

Policy Proposal for Strengthening Senior Citizen Welfare in India: A Multi-Ministerial, Youth-Driven National Strategy

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Submitted to:

- Ministry of Social Justice and Empowerment
- Ministry of Health and Family Welfare
- Ministry of Housing & Urban Affairs
- Ministry of Rural Development
- Ministry of Labour & Employment
- Ministry of Women and Child Development
- Ministry of Finance
- Local MLAs

I. Executive Summary

India's senior citizens (aged 60+) constitute over 10% of the population and are projected to reach 20.8% by 2050. With rising life expectancy, the nation faces urgent challenges related to **healthcare, income security, social inclusion, and elder abuse prevention**. Many elderly citizens live with chronic health conditions, limited financial independence, and lack of community support, particularly in rural areas.

This policy seeks to **bridge critical welfare gaps** through a **multi-ministerial, community-driven strategy**. It aims to provide **comprehensive healthcare, income and housing security, digital inclusion, caregiver support, and stronger protection frameworks**, ensuring that India's senior citizens live with dignity, safety, and active participation.

II. Policy Gaps Identified

1. Healthcare Access Deficit

- Limited geriatric care facilities and specialists
- Rural PHCs lack infrastructure for age-related conditions

2. Financial and Pension Insecurity

- Large sections of elderly, especially in unorganized sectors, lack pensions
- Rising medical costs create additional burden

3. Inadequate Housing and Social Infrastructure

- Few affordable old-age homes and assisted living facilities
- Lack of senior-friendly public infrastructure (transport, housing, digital systems)

4. Elder Abuse and Neglect

- Increasing cases of physical, emotional, and financial abuse
- Weak reporting and enforcement mechanisms

5. Digital and Social Exclusion

- Low digital literacy widens exclusion from essential services
- Declining intergenerational bonding and community engagement

6. Caregiver and Family Stress

- Lack of structured support and respite for caregivers
- Limited training programs to assist in geriatric care

7. Limited Representation in Policymaking

- Senior citizens have minimal direct participation in welfare planning
- Absence of institutionalized elder councils

III. Objectives of the Proposed Policy

1. Ensure universal access to affordable, quality healthcare for senior citizens.
2. Provide comprehensive financial and pension security, especially for vulnerable groups.
3. Expand housing, social infrastructure, and community-based elder care.
4. Prevent elder abuse through legal safeguards and reporting mechanisms.

5. Promote digital literacy and active social participation.
6. Provide structured support systems for caregivers and families.
7. Institutionalize the voices of senior citizens in policy planning.

IV. Proposed Initiatives & Multi-Ministerial Collaboration

1. National Geriatric Healthcare Mission (NGHM)

Lead: Ministry of Health and Family Welfare + Ministry of Rural Development

- Establish geriatric wards in all district hospitals
- Mobile health units with telemedicine support in rural and urban areas
- Free annual health check-ups for all senior citizens

2. Universal Pension and Financial Security Scheme (UPFSS)

Lead: Ministry of Finance + Ministry of Labour and Employment

- Expand pension coverage for unorganized workers
- Subsidized health insurance premiums for low-income elderly
- Direct Benefit Transfers for economically vulnerable seniors

3. Elder-Friendly Housing and Infrastructure Program (EFHIP)

Lead: Ministry of Housing and Urban Affairs + Ministry of Rural Development

- Senior-friendly public transport and housing standards
- Expansion of community-based day-care centres and assisted living homes
- Incentives for private sector development of affordable elder housing

4. Elder Safety and Dignity Initiative (ESDI)

Lead: Ministry of Home Affairs + Ministry of Social Justice and Empowerment

- National elder helpline for reporting abuse and neglect
- Local police training in elder protection laws
- Strengthened implementation of Maintenance and Welfare of Parents and Senior Citizens Act (2007)
- Implementation of accessible environments in government and private establishments and development of recreational areas for senior citizens

5. Digital Literacy and Social Inclusion Drive (DLSID)

Lead: Ministry of Electronics & IT + Ministry of Youth Affairs

- Community-based digital literacy training for seniors

- Intergenerational volunteer programs connecting youth and seniors
 - Online platforms for cultural, educational, and social participation
6. **Caregiver Support and Empowerment Program (CSEP-Seniors)**
Lead: Ministry of Women and Child Development + Ministry of Social Justice
- Training modules for family caregivers in geriatric care
 - Respite centres and financial support for caregivers
 - Recognition programs to honour caregiving contributions
7. **National Senior Citizens Policy Council (NSCPC)**
Lead: Ministry of Social Justice and Empowerment + Ministry of Panchayati Raj
- District-level senior citizen councils feeding into state/national councils
 - Annual Elder Policy Summit for consultation and accountability

V. Implementation and Monitoring Framework

- **National Implementation Committee (NIC):** Located under PMO for inter-ministerial coordination
- **State Elder Welfare Task Forces:** To localize policy implementation
- **Pilot Programs:** Launch in 150 districts with high elderly populations
- **Capacity Building:** Training ASHA workers, nurses, and community volunteers in geriatric care
- **Accountability and Transparency:**
 - Independent elder-led audits
 - Public dashboards tracking pensions, healthcare, housing, and abuse cases
 - Citizen/youth feedback through social audits and local report cards

Monitoring Tools:

- Real-time dashboards on service delivery
- Independent elder-led audits every year
- National survey on senior welfare every 3 years

VI. Funding Sources

- Consolidation of existing schemes (National Social Assistance Programme, Ayushman Bharat)

- CSR partnerships (healthcare, housing, fintech, insurance)
- International development aid (UNFPA, WHO, World Bank)
- State and municipal matching grants

VII. Conclusion and Call to Action

This proposal outlines a **comprehensive, equity-focused strategy** for senior citizens in India, ensuring healthcare, financial security, dignity, and inclusion. By embedding elder welfare into healthcare, housing, finance, and digital initiatives, India can build an **age-inclusive society** where its elderly thrive.

We urge the Government of India to adopt and launch this **multi-ministerial, senior welfare policy** by **International Day of Older Persons, October 1, 2026**.

Respectfully submitted by:

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