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In this edition

CARE OF ELDERLY THROUGH SOCIAL PROTECTION AND WELFARE

ASIA- PACIFIC GROWTH TO REMAIN SLOW DURING 2014

POST 2015 GOALS TO ELIMINATE POVERTY

GENDER INEQUALITIES AND JUSTICE FOR WOMEN

INTERNATIONAL CONFERENCE AND WORKSHOP

FEATURE ARTICLE - SOCIAL PROTECTION AND SOCIAL WELFARE OF ELDERERS

CARE OF ELDERLY THROUGH SOCIAL PROTECTION AND WELFARE



Globally the number of older persons have more than trippled since 1955. By 2050 , the population of age 60+ is projected to increase again three fold to reach 2 million. Countries with more than 10 million people age 60 above include China , India the United States, Japan, Rusian Federation and Germany.

As people get older they are more vulnerable to economic, physical , financial and mental crisis requiring family or institutional support. Their Social Rights are neglected and they are profusely abused . Elder abuse and denial of basic rights as envisagad in UN's Declaration on the Rights of Older People and the Madrid International Plan of Action on aging 2002, is now a

serious social , political and legal problem that would confront societies.

An International Conference on elderly Dignity and Abuse was organised in India on 14- 16 March 2014 by centre for Gerontological studies assisted by The United Nations Poplulation Fund and Government of Kerala. About 110 delegates including 14 delegates from forieng countries participated in this conference. The objective of the Conference was to understand the challenges of aging population and to arrive at possible solutions to overcome these challenges.

The Regional President ICSW SA Regional Committee, A.S.Shenoy was invited to participate in this conference and presented a paper on Care For Elderly Through Social Protection And Social Welfare. This paper is reproduced in this issue as a feature article.

ASIA- PACIFIC GROWTH TO REMAIN SLOW DURING 2014

Asia- Pacific growth will remain slow in developing Asia – Pacific Countries during 2014, according to the latest United Nations Macro Economic Projections released by ESCAP.

ESCAP reveals that the three years between 2012 and 2014 mark the first time at least two decades that developing Asia – Pacific economies are growing at less than 6% annually, averaging 5.4% compared to 8.4% during pre-crisis years of 2002- 07.

Dr. Noeleen Heyzer United Nations Under Secretary General and ESCAP Executive Secretary explained “ The economies of Asia and the Pacific are at the turning point. The manner in which the current transition is managed will have a long term impact on the region’s inclusive and sustainable development path”. The key economies of China , India and Indonesia with large domestic markets have grown moderately in 2013 after recent years of strong performance . India’s growth is expected to rebound in 2014 to 6% after remaining unchanged at around 5.0% in the preceding two years.

Asia Pacific developing economies face the prospect of lower growth in the coming years underlining the need for forward looking macro economic policies and intra regional co-operation. Protectionism, slow job creation and rising inequality underpin softening growth. The year end update emphasizes that improve access to decent and productive employment is key to reducing rising economic inequality.

Source: Press Release Escap

POST 2015 GOALS TO ELIMINATE POVERTY

UN General Assembly has agreed post 2015 goals should be universal targeting not only for 1 billion people living in absolute poverty but all 7 billion of the world’s population. This will come into reality only if middle income countries engage with it seriously. Middle income countries housing majority of poor people still face massive development challenges.

Among middle income countries in South Asia, India is emerging as a country influencing global economic growth. Other middle income countries who can play an active role in this regard are China, South Africa, Indonesia, Turkey, Mexico and Columbia.

Efforts to formulate new international development target to succeed the Millennium Development Goals after 2015 are emerging as a key indicator of what the future holds. The middle income countries can play an active role in eliminating poverty by 2030 and for economies to move to more sustainable and inclusive globalisation by improving high employment, stagnant and economic growth and reducing global warming to 20°C.

Source: Extracts of report of Alex Evans published in Hindu News paper 30th December 2013.

GENDER INEQUALITIES AND JUSTICE FOR WOMEN

The recent report of the UN says since the adoption of the Cairo Programme of Action at the UN International Conference of Population And Development (ICPD), the status of the women has improved world wide. But report says inequalities can reserve progres in women status especially in Health and Longivity. Maternal mortality has come down by half, skilled birth attendance has increased by 50% since 1990. More women have access to education, work and political participation and fewer adoldsent girls are having babies.

But these suceses are not reaching everyone equally. In the poorest community women's status in maternal death , child marriage and many of the concerns of the Cairo Conference have seen very lillte progress in the last 20 years. In some instances the progress reversed, Mr. Bahatunde Osotimehin, Executive Director, United Nations Population Fund feels a fundamental commitment to individual dignity and Human Rights is the basis of a resilient and sustainable future.

Source : Report on United Nation Internal Conference on Popultaions and Developments beyond 2014.

INTERNATIONAL CONFERENCE AND WORKSHOP



The joint world conference of ICSW , IASSW and IFFW on Social Work Education and Social Development 2014 will be held at Melbourne, Australia from 9 to 12 July

The theme of the Conference is **'Promoting Social and Economic Equality: Responses from Social Work and Social Development'**.

The sub themes of the conference are

- Strengthening the social and cultural wellbeing of individuals, families and communities – promoting resilience, empowerment, safety and respect
- Addressing health inequalities and disadvantage for individuals and communities
- Fostering social and economic initiatives that promote security and protection
- Creating sustainable and safe physical environments
- Educating for change, human rights and equality
- Ensuring the sustainable and ethical use of technology in human services

This Conference will provide opportunities to share achievements and ideas of experts related to health, disability, mental health, child and family welfare, gender and human rights , education etc

For registration and more details visit Web site: www.swsd2014.org

UNESCO SOUTH ASIA TECHNICAL WORKSHOP ON EDUCATION

UNESCO New Delhi, Government of India and ActionAid Association organized the South Asia Technical Workshop on the Role of the National Government and Civil Society Organizations from 19-20 December 2013 in New Delhi, at Hotel Umaro. Six countries from South Asia participated in the Workshop- Bangladesh, Bhutan, India, Maldives, Nepal, and Sri Lanka.

The workshop provided a forum for the South Asian countries' government and CSO representatives, international experts and resource persons, and also key stakeholders from India with opportunity to explore and discuss issues on achieving education for all Goals in South Asia by 2015 and formulating the Post 2015 Education Agenda.

The main objectives of the workshop were:

- Taking stock of the achievements and progress of six EFA goals in South Asia and the gap between projected results and goals in 2015;
- Sharing of best practices, lessons learnt, and experiences on implementation of the EFA goals in the countries of South Asia, highlighting collaboration between government and CSOs;
- Taking stock of the ongoing exercise in conducting National EFA Review and suggest for appropriate modality of working together; and
- Making recommendations for the future education goals, and the post 2015 development agenda.

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FEATURE ARTICLE - SOCIAL PROTECTION AND SOCIAL WELFARE OF ELDERS

Introduction & Objectives

A survey conducted during 2001 revealed that nearly two third of elderly persons are in rural area in India. Most of them are illiterate and depend on physical labour for their lively hood. 90% of them are in unorganized sector with no regular source of income and one third is living below poverty line. Many of them have to mend for their own living without any support of kith and kin. The majority of Indian elders are in potential vulnerable situation without adequate food, clothing, shelter and health care.

In order to understand economic and demographic shift of elderly persons, it is necessary to understand the challenges of an ageing population and possible solution to overcome these challenges. In this paper an attempt has been made to analyze how to help them to overcome the challenges and to live with dignity and self respect.

Global scenario of elders

Globally the number of older persons have more than tripled since 1950 By 2050 the population age 60 + or above is projected to increase again three fold to reach two million . Countries with more than 100 million people of age 60 and above include China, India, United States , Japan, Russian Federation and Germany. **With anticipated increase of world population older then 60 years to 20% by next four decades, there is a growing concern of long term viability of inter generation and governmental social support system protecting legal rights and welfare care services of elderly persons**

This is the background for the first time , Government has adopted a comprehensive approach linking the question of ageing to other frame work of Social and Economic Development of Human Rights which was agreed at the United Nations Conference in 1999 and later in 2002 at Second World Assembly adopting The Madrid International Plan of Action on ageing and the Political Declaration

Indian Situation

In India in the past, traditional social values and religious observances use to be supportive to the elderly. Today however economic change and disappearance of joint family system and increase of mortality started drastically eroding the support base of elderly. A person who reaches the age of 60 in India can now expect to live for more than 15 years. **But many cannot afford to take life easy in their old age. This calls for a strong supporting system from relatives, NGO's and Government.**

Statistics shows that by 2050, India will be home to one out of every six of the world's old persons. Elderly population is expected to increase to 173 million by 2026 and by 2050 nearly 80% of the world older persons will live in developing countries including India. A study of Help Age India pointed out that 1/5th of the elderly persons live alone in India. This proportion has registered a sharp increase in the past two decades and is more evident in the case of elderly women.

Rights of older people to Social Security

Right to equality has been guaranteed by the Constitution as a fundamental right. As per Article 41 of Indian Constitution, a directive principle of state policy has described that the state shall within the limit of its economic capacity and development, make effort for securing right of public assistance to old age people.

Economic empowerment is basic to the enjoyment of rights . Older men and women often do not have financial protection such as sufficient pension and other form of social security in India. **The single most pressing challenge to the welfare of older person is poverty**, which is a multiplier of risk for abuse. Without a secure minimum income, many of the older people and their families fall in to poverty. Older person are denied access to services and jobs and are subjected to abuse including verbal, sexual , psychological, financial exploitation , neglect and abandonment. **These abuses affect dignity and self respect for the older persons and government and society has to rise to tackle these issues.**

Unattended chronic disease, unaffordable medicines and treatment and malnutrition are part of old age life in India . **There is need to develop a system of affordable health care by a Universal Health Insurance Scheme irrespective of their income.**

Social coverage of eldery

In the absence of Universal Social Coverage, most countries rely on a multi pillar system that combines poverty relief and various benefit plans such as pension schemes, provident fund contribution etc These schemes are administrated by the Welfare Ministry and can reach a sizable proportion of the poor and old population.

Basically there are three pillars for old age income security in the world. They are 's :-

1. The first pillar is government funded social security such as minimum pension

2. The second pillar is mandatory system which enforces compulsory savings including amount deducted from salary every month for companies and Employees – Employer Savings Schemes and Provident Fund for private sector employees.
3. The third pillar is old age income which is a voluntary pillar which take care of self employed people like lawyers, doctors , land owners , shop keepers , farmers etc which now falls out of safety net

US Case History

US is the best example of how government antipoverty programmes succeeded involving the elders. American war on poverty turned 50 years old now. Poverty has come down by more than 1/3rd since 1968. A Columbian University study suggests that without government benefits the poverty rate would have increased to 31% by 2012. Average 27 million people were lifted annually out of the poverty by social programmes between 1968 -2012. In 1960 about 35% of older Americans were poor. In 2013 – 9% were poor. This is because senior citizens vote, so politicians listened to them and introduced programmes such as social security and medical care.

Social Welfare Schemes in India

In 1955 Government of India had introduced a social protection programme known as Employers Pension Schemes 1955. This pension scheme has been a good tool creating sound social security net for the pensioners.

As on today, the only government managed voluntary retirement plan is the public provident fund (PPF). Although this is a popular small saving instrument, it is not generally geared towards retirement as it allows withdrawals for wedding or home purchases.

In India it was in 1999, the Ministry of Social Justice and Empowerment commissioned a project OASIS (old social and income security) **Tt calls a new pension agency to cover more than 300 million people those who are not part of organized sector. But till now this recommendation is not implemented.**

Insurance cover that is elderly sensitive is virtually non existent, insurance premium increases in an unsustainable manner with age and there is rampant age discrimination in health insurance sector. **Further, preexisting illness are usually not covered making insurance policies unviable for the elders.**

Government sponsored comprehensive cover for those living below poverty line and for elderly are necessary a family based insurance insurance cover that addresses comprehensively the unique health care needs of the elders.

Government of India has brought out a national policy of elderly persons in 1999.

1. To develop policy instruments by covering different income segments to monthly income
2. To revise Monthly pension income need to be at intervals to cover inflation and to reach out all persons 60+ living below poverty line.

3. To regulate Pension fund by a strong Regulatory Authority.
4. To give top priority for health care by giving better insurance scheme.

Many of these recommendation are still to be implemented.

Major Current Welfare Programmes

Major Current Welfare programmes are:-

1. Old age Pension Scheme ,
2. Provident Fund Scheme
3. Mediclaim scheme to cover health related problems
4. Annapurna Schemes giving 10Kg of food every month to senior citizens
5. Financial rebate of elderly in income tax and train travel.
6. Free legal aid to senior citizens by BS Bharathi Vidhya Peth new law college in Pune
7. Swavalamban, another scheme approved by Government in 2010 to cover workers in unorganized sector including senior citizens.
8. Government has come out with a legislation entitled. “ The Maintance and Welfare of Parents in Senior Citizen Act of 2007”, to help senior citizens neglected and ill-treated by their children
9. Government has come out with projects to set up Geriatric wards in Hospitals

Conclusion

In India during 1961 the population of elderly was 24 million, which increased to 43 million in 1981, 57 million in 1999 and 77 million in 2001. The propotion of elderly in total population of India also rose from 5.63% in 1961 to 6.58% in 1991 and 7.5% in 2001. An Un report has predicted that India will have 198 million old 60+ people in 2030 and 326 million in 2050. **Population ageing is a challenge to policy makers, care providers and society at large.**

With the number of senior elderly citizens expected to rise to 315 million by 2050 from the current 90 million, there is urgent need to derive comprehensive solutions for senior citizens lack of incentives and support in elderly care is leading to an increasing gap between supply and demand.

The elderly citizen is a national treasure, one who has contributed to both national growth and family development. Society has to embrace whole heartdly contribution of senior citizens to the society with more friendly health policy programmes combined with a generous programme of pragmatism in organizing delivery and funding health care services. **This is the need of the hour.**

Finally the attitude of society towards the elderly and support for their collective needs has to be changed. We need sensitization programmes of caring for the elderly rights and welfare from youth and adults. **Family support system can also do wonders for increasing self esteem and confidence**

of the elders and boost their physical and mental wellbeing. Government has to be take positive steps including development of a cadre of care givers who are professionally trained to handle geriatric issues.

A data base of senior citizen especially from rural area who are out of safety net has to be created first and social programmes tailored to their needs have to be evolved to take care of senior citizens need. For this a Central Registry has to be created by collecting basic authentic data of senior citizens who have no reach to government social programmes starting from Panchayath level.

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