

CHAPTER FIVE

WELFARE MEASURES FOR THE ELDERLY IN GOA

Respect for the aged was established early. The “Law Givers” of India provided social norms for coping with the subject of aging. For example, in about 2000 B.C, Manu the first Law Giver spoke about the responsibilities of society towards the old. Similarly, in the post-Vedic period, Kautilya spoke about Government’s role in treating the elderly with respect and laid down various rules for the regulation of guilds, designed to provide collective security for life, prosperity, and freedom from want and misery (Rajan, Mishra,& Sarma, 1999:140).

Traditionally, Indian society accepted four important life stages. The first, Bramacharya, consists of a period of learning for the child, followed by Grishastha, the time when the adult is married, settled, and looks after his familial and societal duties. The third, Vanaprastha, consists of withdrawal from day-to-day material activities at age 60, while the fourth, Sanyasa, is the time when the person withdraws totally and is engaged only in his relationship to God and service to society. So if we understand the stages of life given by our rich culture, many of the problems faced by the elderly will be solved and ageing will a normal process of life.

As human life advances from childhood to youth and from youth to adulthood, at every stage it has a meaningful and responsible role to play. At the same time, every stage of human life is exposed to numerous stresses and strains of occupation and age. In old age these stresses and strains get accentuated due to lack of social, psychological and economic support from children and family who have their own priorities and responsibilities. Emerging changes in the demographic and cultural mores of society are

also major causes of an unfavourable situation for those in the twilight zone of life. Old age has always been accompanied by handicaps but their nature has never been as complex and extensive as we find it in the present times. Older people are, therefore, in need of vital support that will keep important aspects of their life-styles intact while improving their overall quality of life. In this situation, it has now become imperative for the society to accept greater responsibility to facilitate the social adjustment of the aged. Hence, it is good to know what policies and welfare measures have been undertaken by the various wings of the society such as the State and various organisations, for alleviating the problems of the aged and to enhance the life of older persons to give support through various initiatives.

5.1 INTERVENTION BY THE STATE IN THE WELFARE OF THE AGEING

Constitutional Provisions

The well-being of older people has been mandated in the constitutions of India. Article 41 of the Directive Principles of State Policy speaks about providing social security to the aged. According to this article, the State shall, within the limits of its economic capacity and development, make effective provision for securing the right to work, to educate and to public assistance in case of unemployment, old age, sickness and disablement, and in other cases of underserved want. This direction to the State needs to be seen in conjunction with the chapter on Fundamental Rights where in the citizens is guaranteed the 'right to equality' as also the 'right to life with dignity'.

Social security was made the con-current responsibility of the Central and State governments. The item No. 9 of the State List and item Nos. 20, 23 and 24 of the Concurrent list speak of the of age pension, social security, social insurance, economic

and social planning, and relief to the disabled and the unemployed (Reddy et al,2010, :112). In addition, Articles 42 and 47 deal with social security issues for the elderly, while other sections of the Constitution focus on labour welfare including conditions of work, Provident funds, liability for worker's compensation, invalidity and old-age pension and maternity benefits.

Legislative Measures

Several laws were enacted in the 1950's to 1980's to enhance the security of the aged. These included the Employee's Provident Fund and Miscellaneous Provisions Act of 1952, a step towards making welfare provisions for the future of industrial workers after retirement or for the benefit of their dependents, in case of early death. These provisions benefitted Government and industrial workers in the 'organized sector,' about 10% of India's work force.

In keeping with the tradition of family economic solidarity, the Hindu Adoption and Maintenance Act and the Hindu Succession Act were both enacted in 1956. Parents are entitled to inherit the property of sons and daughters, irrespective of their claims for maintenance from their children. Other legislation passed included a special tax benefit for elders age 65+ under the Income Tax Act of 1961 and the Payment of Gratuity Act of 1972, an additional retirement benefit for industrial workers. Pensions for Freedom Fighters who had fought for independence and retired servicemen also were enacted. Two life insurance schemes, Jeevan Akshay and Jeevan Dhara, were enacted to provide financial security after the age of 50.

The Goa Maintenance and Welfare of Parents and Senior Citizens Rules, 2009

There are instances of parents and grandparents being ill-treated by their children and daughter-in-laws and are deprived of their valuables such as gold, money and property, besides being driven out from their homes and abandoned to live as destitute in the old age homes. As parents, these senior citizens have given their children life, educated them and enabled them to earn a decent living. Whatever maybe the social problem, the children should realize that it is their bounden duty to care for their parents in their old age and shower with affection and respect. Domestic problems can occur, but elders crave to be wanted and it is cruel to neglect and harass them. One must remember that the wheel of life is constantly turning and youngsters themselves will have to one day turn old and may have to depend on the next generation.

With a view to address these problems faced by the senior citizens, 'The Maintenance and Welfare of Parents and Senior Citizens Act, 2007' was enacted in December 2007 to ensure need based maintenance for parents and senior citizens and their welfare. The Act effectively aims at converting a moral duty into a legal one by offering some options for redress to elderly problems.

The provisions provide that children not only biological but also adopted children and grandchildren who fail to maintain their aged parents will be deemed to have committed an offence under the Act that is punishable with fine up to Rs 5000/- or imprisonment up to three months, or both. The bill also provides that financial assistance given should be linked to the cost of living index.

The Act also includes the option for the elderly to withdraw a 'Will' made any point of time, if they feel they are ill-treated by those to whom they have bequeathed their

property. Another good point in the act is that if a person has transferred property to his children and they refuse or fail to provide for his physical needs, then the transfer would have deemed to have been made by fraud or coercion and shall be declared as null and void.

The act also provides for establishing and maintaining sufficient number of senior Citizen homes and highlights the need to sensitize the police to ensure proper protection of life and property of the elderly, especially those without support system.

Based on the above Act, the Government of Goa made rules for carrying out the purposes of the Act. It is called as Goa Maintenance and Welfare of Parents and Senior Citizens Rules, 2009 (Social welfare department, 2009). The Government notified rules under the Maintenance and Welfare of Parents and Senior Citizens Act, 2007 to uphold the security and dignity of aged parents and senior citizens. With the notification of the rules, parents and senior citizens uncared for by their children or relatives can file an application before their sub-divisional officers and deputy collectors to claim housing, food and healthcare from their children or relatives.

Under the act, any person who is a relative of a senior citizen and has sufficient means must maintain the senior citizen provided he is in possession of the property of the senior citizen or if he would inherit any property of the senior citizen.

The Goa government constituted the maintenance tribunals for each of the eight subdivisions. The tribunals comprise the sub-divisional officers and the Deputy Collectors of the respective sub-division. The Government also appointed two maintenance officers for either district from the Social Welfare Department to assist

parents and senior citizens in filing and pleading their claims before the tribunals. Besides, the Government constituted two appellate tribunals to be presided over by the District Collectors. The maintenance tribunals must dispose of applications from senior citizens within three months. However, the tribunals may extend the proceedings by another one month.

While the Government sees these tribunals as an empowerment tool for the senior citizens, there are many whom I interviewed felt that this is no concrete solution to the growing problem of elderly being abandoned by their own children. Experience tells us that merely by the force of law one cannot properly motivate people to meet the obligations towards elderly parents. The welfare of the elderly parents includes not only financial security but also many other things, which cannot be ensured by law. Besides, this bill does not offer any protection to elderly parents and senior citizens who do not have any wealth to hand over to their children or relatives. Therefore, what is needed primarily in this regard is a cultural change in the attitude of the people. There is need to motivate people to adhere to the traditional value of caring the elderly parents allowing them as far as possible to stay with children and grandchildren where most of their psychological needs are met and where we can ensure their social security. More and more ethical, moral, religious values need to be inculcated into the society. When all the means are exhausted, then only one should think of substitute arrangements like old age homes and nursing homes for their parents who are lonely and depressed and need companionship or those in difficult circumstances and threat of physical security or those affected by Dementia.

Nearly 82% of the elderly said that no matter how badly they are treated by their children rarely do they wish to seek legal help. They welcomed the decision to open tribunals but the needed outcome is very negligible, because many parents are not willing to sue or proceed legally against their own children and cannot bear the pains and strains. This seems to be true when one observes from the statistics in the Social Welfare Department that the number of applications filed till January 2013 in various Maintenance Tribunal is 15. Eight cases have been disposed of within ninety days and two cases are disposed after ninety days and five cases are pending due to Administrative reasons.

There are others who said that the Government should also take the responsibility to sensitize children and youth towards the concerns of the elderly ensuring that they are not merely to live longer, but lead a secure, dignified and productive life.

Goa Dayanand Social Security Scheme (DSSS) – Old Age Pension

The Government of Goa taking its responsibility to ensure financial security for the elderly in Goa launched a new old age pension on 2nd October, 2001 entitled ‘Freedom from Hunger’ project and came into force with effect from 01-01-2002. Today each beneficiary (60 years and above) under the scheme gets a pension of Rs 2000 per month. The monthly pension amount is transferred by electronic clearance system in the individual accounts.

The beneficiaries are: Toddy Tappers, Coconut Pluckers, Rickshaw Drivers, Taxi Drivers, Motor Cycle Pilots, Traditional Fisherman, Agricultural Labourers,, Bus and Truck Drivers, Bus Conductors and Bus/Truck Cleaners, Senior Citizens and those presently covered under the Dayanand Smriti Niradhar Madal Yogana, the Scheme of

Financial Assistance to Young Widows, and the Scheme of Grant of Family Pension to the Old, Destitute and the Handicapped Persons. The scheme is aimed at providing security to the most vulnerable sections of society, irrespective of whether their children earn, provided the beneficiaries income is less than the total amount of pension per year. The first phase of the scheme was implemented (January 2002) through the Life Insurance Corporation of India (LIC). The second phase was implemented (September 2003) through the Mapusa Urban Cooperative Bank (MUCB) and the third phase (February 2006) through the Goa State Co-operative Bank (GSCB), as disbursing banks for pension.

The scheme proposes to provide the following benefits for the elderly:

- a. The beneficiary will be entitled to finance all assistance of Rs 2000 per month.
- b. In the event of death of beneficiary, the spouse will be entitled of Rs 2000 per month.
- c. On the event of death of both parents, Rs 1000 will be given to a maximum of two children each, till they reach the age of 21 years. (Directorate of Social Welfare)

As on February 2013, the Directorate of Social Welfare, Government of Goa has received about 1, 59303 applications and after scrutiny 1, 16857 applicants have been identified as beneficiaries and received their pension. With its popularity, awareness among people and quantum of assistance, the scheme has succeeded in creating a social security net for targeted beneficiaries.

Table 5.1 DSSS as on February 2013 – Taluka wise

Taluka	App. Received	Apps. sanctioned	No. of beneficiaries	Pension stopped	Pending applications
Bardez	25832	23001	18398	4603	1439
Bicholim	11373	10150	8292	1858	619
Canacona	5992	5526	4796	730	182
Dharbandora	360	0088	0100	001	168
Mormugao	11669	9893	8606	1287	1075
Pernem	11530	10545	8354	2191	460
Ponda	18311	16591	13262	3329	1250
Quepem	10366	9434	7924	1510	392
Salcete	34552	30199	25223	4976	1669
Sanguem	7452	6895	5824	1071	235
Sattari	7260	6582	5277	1305	217
Tiswadi	14633	13044	10801	2243	680
Total	159303	141948	116857	25104	7752

The number of applicants is increasing. The main reason was its linkage with the political machinery of the State. Each application has to be forwarded by the MLA of the constituency where the applicant resides.

This attempt of the Government of Goa to provide assistance to the needy senior citizens of the State is well appreciated across the society and amongst people of all walks of life on several grounds.

- a. When compared with the other pension schemes, the upper limit of the pension (Rs 2000 per month) is higher. The amount of old age pension under the National Old Age Pension Scheme (NOAP) is Rs 200 per month.
- b. The beneficiaries are clearly defined according to the membership in the unorganized occupational categories. Thus the class background has been recognized as an indicator of backwardness among the elderly.
- c. The monthly pension amount is transferred by electronic clearance system in the individual accounts. This has made the elderly free from the problems associated with the receiving of money orders.

By including old age pension to the needy, the Government has made a beginning in recognizing the economic needs of the aged in the society. But Hunger is not only the problem of the elderly. Ensuring a flow of some fixed income may not guarantee humane living condition by itself. Along with a decent standard of living, the elderly need to be provided with opportunities to lead a healthy and creative life and to enjoy freedom, dignity and respect. Can we rely solely to the elected representatives to achieve social transformation in the desired direction?

At the start of the scheme, there were flaws in the rules and deficiencies and irregularities in implementation of the scheme which led to sanction of ineligible and bogus pensions, duplicate sanctions to same persons, sanctions to husband and wife, overlapping of benefits, continuation of pension remittance to the accounts of expired beneficiaries and non- disbursement of pension to sanctioned beneficiaries. The Social Welfare Department which was responsible for implementation of the DSSS, did not ensure adoption of proper system in the beginning. Today as far as possible these

administrative gaps are filled and proper system has been assured. The Department also takes the survey every year to see if any of the beneficiaries have expired and also takes a feedback from the disbursing banks.

Identity Cards

In the developed countries of the West and East senior citizens are treated with care and concern giving cognizance to their special life circumstances. Almost all western countries issue Social Security ID card that entitles the card holder to avail of benefits at shops, service centers and products exclusively meant for senior citizens.

In the year 2000, the Government felt that senior citizens require a special identity card in order to distinguish their segment for many schemes of assistance. And so this scheme was started and in that year 392 elderly were issued senior citizens cards.

Identity cards to the senior citizens (age 60 and above) are issued through the Directorate of Social Welfare. The purpose was to help the elderly to avail facilities and acknowledge their senior status. Today the statistics shows that from the year 2000 to Feb 2013, 56961 cards are issued to the senior citizens by the Directorate of Social Welfare, Goa. This shows the level of awareness and usefulness. But still around 50% of the elderly population has not applied for the senior citizen identity card. It may be either because of the lack of awareness of the entitlement of benefits or out of choice or too much of paper work. Today after assessment, certain changes have been made to simplify the procedure. For example, the 15 years residential certificate which is an essential document to obtain a senior citizen card can now be issued by any gazette officer, MP or

MLA. Earlier, only the certificates issued by mamlatdars were accepted. As mamlatdars' offices are busy with many other tasks, it takes time to obtain the certificate.

The kadamba Bus Service provides 50% concession on bus fares within the state of Goa for senior citizens on producing the senior citizen card issued by the Directorate of Social Welfare, Government of Goa. No concession is available on the shuttle service and buses plying outside Goa. This card helps the elderly to avail all the facilities and schemes brought out by the various Central and State Government departments like railway benefits (30% concession) and financial benefits including those of income tax, Banks and LIC schemes.

Ummid

The Directorate of Social Welfare, Government of Goa sponsors scheme for day care centers called 'Ummid' by non-governmental organisations, Gram-Panchayats, Municipalities by way of regular grants for providing amenities, recreational facilities and refreshments to the elderly. This scheme was started in 2006 with an aim that the Government is taking care for their old age requirement. Nineteen day care centers have been sponsored to different NGO's from 2006 to March 2013. The Government provides Rs 30,000/- as installation grants in the first year to purchase T.V/ Radio and furniture. There is also provision for regular grants of Rs 1, 10,000/- per annum for each day care center. This grant has to be used for the salary of attendant and to pay for the expenses incurred like buying of newspaper, electricity and water charges, Telephone charges, sweeping charges, providing light refreshments etc. The day care center remains open every day from 10.00 a.m till 6.00 p.m.

The State Government twice in a year organizes free medical checkup in these day care centers with the assistance of the Goa Medical College Hospital and Directorate of Health Services or any other Non-Government Organization. As per the advice given by the Doctors, the Government provides hearing aids, spectacles, walking stick etc. to the concerned elderly free of charge.

Besides, every 1st and 16th of the month free clinical test for BP and diabetes are organized in these day care centers. After the test the local self-Government or NGO as the case may be assists the member for appropriate treatment with the assistance of the nearest hospital. The member of Day Care Centre 'Ummid' is given preference in all the hospitals of the state.

The researcher visited eight day care centers and was happy to observe that the elderly enjoyed each other's company. They give them the opportunity to meet and interact with other persons of the same age, share experiences and memories and help to shape their outlook in life. It helped them to combat the loneliness the elders face and create a sense of solidarity. Besides, the center offered them medical care, light refreshments, talks by professionals and recreation. This scheme should be strengthened further since they help to enhance the capacity of the elderly for independent social functioning and facilitate integration with the family and a wider social network.

Sanjeevani

The Scheme was started in the year 2010. The purpose of the scheme is to provide financial support to organizations that run homes for senior citizens in order to promote shelter and maintenance at a common place and to provide healthy, hygiene and better living free of cost. The maintenance grant is sanctioned, provided the old age home has

minimum 25 inmates. If the old age home is larger in size, the grant for maintenance is sanctioned on proportionate basis. In the first year Rs 1, 00,000/- is sanctioned as Non-Recurring grant. Items like furniture, utensils, Television etc. can be purchased from this grant. Rs 4, 93.000/- per annum is also sanctioned as Recurring grant. This grant can be utilized for staff honorarium, payment of rent, health care, recreation and for miscellaneous expenses.

Two years have passed and so far no non-Governmental organization has availed of this scheme. The reason is the lack of awareness about the scheme. The persons who are running the old age homes are not aware of this scheme which provides financial support to old age homes. Moreover, the old age homes that are run by Non-Governmental organizations are charging fees to provide the necessary care and facilities to the satisfaction of the elderly. But if one avails this scheme, then you should provide food, shelter, care, recreation facilities etc. free of cost. In other words, one cannot charge fees. Hence, the organization has to devise other means to raise resources because 25% of the expenditure has to be borne by the institution. This becomes an additional burden for the institution to raise funds for the same. Besides, majority of the old age homes are not registered under the competent authority which is the requirement to avail grant from the social welfare department, since most of the old age homes are being operated in the houses that are gifted to the Trust or Society and hence they lack sometimes proper operational standards required by the competent authority. Therefore the scheme has remained unused. The Director of the social welfare department could be proactive and relax certain clauses like attaching registration certificate and after physical verification make the institution eligible to receive grants for the same.

5.2 OTHER WELFARE SCHEMES APPLICABLE TO ALL INCLUDING THE ELDERLY

Old age is prone to chronic diseases and bodily ailments, requiring greater medical care. Government employee, while in service, enjoys the facilities of reimbursement of the cost of some medicines and other expenses in connection with the medical treatment for themselves and their families and dependent children. The aged in general, therefore, deserve better and efficient medical services. The following are the medical welfare services initiated by the Government to ease their situation.

Medi-claim Scheme

Health insurance has a crucial role to play in the area of cost constraints and health care. If health care is to be made accessible to all, health insurance is absolutely essential. The Government of Goa has taken the initiative in this direction through the medi-claim scheme which was introduced in 1989.

Under this scheme, financial assistance to the maximum extent of Rs. 1.50 lakhs per illness is provided for availing super specialties which are not available under the State Government hospitals, to residents of Goa, who have been staying in Goa for a minimum period of 15 years, and whose annual house hold income is less than Rs. 1,50,000/- per annum. The kinds of Medical treatment covered are: Neurological Disorders, Cardio-Thoracic surgery, Kidney Transplantation, Plastic surgery, Radiotherapy, total replacement of joints and any other major illness. The amount of Medi-claim facility is up to Rs.3.00 lakhs in case of open Heart Surgery; Kidney transplants, Neuro Surgery including medicines for post-operative care. However maximum limit for Cancer is up to Rs. 5.00 lakh and Rs. 8.00 lakh for Bone Marrow

transplant disease.. In 2002-03 alone, the Government of Goa settled claims worth Rs 644 lakhs, 80 percent were claims on account of cardiac cases. (Health Profile Goa, 2004). People availing this scheme is growing every year. This scheme has helped patients especially the elderly who were in need and could not afford to avail super specialty treatment could do so through medi-claim scheme. Because of this scheme, thousands of lives have been saved every year.

EMRI – 108

It was on September 5, 2008 that 108 EMRI launched in partnership with the Government of Goa to cater to all emergencies in the State. Goa was in fact the first State to have launched the service in the entire country. 108 is a three-digit toll-free number to call to get help in a medical, police or fire emergency. 108 is accessible from a land line, mobile or a fixed line without a prefix or a suffix.

You can call 108 when there is a real need for one of the following

- a. Someone is seriously injured, ill or unconscious; you need an emergency medical service and ambulance. Medical emergencies include injuries, Cardiac, Stroke, Respiratory problems, Diabetics, Neonatal, Epilepsy, Unconsciousness, Animal bite, Burns, Fever and Infections. For the last five years, they have attended 1,73,765 cases which needed emergency medical assistance.
- b. There is a crime happening and you need the police. It includes Crime, Theft, Fights and Robbery in progress and Bodily offences. They have attended 5,993 cases in the last five years which needed the service of Police.

- c. There is fire and you need firefighters. Fire emergencies include Burns, Fire breakouts and industrial fire hazards. There were 1,288 cases attended by 108 which needed the help of Fire Services.
- d. Any other times when an emergency response is required for medical, law enforcement and fire.

Thirty three ambulances run all over Goa with average timing to reach at emergency site in villages being 18-20 minutes and in towns being 11-15 minutes. From 2008 to 2013 they have attended around 2, 20,168 emergencies call and saved over 14,000 lives. Goa is having a population of 14, 57,723 and to cater to these population EMRI at their disposal has 33 ambulances. It means that one ambulance will cater to a population of 44,173. The State Government pays to the EMRI society Rs 830/- after each emergency service. They mentioned that many a time citizens' delay in recognizing medical emergencies and thereby delay calling 108 services.

Cardiac Monitoring

ECG facilities are available at the District Hospitals viz Asilo hospital, Mapusa and Hospicio hospital, Margao which are provided with Intensive Coronary units for cardiac monitoring. Mobile Vans are provided to District hospitals. Besides, ECG machines are provided to all Primary Health Centre's.

Diabetic Clinics:

Besides Goa Medical College, the Facility of Diabetic Clinics weekly has also been provided at both District Hospitals. This happens at every Tuesday at Asilo Hospital, Mapusa and every Friday at Hospicio Hospital, Margao.

Free Medical Facilities

Free medical facilities are available at Government Health Centre's, Government Hospitals and at Goa Medical College.

Mobile Health Care Clinic of Help-Age provides medical services with free medicines at 35 sites in north and south Goa, with fortnightly visits to the elderly below poverty line. Health camps for dental care, eyes, diabetes are organized with the help of NGO'.

Public Assistance

The Institute of Public Assistance is a premier institute of its kind ic concerned with the welfare of the under-privileged and the downtrodden, provides immediate help and attention to the needy to mitigate their sufferings. There are nine old age homes at different places in Goa i.e. Mapusa, Candolim, Chimbél, Majorda, Loutolim, Chinchinim, Margao and Panaji. It takes care of both male and female inmates, 60 plus in indigent circumstances, infirm, living on public charity, abandoned, besides, handicapped persons below 60 years of age who cannot take care of themselves have been abandoned by their families.

Besides, running of old age homes the Institute of Public Assistance provides free medicines, drugs and spectacles to the needy. The Institute also provides assistance for purchase of Artificial Aids, to stranded visitor and to poor households to get electricity connection free of cost.

5.3 INTERVENTIONIST INITIATIVES

The National Policy on Older Persons (NPOP) announced in January 1999, provides a broad framework for inter-sectorial collaboration and cooperation, both within the

Government as well as between Government and Non-Government agencies. The Central and State Governments clearly have limitations to promote effective development at local and village level, especially in areas involving economic livelihood, health, nutritional and overall well-being. Hence, the importance of the NGO sector is recognized to complement the endeavors of the State in the welfare of the older people. They work closely with the Government towards improving the quality of life of older citizens in the society.

The old of today are indeed vulnerable. Their needs extend not only to love and affection, but also many a time to monetary needs. Many NGOs have come forward to help the elderly. Most have concentrated their work among the lower-income groups and the disadvantaged and underprivileged sections of society including the elderly.

Help Age India – Goa Unit

Help Age India is one such NGO who looks into the needs of the elderly and provides them a better world, of dignity and equal rights. Established in 1978, Help Age India is a leading charity platform in India working with and for disadvantaged elderly and has become the representative voice for India's elderly. Its full-fledged presence in Goa from 1996 has impacted the lives of many less privileged elderly in the State. The activities of Help age in Goa extend from having a mobile Medicare unit packed with a doctor, a pharmacist, and a social welfare officer, which moves in around 34 remote locations in Goa providing free medical treatment and medicines on a weekly basis. They also provide funds to nine old age homes, where they have adopted around 30 destitute and below poverty line senior citizens. They have set up help-lines wherein they offer advice and support to the older people. They sponsor free cataract surgeries, and influence

governments to think of elders in budget outlays, policy formation and welfare schemes. They sponsored 501 cataract surgeries of BPL elders from villages in Goa in 2010-11.

Apart from the above they have also started the Adopt-A-Grandparent programme where they help the elderly gain their independence by income generating activities. Over the years, Help Age India has changed its orientation from implementing welfare projects to those that focus on development. It now lays stress on income-generation and micro-credit projects that enable the participation of Older Persons in the mainstream of society.

Faith Works India

Faith Works India is an Indian Government recognized nonprofit Charitable Trust based in Goa involved in social & spiritual works in the State of Goa. It was founded in Jan 2004 under the inspiration & guidance of the Holy Spirit - the Founder. The co-founders are Boromor (popularly known as Boni) & his wife Yvette. In July'2009 they launched 'Healing Touch' - a mobile healthcare project of specialists for the old and needy, that reaches out to the remote villages of Goa providing Dental, Eye Care & recently Cardiac tests. They have treated over 19,000 patients especially elderly since launch, thus reaching out to the needy and old with compassion.

Recreational Center

The Lions club of Margao, Goa, started a Recreational Center for the benefit of the Senior Citizens of Margao and the surrounding villages. The recreational center was registered with the Social Welfare Department of the Government who extended their full support and even decided to give an annual grant to fund the staff salaries and the expenses of the daily refreshments served to the senior citizen members. The Center has become operational with effect from 1st July 2007 and grown rapidly and has at present

over 160 members. Citizens of Goa on attaining age of 60yrs. can enroll as a life member by paying a nominal membership fee of Rs. 500.

The aim of this Lion's project was to provide a place where Senior Citizens can meet, socialize, organize functions and activities in order to enrich their lives. Besides, the Center would serve as recreational club where the members could read, play games, watch TV or use the computer and internet facilities provided. Ultimately, the project's objective is to make the life of the senior citizen a happy and enriching experience.

Homes for the Aged and Day Care Centers

The care of the aged primarily has been the concern and responsibility of the family. In fact they were considered to be a blessing to the family. But in the present scenario, socio-cultural changes are taking place in the society because of modernization and industrialization. Therefore taking care of the aged will slowly become a problem. Hence, numerous institutions which take care of the aged and which are managed by Government or voluntary organizations came into existence. In other words, the NGO's responded to this situation by establishing Homes for the aged and Day Care Centers. Presently, there are about 32 old age homes and 19 day care centers operating in several parts of Goa. This is an indication of the severity of the problem not so much in economic terms but more so in the sociological sense since in many old age homes the aged are admitted by paying handsome fees. While this may be a continuation of a Portuguese tradition of institutionalized geriatric care, in the post-liberation phase it may be a pointer to increasing overseas migration of the Goan youth leaving behind their elderly parents and relatives.

All these shows that NGO's have a vital role to play in coordinating the actions of the Government and civil society in developing a just society for all ages.

Voluntaristic Initiatives

As such, the voluntary initiatives in elderly care are taking deeper roots in Goa's socio-cultural life. Several secular as well as religious voluntary agencies are expanding their activities in geriatric care. According to the available records, the first association of senior citizens was the Respect Age International formed in 1950 in Agra, near Delhi, by a local philanthropist H.K. Gupta. But Senior Citizens Associations in India, as a popular movement, owe their origin to Rotary International. What is noteworthy in these associations is voluntarism among the senior citizens themselves to form the Senior Citizens Forum or clubs in their own respective villages.

Forum for Senior Citizen of India – Goa Unit

One such kind of a forum is the Forum for Senior Citizen of India – Goa unit. One of the major aims of this forum is to identify and help those senior citizens who are in need of support. Some suicide cases among the elderly are reported to them and the forum has identified the growing apathy and negligence among the children of the senior citizens as the reason for crises. The forum works on several fronts: extension and diversification of geriatric health services, assisting the senior citizens in managing their savings, negotiating a substantial discount for those senior citizens who have to travel, getting discount from medical stores, organizing free medical checkups and provision of recreational facilities for various types of elderly.

The Grandmothers Club

There is another forum by name 'The Grandmothers Club' started by Valene Correia Afonso from Benaolim. The only criterion to join the club is that one has to be a grandmother. The club at present has 27 grandmothers hailing from different parts of Goa. Founded with the objective of having some fun, the club meets once a month and each meeting is hosted by a different grandmother at her house. They usually meet 5-7 pm, usually on a Saturday evening, and begin with a prayer. Then the host organizes about two or three games which helps them to have fun and laughter and forget the pain.

Conclusion

From the above welfare measures provided by the Government, it shows that the Goa Government has begun to recognize the aged as a social category who needs specialized attention. The State has taken as a bounden duty and created such conditions so that elderly in Goa spend rest of their life with dignity and peace and free from any kind of anxiety during the rest of their life. However, more efforts are required to be done in this direction so that the concerns of the elderly become the concerns of the State. There is scope for greater progress which is possible through the public-private partnership model.

The Government also took cognizance of the problems of the aged and enacted legislation to affirm the duty of every person having sufficient means to maintain and look after his aged or infirm parents who are not able to maintain themselves. This step only boils down to overseeing the traditional role of the family of providing support for the aged.

Further, the Government also assumed responsibility to support the aged who do not have earning children or children with no sufficient income to support them. The

Government provided old age pension and free medical services as well as grant-in-aid to institutions which take care of such persons. It may be observed that economic security, medical facilities and adequate housing constitute the minimum that they need to live comfortable and happily. There are other facilities, equally important, that the elderly need to make their old age a satisfying experience. Some of such facilities are: institutional arrangements for the use of free time and leisure time, availability of library and other services, and the availability of expert advice and consultancy services etc.

It is also observed that some of the current welfare schemes for the elderly have a character of a 'destitution allowance' which turns the elderly into relatives of society. This kind of tag does not give a sense of dignity to the elders in the society. The whole attitude towards these schemes should be given a different outlook where elderly are taken as respectable members of the society.

Providing free medical facilities in Goa Medical College and in District hospitals for all is a welcoming sign but the accessibility to these hospitals from far away villages especially for the elderly becomes a problem. The Government should plan to extend these kinds of services like ECG monitoring, diabetic clinics etc. to Primary Health Centre's, since these primary health centers are the backbone of public health care. Hence Primary Health Centre system needs to be strengthened and oriented to be able to meet the health care needs of elderly.

Besides, the Government, there are a number of Non-Government Organisations offered various kinds of services to the aged namely, institutional services in the form of old age homes and day care centers. There are also senior citizens associations functioning spontaneously at grassroots level which inculcated in them the feeling of

respect and honour, created awareness and provided security and support. The National Policy of Older Persons recognizes the importance of the NGO sector to complement the endeavors of the State in the welfare of the older people. Without NGO's efforts, the National Policy will not come to fruition. Hence, both the Government and the voluntary sector should work together to make Goan society friendlier for its senior citizens. Hence, every citizen should be a part in promoting respect and dignity towards the older people. It is the duty of every citizen to see their twilight years happily.