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**Submission to the call for contributions on older women – 2021**

**GRAVIS, India**

[**www.gravis.org.in**](https://science.thewire.in/health/to-be-a-senior-citizen-during-indias-covid-19-epidemic/)

GRAVIS is a Civil Society Organization (CSO) in India that works for integrated rural development with a greater focus on older people and women. It reaches out to about 1.5 million people including about 200,000 older people. It is also an affiliate of the global Help Age International Network and a member of the Global Alliance for the Rights of Older People (GAROP). GRAVIS’ interventions are in the spheres of water security, agriculture and animal husbandry, health and education. Below is a summary of our experiences of working with older women in rural India from policy and implementation stand points:

**The rights of older women in international, regional and national law, policies and programmes**

**Existing legal instruments, policies and programmes in India to address the particular challenges faced by older women**

* **Indira Gandhi National Old Age Pension Scheme (IGNOAPS)**

[**https://nsap.nic.in/**](https://www.gibl.in/national-insurance/national-varistha-mediclaim-policy/)

* **Annapurna**

[**https://nsap.nic.in/**](https://nationalinsurance.nic.co.in/sites/default/files/VARISTHA%20Mediclaim%20for%20Senior%20Citizens%20Prospectus.pdf)

* **Pradhan Mantri Jan Arogya Yojana**

[**https://financialservices.gov.in/insurance-divisions/Government-Sponsored-Socially-Oriented-Insurance-Schemes/Pradhan-Mantri-Vaya-Vandana-Yojana(PMVVY)**](https://www.indiacode.nic.in/bitstream/123456789/13696/1/act_200756.pdf)

* **National Programme for the Health Care of Elderly (NPHCE)**

[**https://www.nhp.gov.in/national-program-of-health-care-for-the-elderly-n\_pg**](https://www.nhp.gov.in/national-program-of-health-care-for-the-elderly-n_pg)

[**https://main.mohfw.gov.in/major-programmes/other-national-health-programmes/national-programme-health-care-elderlynphce**](https://nsap.nic.in/)

* **Varishta Mediclaim Policy**

[**https://www.gibl.in/national-insurance/national-varistha-mediclaim-policy/**](https://scroll.in/article/961004/covid-19-in-urban-india-the-elderly-are-grappling-with-hunger-and-fears-of-dying-alone)

[**https://nationalinsurance.nic.co.in/sites/default/files/VARISTHA%20Mediclaim%20for%20Senior%20Citizens%20Prospectus.pdf**](https://financialservices.gov.in/insurance-divisions/Government-Sponsored-Socially-Oriented-Insurance-Schemes/Pradhan-Mantri-Vaya-Vandana-Yojana(PMVVY))

* **Rashtriya Vayoshri Yojana**

[**https://www.india.gov.in/spotlight/rashtriya-vayoshri-yojana**](http://mospi.nic.in/sites/default/files/publication_reports/ElderlyinIndia_2016.pdf)

* **Varishta Pension Bima Yojana**

[**https://financialservices.gov.in/insurance-divisions/Government-Sponsored-Socially-Oriented-Insurance-Schemes/Varishtha-Pension-Bima-Yojana**](https://financialservices.gov.in/insurance-divisions/Government-Sponsored-Socially-Oriented-Insurance-Schemes/Varishtha-Pension-Bima-Yojana)

* **Senior Citizens' Welfare Fund**

[**https://www.indiafilings.com/learn/senior-citizen-welfare-fund/**](https://nsap.nic.in/circular.do)

* **Pradhan Mantri Jan Arogya Yojana**

[**https://pmjay.gov.in/about/pmjay**](https://www.india.gov.in/spotlight/rashtriya-vayoshri-yojana)

* **National Policy for Senior Citizens**

[**http://socialjustice.nic.in/writereaddata/UploadFile/dnpsc.pdf**](http://socialjustice.nic.in/writereaddata/UploadFile/dnpsc.pdf)

* **Maintenance and Welfare of Parents and Senior Citizens Act, 2007**

[**https://www.indiacode.nic.in/bitstream/123456789/13696/1/act\_200756.pdf**](https://www.indiafilings.com/learn/senior-citizen-welfare-fund/)

**Implementation and monitoring of the schemes**

[**https://nsap.nic.in/circular.do?method=aboutus**](https://nsap.nic.in/?method=aboutus)

**There also exists centralized Pension Grievances Redress and Monitoring System**

[**https://pgportal.gov.in/pension/**](https://pmjay.gov.in/about/pmjay)

**Monitoring mechanism for implementation of Act by States**

[**http://socialjustice.nic.in/UserView/index?mid=52569**](https://www.gravis.org.in/images/Books/Older%20Women%20Matter.pdf?mid=52569)

**Type of statistical data collected on older women, if any, and is it disaggregated by age, gender, and other relevant factors? How are older women defined for the purposes of law, policy and data collection?**

The statistical data is collected on a national level during Population Census. The data is disaggregated by age, gender, marital status, literacy educational attainment, caste, economic activity and place of living (rural and urban). Last Population census was done in 2011.

<https://censusindia.gov.in/Census_And_You/age_structure_and_marital_status.aspx>

**Definition of older women**

Elderly or old age consists of ages nearing or surpassing the average life span of human beings. The boundary of old age cannot be defined exactly because it does not have the same meaning in all societies. Government of India adopted ‘National Policy on Older Persons’ in January, 1999. The policy defines ‘senior citizen’ or ‘elderly’ as a person who is of age 60 years or above

[http://mospi.nic.in/sites/default/files/publication\_reports/ElderlyinIndia\_2016.pdf](http://www.gravis.org.in)

At the ground level, older women’s participation in community dialogues is very limited. In rural areas, within elected bodies, their representation is minimal. In efforts taken up CSOs such as GRAVIs, older women are given strong roles in Community Based Organizations (CBOs) such Village Older People Organizations (VOPAs), Self Help Groups (SHGS) and Inter-generational Learning Groups (ILGs). With training and capacity building, numerous older women have emerged as strong leaders. Within these CBOs, older women have been contributing to communities led drought mitigation and climate change adaptation with their experience and traditional knowledge.

**Economic, social and cultural realities lived by older women**

Older women in most cases have no rights whatsoever on family income or on property. Most of them are illiterate. Their health needs are poorly attended as compared to older men. In a survey conducted by UNFPA, about 60% older women rate their heath as poor and more than half of older women reported mental health issues. Within the experience of GRAVIS’ community health work, older women’s ratio attending outreach medical services is about 30% of all older people. The health awareness levels among older women are also very low.

Gender based discrimination is faced by older women in old age and throughout their life course impacting their human rights and their attainments. Some common examples of gender discrimination of against older women from our work are:

* No or limited access to primary health care
* Denial of adequate nutrition
* No economic rights, no cash in hands, no property rights
* Despite of ageing and deteriorating health conditions, severe physical work load including excruciating water fetching drudgery

COVID-19 has very adversely impacted older women. The statistical analysis done in the study published in Journal of Population Ageing on ‘Abuse, Neglect, and Disrespect against Older Adults in India’ shows that 61% of women were being neglected in the society. In rural areas approximately 80% of elderly were facing different types of abuse. A survey steered by Age well Foundation shows that cases of abuse against them increased during the lockdown period and after. The forms of abuse include a wide range from disrespect and verbal abuse, silent treatment (not talking to them), ignoring their daily needs, denying proper food, denying medical support, cheating financially, physical and emotional violence and forcing the elderly to work. Most common ways of elder abuse were found to be disrespect and verbal abuse, silent treatment (not talking to them), ignoring their daily needs, denying proper food, denying medical support, financial cheating, physical and emotional violence and forcing them to work. During the study it was found that 63.7% elderly respondents were facing neglect in their life. More than half (56.1%) elderly respondents said that they are suffering elder abuse in their families and society.

Case studies of elderly struggle during the lockdown time:

[https://science.thewire.in/health/to-be-a-senior-citizen-during-indias-covid-19-epidemic/](https://pgportal.gov.in/pension/)

[https://scroll.in/article/961004/covid-19-in-urban-india-the-elderly-are-grappling-with-hunger-and-fears-of-dying-alone](http://socialjustice.nic.in/UserView/index)

As contributors to community development and to social causes, older women have proved to be very effective leaders within GRAVIS interventions. They do need training and capacity building which they utilize very well. Over the last several years, nearly 3,000 older women have emerged as strong CBO leaders. They bring in very useful knowledge on drought mitigation and climate change adaptation, on agriculture and animal husbandry and on nutrition and water safety.

**Forms of discrimination against older women and gender-specific abuses**

Older women’s isolation within the communities (development projects, elected bodies, CBOs and Government schemes) is very common and is seen in almost all rural areas of India, with very high prevalence in the Thar Desert where GRAVIS operates.

At the level of our work, we have taken up a very active approach in involving older women within CBOS as described earlier.

The vulnerabilities of older women with disabilities and older women coming from minorities or from groups with lower socio-economic status are much higher. Their participation in elected bodies is minimal, while within CSO promoted CBOs, they are given opportunities to participate and to express their views. Abuse against older women within the communities is also a significant challenge which mostly remains unreported and “hidden”.

**A study on GRAVIS’ work with older women:**

[https://www.gravis.org.in/images/Books/Older%20Women%20Matter.pdf](https://main.mohfw.gov.in/major-programmes/other-national-health-programmes/national-programme-health-care-elderlynphce)