life as a fundamental right, encompassing the Right to Live with human dignity. This right includes not only securing basic human needs like food, clothing, and shelter but also ensuring health security. Social security programs often prioritize income security because having an adequate income can generally fulfill the essential needs of vulnerable populations.

- **PRINCIPLE:** Older individuals have the right to access social security and social protection without discrimination based on age or any other factors. This ensures they can lead dignified lives and actively engage in society.

### Action to be taken by concerned stakeholders

- a) Advocate for income tax policies that are tailored to benefit elderly individuals.
- b) Facilitate access to microfinance options for self-help groups and individual senior citizens.
- c) Promote and assess the feasibility of implementing reverse mortgages for asset rich but cash poor senior citizens.
- d) Establish GST rebates for senior citizen care facilities, including independent living<sup>23</sup>, assisted living, respite care<sup>46</sup>, memory care, rehabilitation care, transitional care<sup>52</sup>, and day care.
- e) Promote initiatives aimed at generating employment opportunities to improve the economic security of older People.





- **Relevant Legislative Act / Bill:** Article 21<sup>8</sup> and Article 41<sup>10</sup> of the Constitution of India
- **Concerned Ministry/Department:** Ministry of Rural Development (MoRD), Ministry of Finance
- **Existing Schemes / Programs:** Indira Gandhi National Old Age Pension Scheme<sup>25</sup> (IGNOAPS), Senior Citizens Savings Scheme<sup>50</sup> (SCSS), Pradhan Mantri Vaya Vandana Yojana<sup>42</sup> (PMVVY), National Social Assistance Programme<sup>37</sup> (NSAP), Indira Gandhi National Disability Pension Scheme<sup>24</sup> (IGNDPS)





## 5. Food Security

The basic concept of food security is to ensure that all people, at all times, have access to basic food for an active and healthy life. It is characterized by the availability, access, utilization, and stability of food. Senior citizens have a fundamental right to be free from hunger, and starvation constitutes a gross denial and violation of this right.

Article 47<sup>11</sup> spells out the duty of the State to raise the level of nutrition and the standard of living of its people as a primary responsibility. The Constitution thus makes the Right to Food a guaranteed Fundamental Right, which is enforceable by virtue of the constitutional remedy provided under Article 32<sup>9</sup> of the Constitution.

- **PRINCIPLE:** Older persons have the right to food security along with proper nutritional levels.

### Action to be taken by concerned stakeholders

- a) Promote and implement programs which can provide nutritionally balance meals to individuals aged 60 and older.
- b) Create mechanisms and distribution channels for the delivery of meals and other nutrition services either paid, subsidized or free programs in a variety of settings, such as senior centers and community centers catering to active seniors, nutritionally at-risk seniors, and seniors with low income.
- c) Organize community camps on nutrition screening, assessment, education and counselling to help enhance the health and well-being of older people.
- d) Create channels for home-delivered meals to frail elders who are unable to prepare their own meals, or for whom there is no one else available to do so.



- e) Educate concerned stakeholders on the importance of visually appealing and appetizing meals that meet the nutritional requirements of the recommended dietary guidelines for Indians by National Institute of Nutrition.
  - f) Conduct training on menu planning for Senior Citizens Care Homes<sup>17</sup> and Senior Citizen Groups in order to meet the dietary guidelines.
  - g) Create and implement Meals on Wheels for the underprivileged and marginalized older people.
- **Relevant Legislative Act / Bill:** National Food Security Act<sup>32</sup> (NFSA), Consumer Protection Act, Article 47<sup>11</sup> & Article 32<sup>9</sup> of the Indian Constitution.
  - **Concerned Ministry/Department:** Department of Food & Public Distribution, Ministry of Health & Family Welfare (MoHFW), Ministry of Consumer Affairs, Food & Public Distribution, National Human Rights Commission (NHRC).
  - **Existing Schemes / Programs:** Antyodaya Anna Yojana<sup>7</sup> (AAY), Annapurna Scheme





## 6. Health, Medical and Well-being

Good health is essential for older people to fully participate in society. Assisting older people in maintaining their health is as crucial as providing care for the sick and people with disabilities. In this context, health refers not only to the absence of disease and illness but to the complete health and well-being of older individuals. Overall health encompasses physical, emotional, mental, spiritual, economic, and social well-being and should be the focus as part of integrated care.

The health of older people can be defined through physiological, psychological, socio-economic, and spiritual factors. Health care can be categorized into different stages, ranging from total wellness to the final stage, which may include end-of-life care. Each stage has varying levels of need.

The needs of aged care are compounded by conditions associated with aging, including chronic illness, functional limitations, and physical and mental frailty. As we age, the ability to live independently diminishes, and increased dependency on caregivers becomes common. Health problems faced by seniors may be either acute or chronic.

Health promotion for older people should include planned activities aimed at maintaining or improving physical and/or mental well-being. This can be achieved through personal or collective behavioural and/or environmental changes. Health promotion activities should be designed to foster dignity, maintain independence, and build knowledge and skills to help older adults make informed choices about life and health issues.

- **PRINCIPLE: Older people have the right to live in an environment that promotes and maintains good health, and provides access to services.**

### Action to be taken by concerned stakeholders



Stakeholders should strive to initiate, promote, and support projects and activities that will assist older people in maintaining their health and well-being through the following measures:

- a) Develop national standards and guidelines on health and well-being, and promote their implementation by the state governments.
- b) Provide transportation services to assist older people in accessing health programs, activities, doctors' appointments and hospital-related visits.
- c) Implement affordable or free healthy lifestyle and exercise programs.
- d) Promote standardize home care and companionship services for house bound, frail elderly individuals.
- e) Facilitate the provision of inspection services through direct monitoring or via appointed agencies to assess nursing homes<sup>38</sup>, hostels, boarding houses and other aged care services, ensuring conformity with recommended standards and guidelines.
- f) Ensure mandatory registration, accreditation and monitoring of all healthcare and residential care establishments, including day care centres, and domiciliary/home care service providers.
- g) Collaborate with district level agencies, service providers, governmental departments, health care organizations and others, to support and assist older adults in maintaining or improving their physical and mental well-being through health promotion & disease prevention information, activities and programs.
- h) Disseminate information about seminars workshops, and related activities focused on health promotion, disease prevention, nutrition and exercise for older adults.
- i) Launch awareness campaigns to promote healthy living activities and programs.
- j) Organise and/or promote health fairs and workshops that support, encourage and assist healthy, active seniors in maintaining their lifestyles and teach techniques for improving health status to others.
- k) Promote creation of Aged Care Assessment Team<sup>5</sup> (ACAT) at the village/district level. These teams will assess the comprehensive care needs of elders, including medical, physical, cultural, psychological, social and restorative care needs, while providing information and assistance to access appropriate care services.



- l) Collaborate with concerned agencies, community organizations and service providers to maintain and enhance caregiver support programs.
- m) Provide caregiver training and technical assistance throughout the aging network.
- n) Offer technical assistance to all stakeholders in the development of resources and new programs designed to assist implementing agencies, senior citizens, paid and family caregivers.
- o) Promote the effective implementation of Accessibility Standards for Health Care.
- p) Review and include memory care illnesses, diseases, and mental disorders within the scope of the Mental Healthcare Act<sup>30</sup> (MHA).
- q) Ensure the effective expansion and availability of Primary, Secondary, Tertiary and Regional residential and day care Geriatric Care and Rehabilitation Centres<sup>45</sup>, potentially as part of existing hospitals, senior citizen care homes<sup>17</sup>, nursing homes<sup>38</sup> or community centres.
- r) Promote use of alternative therapies including Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy, for health, medical and well-being purposes. (AYUSH).
- s) Ensure and promote the effective development and construction of Physiotherapy Clinics for Senior Citizens.
- t) Ensure and promote the establishment of effective mechanisms for the maintenance and operations of Mobile Medical Units (MMUs) to provide essential healthcare services in rural, semi-urban, and other remote areas, as well as tailored services like Doctor on Call and Home Health Services to meet the specific needs of elderly populations.
- u) Promote the launch of more hospital-on-train concepts, similar to The Lifeline Express (TLE), to reach elderly individuals in rural areas.
- v) Promote training and create a cadre of Gerontologists and Geriatricians, including physicians, nurses, caregivers, paramedics, and mental health professionals. They should be trained to address the comprehensive needs of older people, including assistance with daily living.
- w) Implement specialized training programs for qualified nurses and doctors, focusing on infection prevention and control in older adults. Ensure that healthcare professionals are well-equipped to handle the unique healthcare needs and vulnerabilities of older people, especially in the context of infectious diseases. Ensure that healthcare facilities have adequate protocols and





resources in place to safeguard the health of elderly patients, especially in communal settings.

- x) Promote and create various therapies delivered by professionals such as occupational therapists, speech therapists, physiotherapists, hydrotherapy experts, podiatrists, diversional therapists, and other domain experts.
- y) Promote and ensure the use of affordable generic medicines accessible to all economic strata of elderly.
- z) Ensure the proper utilization of National Centre for Ageing (NCA).
- aa) Promote technology-based products and services, including teleconsultation/telemedicine, remote monitoring devices, safety and security devices among others.
- bb) Promote technology-based products and services, including teleconsultation/telemedicine, remote monitoring devices, safety and security devices, etc.
- cc) Develop and implement a mechanism to provide free or subsidized medical equipment for setting up temporary home-based nursing care and ICU.
- dd) Promote ease of interactions for end-of-life services, like crematorium booking, death registration and certificates, banking services, legal services, pension records, and life certificates.

- **Relevant Legislative Act / Bill:** Mental Healthcare Act<sup>30</sup> (MHA), National Health Policy<sup>33</sup>, Clinical Establishment Act<sup>18</sup>
- **Concerned Ministry/Department:** Ministry of Health and Family Welfare (MoHFW), Insurance Regulatory Development Authority (IRDA)
- **Existing Schemes / Programs:** National Programme for Control of Blindness<sup>35</sup> (NPCB), Ayushman Bharat<sup>15</sup>, National Programme for Health Care of the Elderly<sup>36</sup> (NPHCE), Pradhan Mantri Jan Arogya Yojana<sup>40</sup> (PM-JAY)





## 7. Safety, Security and Protection of Rights

The safety and security of older people is not just a right; it is the joint responsibility of the government and the community. It is essential to provide older individuals with locally-based physical and emotional support systems that promote their safety and well-being. Effective strategies for crime prevention play a crucial role in the overall development and growth of society.

- **PRINCIPLE: Community safety, home safety, crime prevention and abuse prevention are the responsibility of all stakeholders.**

### Action to be taken by concerned stakeholders

Stakeholders should take the following measures to ensure the safety and security of elders:

- a) Educate older people about the importance of physical safety, including disaster preparedness, fire safety, gas safety, home safety and security.
- b) Ensure that the built environment is safe, elderly/disabled-friendly, well-lit, clean, unpolluted and pedestrian-friendly.
- c) Promote the expansion of the Senior Citizens Helpline to address various types of support needs, including emergencies, abuse, and physical threat, across the country, including rural areas and regions with limited physical and social reach. Ensure that this helpline serves as an accessible channel for older people to contact government officials in case of rights violation.
- d) Develop state-wise monitoring mechanisms to identify, investigate, document and prosecute incidents of adult abuse, neglect and exploitation. The goal should be to eliminate such incidents through coordination of services, training of district-level agencies, legal professionals, healthcare workers, other medical staff, social service workers, and law enforcement agencies.
- e) Establish state-wise standardized senior citizens' protective service systems that operate



effectively and efficiently. These systems should result in increased awareness of adult abuse, neglect and exploitation, as well as reporting of such problems, ultimately reducing such incidents through improved service delivery.

- f) Review and develop effective mechanisms to protect the rights of older people and establish standards of care and access. Ensure that relevant information should be delivered or facilitated through direct counselling, information and referral services, care coordination and legal advocacy.
- g) Design and implement public information campaigns aimed at educating both the aging network (Organisations and services related to elderly individuals) and the general public, about the seriousness of elder abuse, neglect, and exploitation, and the services offered by relevant government departments to address and prevent these issues.
- h) Implement a continuous quality improvement / management system to ensure consistent, standardized provision of services across the country.
- i) Develop data tracking systems that provides accurate statistics on the incidents of elder abuse, neglect and exploitation which can be used to document, investigate, and initiate necessary actions.
- j) Establish emergency call/response mechanisms, infrastructure and systems at the home/community level to ensure a timely response to safety, security, disaster, medical and other emergencies.
- k) Create programs and monitoring mechanisms for Elderly Suicide Prevention.
- l) Create a special cell to cater to the safety, security and geriatric rehabilitation needs of the elderly affected by natural disasters.
- m) Promote awareness programs, camps and campaigns on elderly falls prevention, dementia screening, rehabilitation care, and other aspects of health and medical care, among others.
- n) Establish district-level Senior Citizen Protection Cells, modeled after initiatives like the Delhi Police's Senior Citizen Portal. These cells will focus on ensuring the safety and security of senior citizens, particularly those living alone.
- o) Foster collaboration between Senior Citizen Protection Cells and local law enforcement, including Resident Police and Residents' Welfare Associations (RWA), to create a network that



actively monitors and responds to the needs and concerns of senior citizens within the district, enhancing community-based support systems.

- **Relevant Legislative Act / Bill:** Article 21<sup>8</sup> and Article 41 of the Constitution of India, The Maintenance and Welfare of Parents and Senior Citizens (MWPSA) Act<sup>28</sup>
- **Concerned Ministry/Department:** Ministry of Home Affairs, National Disaster Management Authority (NDMA), Ministry of Social Justice and Empowerment (MSJE)





## 8. Built Environment

Age-friendly physical environments can make a significant difference in the lives of older people, determining whether they can maintain their independence or become dependent. For instance, older individuals are more inclined to stay physically and socially active when they can safely walk to a neighbour's house, access local transportation, and visit parks. On the other hand, older people residing in unsafe or polluted areas are less likely to venture out, which can lead to isolation, depression, reduced fitness, and increased mobility issues.

The availability of safe and adequate housing is especially crucial for the well-being of older adults. The location of their residence, including its proximity to family members, services, and transportation, can be the determining factor between experiencing positive social interactions or facing isolation." – World Health Organization, 2001.

- **PRINCIPLE: Older people have the right to equity, choice, and accessibility in housing and general infrastructure that are connected to community services and facilities.**

### Action to be taken by concerned stakeholders

- a) Promote integrated, multi-department and interdisciplinary coordination in designing and developing age friendly infrastructure and environments.
- b) Ensure age friendly planning is incorporated into city master plans.
- c) Promote and ensure that all public spaces are accessible to citizens of all age groups, including elderly and disabled, facilitating wheelchair and barrier-free movement.
- d) Promote the construction of centralized complexes that offer a range of services such as supermarkets, banks, family services, medical offices, hospitals, leisure centres in proximity to residential areas.



- e) Central and state Governments should continue to improve roads to enhance safety and accessibility for older people.
  - f) State authorities should create safer road and roadside environments for older drivers, pedestrians, cyclists and users of powered wheelchairs and scooters.
  - g) Provide user-friendly and convenient public transport, including low-floor buses and curbside access to these vehicles to accommodate older people.
  - h) Respective governments should strive to improve their land-use planning to support Ageing in Place<sup>6</sup> as a key strategy for addressing the mobility and safety needs of older people.
  - i) Promote measures that improve the environmental sustainability of communities, enabling older people to maintain independent mobility.
  - j) Ensure strict compliance of National Building Code and Harmonized Guidelines and Space Standards for Universal Accessibility in India.
  - k) Promote age-appropriate sports and sports infrastructure that are accessible and usable by older people.
  - l) Ensure the construction of more accessible public toilets, with features designed to accommodate the needs of older people.
  - m) Promote the installation of toilets inside households, particularly in rural areas, to eliminate open defecation and improve sanitation practices, prioritizing the dignity and convenience of older individuals.
- **Relevant Legislative Act / Bill:** Rights of Persons with Disabilities (RPwD) Act<sup>47</sup>, Model Building Bye Laws<sup>31</sup> (MBBL), Real Estate (Regulation & Development) Act<sup>44</sup> (RERA).
- **Concerned Ministry/Department:** Ministry of Housing and Urban Affairs (MHUA), Department of Empowerment of Persons with Disabilities, Ministry of Social Justice & Empowerment (MSJE), Ministry of Railways, Ministry of Civil Aviation, Ministry of Road Transport & Highways (MoRTH), Town and Country Planning Organisation (TCPO)





## 9. Housing, Shelter & Residential Care

Good housing that is safe, comfortable, conveniently located, and affordable is a crucial issue for older people. The provision of neighbourhoods where people of all ages can live safely, with a variety of housing types and access to local facilities and activities, allows older people to be active members of the community, forming the foundation of inclusive planning.

A high proportion of older people who are no longer able to maintain or live in their homes prefer to move to more suitable accommodation within areas or cities that are familiar to them. Housing choice not only enables older people to remain in familiar neighborhoods and communities, close to families, friends, services, and other support networks, but also promotes a sense of belonging and safety.

- **PRINCIPLE: Older people have the right to equitable and varied housing options that are connected to essential services and community facilities.**

### Action to be taken by concerned stakeholders

Stakeholders should endeavour to ensure that older people can access suitable, affordable accommodation through the following measures:

- a) Design and develop national standards and guidelines for all formats of Senior Living and promote their implementation by the state governments.
- b) Ensure registration of all formats of residential facilities for senior citizens under the relevant acts with the concerned department or ministry.
- c) Ensure the construction of Senior Citizens Care Home in each district in India, either funded by central government, state government, corporate social responsibility, civil society or individual



philanthropists.

- d) Promote, support and maintain equity and choice in housing options for older people, covering various formats of residential care, including retirement communities, senior citizen care homes<sup>17</sup>, independent living<sup>23</sup>, assisted living facilities<sup>12</sup> (ALF), respite care homes<sup>46</sup>, nursing homes<sup>38</sup>, transitional care homes<sup>52</sup>, continuous care homes<sup>19</sup>, dementia care homes<sup>21</sup> or memory care homes<sup>29</sup> (homes for senior citizens afflicted with Alzheimer's disease/ Dementia), hostels, night shelters, and other residential facilities.
  - e) Promote consultations and develop innovative housing options appropriate to the needs of older people.
  - f) Facilitate access to affordable and public housing for the unorganized, economically disadvantaged, and lower-income elderly population, including slum dwellers, chawls, and jhuggi residents. Implement measures to ensure that seniors can easily apply for and rent houses under schemes like Affordable Rental Housing Complexes<sup>16</sup> (ARHC), a sub-scheme under Pradhan Mantri Awas Yojana- Urban (PMAY-U).
  - g) Develop smaller housing units of one/two-bedroom public and private housing accommodations suitable for older people.
  - h) Assist developers and the concerned ministry in identifying and allocating suitable locations for older persons' housing and social development.
  - i) Ensure effective implementation and adherence of Model Guidelines for Regulation and Development of Retirement Homes.
- **Relevant Legislative Act / Bill:** Rights of Persons with Disabilities (RPwD) Act<sup>47</sup>, Model Building Bye Laws<sup>31</sup> (MBBL), Real Estate (Regulation & Development) Act<sup>44</sup> (RERA)
  - **Concerned Ministry/Department:** Ministry of Housing and Urban Affairs, Department of Urban Development, Ministry of Rural Development.
  - **Existing Schemes / Programs:** Atal Vayo Abhyudaya Yojana<sup>14</sup> (AVYAY) - Integrated Programme





for Senior Citizens (IPSrC), Pradhan Mantri Gramin Awas Yojana<sup>41</sup> (earlier known as Indira Awas Yojana). Affordable Rental Housing Complexes<sup>16</sup> (ARHC)





## 10.Support Services

While many elderly people are able to maintain active and independent lives in their own homes, as they age and become frail, there arises a need for various community support services to assist them in their daily lives.

- **PRINCIPLE: Older people have the right to access a variety of high-quality support services that enable them to age successfully in their own homes or in residential care facilities.**

### Action to be taken by concerned stakeholders

Stakeholders should ensure that older people are able to access quality support services through the following measures:

- a) Develop residential and day care respite services for people with dementia and their carers.
- b) Promote support services which are culturally and linguistically sensitive.
- c) Ensure services and programs are adequately funded to maintain continuity.
- d) Advocate on behalf of older people for growth and expansion of services especially for the dependent elderly.
- e) Promoting a coordinated and integrated approach to ensure effective and efficient provision of local support services.
- f) Provision of subsidized accommodation for community organizations that offer services and programs for older people.
- g) Encourage Home Modifications to facilitate extended Ageing in Place<sup>6</sup>.
- h) Develop and promote the concept of handyman services for helping the elderly with minor repairs, cleaning and errands.





## 11. Transportation and Access

As people age, they often face growing challenges when it comes to traveling. Many older people don't have the option of using a private car, and public transportation is frequently unsuitable, unavailable, or inappropriate for their specific needs. Ensuring that older individuals have access to suitable transportation is crucial for their overall well-being.

Age-related conditions can significantly impact mobility by limiting physical access to various transportation options. Musculoskeletal issues like osteoarthritis and rheumatoid arthritis, as well as declining strength, can reduce the range of motion in limbs, making it difficult for older people to walk, board and exit vehicles, and operate driving controls or handle steering wheels. These conditions may also hinder access to public transit by making it challenging to cross streets, climb stairs, or stand in a moving vehicle.

Given the rapid aging of our society, there is a compelling need to enhance vehicle design and create more accessible transportation solutions that address the specific challenges faced by older individuals. Aging often leads to frailty and an increased susceptibility to injury in the event of accidents. Therefore, ongoing improvements in transportation accessibility are especially beneficial for older passengers, enhancing their safety and comfort during travel.

- **PRINCIPLE: Older people have the right to accessible, convenient, reliable, and affordable transportation that enables them to fully participate in their communities.**

### Action to be taken by concerned stakeholders

Stakeholders should work towards ensuring that transportation is flexible, reliable, and affordable by implementing the following measures:



- a) Recognize the need for increased and improved community transport services for frail elderly individuals and people with disabilities.
- b) Review public transportation services, including railways and buses, with a focus on prioritizing accessibility, signage, and safety measures.
- c) Introduce subsidized, age-specific, or income-based pricing for public transportation, particularly for underprivileged elderly individuals using railways, buses, and metros.
- d) Establish dedicated transportation services for medical appointments, including regular treatments like chemotherapy and dialysis, to ensure accessibility and reliability.
- e) Conduct sensitivity training for transportation employees to enhance their understanding of the needs of older people.
- f) Enhance bus routes to connect different areas and specific destinations such as religious sites, shopping centres, and recreational facilities.
- g) Improve last-mile connectivity from major transportation hubs to ensure accessibility and convenience for older individuals.
- h) Review the availability of seating, install accessible signage, and consider options to increase seating at key locations such as bus stops, railway, and metro stations.
- i) Ensure the effective implementation of Accessibility Guidelines for Bus Terminals and Bus Stops.
- j) Ensure the effective implementation of Accessibility Standards and Guidelines for Civil Aviation.
- k) Ensure effective implementation of Guidelines on the accessibility of Indian Railways stations and facilities for differently abled persons and passengers with reduced mobility.
- l) Launch educational campaigns that promote maximum mobility and safety for older people.
- m) Create mechanisms that addresses the safety and mobility needs of older people. It is important to ensure that all decision makers and stakeholders are well informed about the diverse requirements of older people and have access to relevant information.
- n) Promote campaigns and sensitization programs emphasizing the substantial benefits older people gain by remaining mobile.
- o) Educate key decision-makers, policymakers, and stakeholders in all relevant areas concerning older people, with a special focus on those involved in transportation.



- p) Encourage policymakers to address the practical aspects of educational campaigns promoting existing transportation options, emphasizing their practicality for all users, not just the disadvantaged or disabled.
- q) Develop user-friendly information and guidance for seniors regarding service availability, schedules, stop locations, etc., presented in an easily understandable and accessible manner, supporting the perception and reality that alternative transport systems are safe and elder friendly.
- r) Promote and educate citizens of all ages about the importance of preparing for access and mobility needs before they reach retirement age. This will enable them to make informed decisions while they have various options available.
- s) Ensure the design of software-based dedicated allocation of Tatkal seats in rail and bus transport for older people.

➤ **Relevant Legislative Act / Bill:** Rights of Persons with Disabilities (RPwD) Act<sup>47</sup>

➤ **Concerned Ministry/Department:** Ministry of Railways, Ministry of Civil Aviation, Ministry of Road Transport & Highways (MoRTH)





## 12. Social, Cultural, Recreational and Travel Services

Community activities should provide opportunities for older people to actively participate in the development of their own culture and areas of interest. The provision of cultural services by respective ministries can facilitate personal and community development. Cultural development and planning should be integrated into a holistic approach aimed at fostering a sense of belonging, improving the quality of life, and enhancing the well-being of older people.

There is also a need to create conditions in which older people can actively participate and leverage their skills and talents for the cultural, social, and economic benefit of the community. Today, older people are healthier, live longer, and are more active than ever before. They enjoy and require opportunities to engage in a variety of social, recreational, and travel activities.

- **PRINCIPLE: Older people have the right to engage in cultural, artistic, and travel pursuits that maximize opportunities for self-expression, intercultural understanding, and interaction.**

### Action to be taken by concerned stakeholders

Stakeholders should promote social and cultural activities through following measures:

- a) Providing assistance and guidance to seniors and senior citizen groups in the community regarding cultural, social, and travel activities.
- b) Recognizing, respecting and fostering cultural diversity by supporting the preservation, development, and promotion of a wide range of social, cultural, and recreational activities.
- c) Ensuring equal access to cultural services for older people, including those from diverse ethnic backgrounds and individuals with limited mobility.



- d) Implementing accessibility standards and guidelines for cultural facilities such as monuments, public sites, museums, and libraries.
  - e) Promoting and facilitating accessible travel options and infrastructure for senior citizens to visit places of interest and cultural heritage.
  - f) Promote safety, security, active participation and recognition of elderly artisans.
  - g) Encouraging the active participation of older individuals in sharing and reviving lost recipes, cultural heritage, and forgotten art forms.
- **Concerned Ministry/Department:** Ministry of Textiles, Ministry of Culture, Department of Empowerment of Persons with Disabilities (DEPwD)
  - **Existing Schemes / Programs:** PM Vishwakarma Scheme<sup>39</sup>, Accessible India Campaign<sup>1</sup> (Sugamya Bharat Abhiyan)





### 13. Employment, Mentoring and Volunteering

Elders are repositories of experience, wisdom, and values. Turning 60 does not render them redundant. They have the right to gainful employment and meaningful occupation in fields that are best suited to them. Policies should be developed and implemented to promote their rehabilitation, retraining, and lifelong learning, enabling older adults to stay in the workforce.

- **PRINCIPLE: Older people have the right to contribute their knowledge, wisdom and experience to remain active and meaningfully occupied.**

#### Action to be taken by concerned stakeholders

- a) Promote programs that offer meaningful part-time or full-time employment, volunteering, and community participation for older people, especially those aged 60 with low incomes.
- b) Encourage the concept of "young-old" individuals assisting the "old-old" who may have physical, psychosocial, developmental disabilities, or other special needs.
- c) Support and assist homebound individuals in finding gainful employment or meaningful occupations, allowing them to maintain their dignity and avoid institutionalization.
- d) Advocate for and effectively implement the Livelihood and Skilling for Senior Citizens (SHGs) program.
- e) Create employment opportunities for elderly women in both rural and urban areas.
- f) Facilitate the integration of senior citizens into employment-focused programs and initiatives of Deendayal Antyodaya Yojana-National Urban Livelihoods Mission<sup>20</sup> (DAY-NULM).

- **Relevant Legislative Act / Bill:** Mahatma Gandhi National Rural Employment Guarantee Act<sup>27</sup> (MGNREGA)





- **Concerned Ministry/Department:** Ministry of Rural Development, Ministry of Agriculture & Farmers Welfare, National Skill Development Corporation (NSDC), Ministry of Fisheries, Animal Husbandry and Dairying, Ministry of Cooperation, Ministry of Labour & Employment
- **Existing Schemes / Programs:** Senior Able Citizens for Re-Employment in Dignity<sup>49</sup> (SACRED), Action Groups Aimed at Social Reconstruction<sup>2</sup> (AGRASR Groups), Seniorcare Ageing Growth Engine<sup>51</sup> (SAGE)





## 14. Technology

Technology plays a pivotal role in global development, and there is no turning back. For progress, older people must actively engage with and adapt to technological advancements. This requires maintaining a strong focus on staying educated about technology trends.

- **PRINCIPLE: Older people have the right to learn and use technology for their overall well-being.**

### Action to be taken by concerned stakeholders

- a) Promote and support development schemes that offer telemedicine and remote health, medical and safety support.
  - b) Promote and support smart home technology for the safety and security of the elderly in residential and community facilities.
  - c) Promote the safe use of smart technology, including medication monitoring, monitoring of health parameters, emergency alarm systems, CCTV, fire and gas disaster prevention.
  - d) Educate seniors on the use and potential risks of technology.
  - e) Promote and include the use of Assistive Technology<sup>13</sup> to improve the health and welfare of older people.
  - f) Promote and implement the existing policy on silver economy by supporting out-of-box and innovative solutions, products, processes and services for the welfare of the elderly.
- **Concerned Ministry/Department:** Ministry of Communications, Ministry of Electronics and Information Technology, Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce & Industry



- **Existing Schemes / Programs:** Ayushman Bharat Digital Mission (ABDM), START-UPS for elderly care

## Abbreviations and Definitions

- 1. Accessible India Campaign (Sugamya Bharat Abhiyan):** A nation-wide campaign for achieving universal accessibility for Persons with Disabilities (PwDs), implemented by the Department of Empowerment of Persons with Disabilities under the Ministry of Social Justice & Empowerment. It focuses on making public spaces, infrastructure, transportation, and technology more accessible, enabling PwDs to participate fully in society and enjoy equal opportunities.
- 2. Action Groups Aimed at Social Reconstruction (AGRASR):** Scheme designed by the Ministry of Social Justice and Empowerment to promote Elderly Self-Help Groups under the National Action Plan for Senior Citizens (NAPSrC). It aims to streamline elderly empowerment in the development debate, enhance the overall quality of life for senior citizens, and ensure their active participation in society.
- 3. Active Ageing:** A holistic vision promoting well-being in emotional, intellectual, physical, and social aspects of life, irrespective of age, socioeconomic status, or health.
- 4. Activities of Daily Living (ADL):** Refers to essential personal care/self-care tasks that individuals perform daily, including bathing, dressing, eating, toilet assistance, and transferring (e.g., moving from bed or chair). These activities are fundamental indicators of a person's functional independence and ability to care for themselves.
- 5. Aged Care Assessment Team (ACAT):** A multidisciplinary team of healthcare professionals responsible for assessing the comprehensive needs of older individuals, including their physical, psychological, medical, and social requirements, to determine the appropriate level of aged care and support services.
- 6. Ageing in Place:** The ability to continue living in one's own home and communities safely, independently, and comfortably as they age, regardless of age, income, or ability level.



- 7. Antyodaya Anna Yojana (AAY):** A scheme aimed at achieving food security and eliminating hunger in India, targeting the most impoverished individuals by providing essential food and commodities at subsidized rates to meet their daily needs.
- 8. Article 21 of Indian Constitution:** Safeguards our right to life and personal liberty, ensuring that these rights can only be restricted through lawful procedures. It is a fundamental right and a core element of personal freedom in India.
- 9. Article 32 of Indian Constitution:** It is a vital constitutional provision that grants individuals the right to approach the Supreme Court of India to seek justice when they believe their fundamental rights have been violated, empowering citizens to protect their rights through the highest court.
- 10. Article 41 of Indian Constitution:** The well-being of senior citizens is mandated in the Constitution of India under Article 41. “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”. The Right to Equality is guaranteed by the Constitution as a fundamental right. Social security is the concurrent responsibility of the Central and State Governments.
- 11. Article 47 of Indian Constitution:** It directs the state governments to prioritize and enhance public health and nutrition, highlighting the government's responsibility in this regard.
- 12. Assisted Living Facilities (ALF):** Residential housing designed for seniors or people with disabilities (PwDs) needing assistance with daily living activities, such as bathing, grooming, feeding and medication monitoring, while promoting independence in a communal setting.
- 13. Assistive Technology:** Assistive technology is a term for assistive, adaptive, and rehabilitative devices for people with disabilities and the elderly. Disabled and elderly people often have difficulty performing activities of daily living<sup>4</sup> (ADL) independently, or even with assistance.
- 14. Atal Vayo Abhyudaya Yojana (AVYAY):** A central sector scheme, which was previously known as



National Action Plan for Senior Citizens, with the vision of enabling senior citizens to live healthy, happy and empowered lives within society.

- 15. Ayushman Bharat:** A healthcare policy initiative aimed at achieving the vision of Universal Health Coverage (UHC).
- 16. Affordable Rental Housing Complexes (ARHC):** Housing complexes developed under the Pradhan Mantri Awas Yojana - Urban (PMAY-U) scheme, designed to provide affordable rental housing options to eligible beneficiaries, including seniors and economically disadvantaged individuals.
- 17. Care Homes:** Residential facilities that provide accommodation and personal care services to elderly individuals who can no longer live independently in their own homes. These homes offer support, assistance with daily living activities, and a safe living environment for seniors.
- 18. Clinical Establishment Act:** Enacted by the Central Government in India, this legislation aims to register and regulate all clinical establishments in the country, with a view to prescribe minimum standards for facilities and services provided by these establishments to ensure quality healthcare delivery to patients.
- 19. Continuous Care Homes/ Continuing Care Retirement Community (CCRCs):** Residential facilities that provide housing, social care, healthcare, and nursing care, within one location through long-term continuing care contracts, often for a resident's lifetime.
- 20. Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM):** is a government program in India designed to uplift the urban poor by offering skill training, self-employment opportunities, access to credit, and social security measures, with the goal of enhancing their livelihoods and reducing poverty in urban areas. It aims to empower marginalized urban communities for sustainable economic development.



- 21. Dementia Care Homes:** Specialised residential facilities that are staffed with trained professionals experienced in dementia/memory care. These homes are designed to provide a safe and supportive environment that caters to the unique needs of residents with dementia, helping them maintain their independence to the extent possible.
- 22. Geriatric Care Centres:** Facilities dedicated to providing specialized care for elderly individuals with chronic health problems, offering a range of services focused on rehabilitation, rest, and overall well-being.
- 23. Independent Living:** A range of housing options for older individuals that enables them to live on their own while accessing various amenities and community services. These options promote self-sufficiency and active lifestyles while catering to the specific needs of seniors.
- 24. Indira Gandhi National Disability Pension Scheme:** A government initiative, part of the National Social Assistance Programme<sup>37</sup> (NSAP), providing monthly pension support to disabled individuals aged 18 or older with 80% or more disability who are part of the Below Poverty Line (BPL) category. This scheme is administered by the Ministry of Rural Development under the Central Government to support disabled individuals in India.
- 25. Indira Gandhi National Old Age Pension Scheme (IGNOAPS):** A part of the National Social Assistance Programme<sup>37</sup> (NSAP) in India, it grants monthly pensions to citizens aged 60 and above who belong to the Below Poverty Line (BPL) category.
- 26. Integrated Programme for Senior Citizens (IPSrC):** A program designed to enhance the quality of life for senior citizens, especially indigent senior citizens, by providing basic amenities such as housing, food, medical care, and opportunities for recreation and entertainment.
- 27. Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA):** A government initiative in India that legally guarantees 100 days of wage employment in a financial year to adult members of rural households who request employment and are willing to perform unskilled manual labour.



- 28. The Maintenance and Welfare of Parents and Senior Citizens (MWPSC) Act:** An Indian legislation aimed at safeguarding the rights of senior citizens, including parents, who are unable to support themselves financially. It imposes a legal obligation on children and grandchildren to provide financial support and maintenance to their elderly parents or grandparents if they are in need.
- 29. Memory Care Home/Facility:** A specialized residential facility equipped with trained staff experienced in providing care for individuals living with Alzheimer's disease or another form of progressive-degenerative dementia. These facilities are designed to ensure the safety and well-being of residents with memory impairments and often include tailored activities and environments to support their unique needs.
- 30. Mental Healthcare Act:** An Act aimed at providing mental healthcare and services for individuals with mental illness while protecting and promoting their rights during the delivery of mental healthcare and services. This act outlines provisions for the care and treatment of individuals with mental health conditions.
- 31. Model Building Bye Laws:** Legal regulations used to govern aspects of building construction and development, including parameters related to building coverage, height, bulk, architectural design, and construction standards. These bye-laws help ensure safe and orderly development of an area.
- 32. National Food Security Act (NFSA):** An Indian law that legally entitles approximately 75% of the rural population and 50% of the urban population to receive subsidized foodgrains under Targeted Public Distribution System (TPDS). This act aims to provide food security to those in need by granting access to essential food commodities.
- 33. National Health Policy:** A policy framework in India that aims to achieve the highest possible level of health and well-being for all citizens of all ages. It emphasizes preventive and promotive





healthcare across various developmental policies and seeks to provide universal access to high-quality healthcare services without causing financial hardship to individuals.

- 34. National Policy on Older Persons (NPOP):** A policy framework in India aimed at providing state support to ensure the financial and food security, healthcare, shelter, protection against abuse and exploitation, and improved quality of life for older citizens, promoting their well-being and inclusivity in society.
- 35. National Programme for Control of Blindness:** An Indian program committed to reducing avoidable blindness through optimal resource utilization and improved access to quality eye care services.
- 36. National Programme for Health Care of the Elderly (NPHCE):** Indian initiative providing dedicated healthcare services to senior citizens aged 60 and above at different healthcare levels (primary, secondary, and tertiary) to address their unique health challenges.
- 37. National Social Assistance Programme (NSAP):** A centrally sponsored scheme by the Government of India that offers financial assistance, in the form of social pensions, to individuals living below the poverty line (BPL), including the elderly, widows, and persons with disabilities.
- 38. Nursing Homes:** Residential facilities that provide medical care and support for individuals who do not require hospitalization but need assistance with nursing care and activities of daily living (ADL). These facilities typically have skilled nurses and healthcare staff available 24/7, who can provide medical care as well as various rehabilitation therapy (physical, speech, occupational therapy etc).
- 39. PM Vishwakarma Scheme:** An initiative to help enhance the skills of workers and facilitate their access to loans for improved earnings.
- 40. Pradhan Mantri Jan Arogya Yojana (PM-JAY):** PM-JAY, popularly known as Ayushman Bharat<sup>15</sup>, is the world's largest health insurance/ assurance scheme fully funded by the government, seeking



to secure the lives of 50 crore individuals. It provides a cover of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalization across public and private empanelled hospitals in India. PM-JAY was earlier known as the National Health Protection Scheme (NHPS) and incorporates the earlier Rashtriya Swasthya Bima Yojana (RSBY).

- 41. Pradhan Mantri Gramin Awas Yojana (PMGAY):** Previously known as Indira Awas Yojana, is a public housing scheme in India. It focuses on constructing or upgrading dwelling units for various disadvantaged groups, including Scheduled Castes, Scheduled Tribes, freed bonded laborers, and Below Poverty Line (BPL) households, by providing financial assistance for housing needs.
- 42. Pradhan Mantri Vaya Vandana Yojana (PMVVY):** is a government-backed pension scheme in India, primarily designed for senior citizens aged 60 and above. This scheme is offered by the Life Insurance Corporation of India (LIC) and provides regular pension income to beneficiaries. It offers a guaranteed pension payment for ten years, with the option to receive payments monthly, quarterly, semi-annually, or annually. PMVVY is aimed at providing financial security and support to senior citizens during their retirement years.
- 43. Rashtriya Vayoshri Yojana (RVY):** A government scheme in India aimed at providing assisted-living devices and physical aids to senior citizens belonging to the Below Poverty Line (BPL) category.
- 44. Real Estate (Regulation & Development) Act (RERA):** An Act commonly known as RERA, is an Indian law that establishes the Real Estate Regulatory Authority. It aims to regulate and promote the real estate sector while ensuring transparent and efficient property transactions. It also seeks to protect consumer interests by regulating practices related to property buying and selling, project approvals, and builder-buyer agreements, protecting consumer interests, and enhancing accountability among developers.
- 45. Rehabilitation Centres:** Facilities that provide rehabilitative treatment, including physiotherapy speech and occupational therapy and other therapies, to individuals recovering from physical



injuries, dysfunction, or disabilities.

- 46. Respite Care:** Respite care programs provide planned, short-term and time-limited breaks to families and other unpaid caregivers of children and adults with disabilities or cognitive impairments. These services are available in various settings such as care homes, day care centres and even the homes of elderly individuals. The primary goal of respite care is to provide relief and support to caregivers, while ensuring a positive experience for the care recipients.
- 47. Rights of Persons with Disabilities (RPwD) Act:** An Indian legislation that aims to protect and enhance the rights and interests of persons with disabilities. It promotes their inclusion and equal participation in society by prohibiting discrimination and ensuring accessibility, education, employment, and social security, among other provisions.
- 48. Scheme of National Award for Senior Citizens (Vayoshreshtha Sammans):** An initiative in India that recognizes and honors outstanding senior citizens and institutions/organizations that have made significant contributions to the welfare and well-being of elderly individuals, especially indigent senior citizens.
- 49. Senior Able Citizens for Re-Employment in Dignity:** An initiative aimed at facilitating employment opportunities for senior citizens, by bringing Senior Citizen employment seekers and the employment providers together through an IT platform.
- 50. Senior Citizens Savings Scheme (SCSS):** A government-backed retirement savings program in India designed to provide financial security for senior citizens. It offers attractive interest rates and tax benefits and is available to individuals aged 60 and above.
- 51. Seniorcare Ageing Growth Engine (SAGE):** An initiative that aims to create a centralized portal in India for start-ups to offer products and services catering to the elderly population. This platform facilitates the delivery of various products and services designed to enhance the quality of life for senior citizens.



**52. Transitional Care Homes:** Transitional Care Homes are facilities that offer comprehensive care and support services. They provide a supportive environment with access to healthcare resources for elderly individuals in need of healing, rest, and rehabilitation to transition back to their normal living conditions, aiding in recovery and adjustment.



## About Us

Pankaj is a post management graduate having 29 years' experience in Project Management, Strategic Planning, Sales & Marketing and Business Development across the NGO, Telecom, and Hospitality sectors.

He has been in consulting role for Senior Living (Care Homes, Retirement Homes, Assisted Living, Old Age Homes) and Elderly Care from the past 18 years. He assists clients with support and development of Senior Living projects by providing technical expertise in conceptualizing, designing and operations of Aged Care facilities. He advises care operators to step in as the facility managers once the project is commissioned.

He has in-depth planning experience of Aged Care Sector including development of design standards, market surveys and Old Age Homes/ Senior Citizens Housing management. He has sound understanding of Accessibility Standards, Universal Designs and Sustainable Business Plans.

He is experienced in audit and surveys of existing senior living projects including development of manuals for operational standards, guidelines & standard operating procedures. He advises clients on developing systems and processes to improve the existing standards and service delivery levels.

He has served leading organizations like Age Ventures India (HelpAge India social business venture), HelpAge India, ICICI Prudential, Tata Teleservices Ltd, and others.

He is a passionate and strong supporter for the need to care for the elderly especially for people with Dementia / Alzheimer's. He is a regular contributor on LinkedIn with posts related to Elder Care needs, senior living formats, domiciliary care models etc. His LinkedIn profile is: <https://www.linkedin.com/in/pankajmehrotra-seniorlivingconsultant>

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