

# NABARD SCHEME HANDOUTS

TOPIC – AVAY - Atal Vayo Abhyuday Yojana

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## AVAY – Introduction

- As per the Report of the **Technical Group on Population Projections for India and States (2011-2036)** submitted to **National Commission on Population**, Ministry of Health and Family Welfare the population of senior citizens in India is projected to increase from 10.38 crore in 2011 to 23 crores in 2036.
- The total population of India is projected to increase from 121.10 crore in 2011 to 152.20 crore in 2036. Therefore the percentage of senior citizens against total population is expected to increase from 8.4% to 14.9%.
- The Scheme has been formulated on the basis of several discussions and deliberations held with Officers of Central Ministries/Departments dealing with the issues related to the Senior Citizens and representatives from National Institute of Social Defence (NISD), National Institute of Rural Development and Panchayati Raj (NIRD), Regional Resource & Training Centres of Sr. Citizen Division of the Ministry and reports received from the seven Working Groups which were constituted for designing comprehensive programmatic initiatives covering
  - Promoting Financial Security
  - Healthcare and nutrition
  - Promoting livelihoods and income generating activities
  - Schemes for Shelter and Welfare
  - Skilling and re-skilling senior citizens for productive aging
  - Awareness and capacity building and (vii) Promoting silver economy, etc
- Scope of the scheme is to **implement Section 19 and 20 of the Maintenance and Welfare of Parents and Senior Citizens Act, 2007**. Section 19 of the Act inter alia states that the State Government may establish and maintain such number of old age homes at accessible places.
- Ministry - Social Justice and Empowerment

## 2 Components

| Sr.No. | Scheme Name  | Programmmme                                  | 2021-22 | Source of fund          |
|--------|--|--|---------|-------------------------|
| 1      | Shelter and Health for Sr Citizens                           | Integrated Programme for Sr Citizens (IPSrC) | 300     | Gross Budgetary support |
|        |  | State Action Plan for Sr Citizens (SAPSrC)   |         |                         |
| 2      | Health and nutrition support for indigent elders:            |  | 39.6    | SCWF                    |
| 3      | Rashtriya Vayoshri Yojana (RVY)                              |  | 77.23   | SCWF                    |
| 4      | Livelihood and Skilling for Senior Citizens (SHGs)           |  | 37      | SCWF                    |
| 5      | National Helpline, Awareness, Training and Capacity Building |  | 54.98   | SCWF                    |
| 6      | Promoting Silver Economy                                     |  | 20      | SCWF                    |
| 7      | Channelization of CSR Funds for eldely Care                  |  | 5       | SCWF                    |
| Total  |  |  | 533.81  |                         |

Note: SCWF (Sr Citizen Welfare Fund)

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Only component 1 has budget allocation, rest are from SCWF.

### 3 About Important components

- **National Action Plan for Sr Citizens:** Health and Shelter for Senior Citizens: The scheme has 02 sub-schemes:-

A. Integrated Programme for Senior Citizens (IPSrC)

B. State Action Plan for Senior Citizens (SAPSrC)

- Rashtriya Vayoshri Yojana (RVY) – Scheme for providing Physical Aids and Assisted Living Devices for Senior Citizens below poverty line & with the family income not exceed to Rs. 15,000/- per month.
- **Senior Able Citizens for Re-Employment in Dignity (SACRED)**-Portal Many senior citizens have experience, time and energy which can be used by the business enterprises looking for stable employees with experience. The Human resources cells of many private enterprises seek experienced but stable persons in certain positions. The portal allows bringing these people together by virtual matching of preferences.
- **Action Groups Aimed at Social Reconstruction (AGRASR Groups):** Elderly Self Help groups: The Senior Citizens are encouraged to form **Self-Help Groups (SHGs)**, which will provide them with a platform to share the time constructively with each other. To attain financial assistance under the scheme SHGs will function as 'Action Groups Aimed at Social Reconstruction (AGRASR Groups)'. Assistance under this Scheme to any SHG will be independent of assistance under any other scheme of the Ministry and an SHG can choose to avail assistance under any one or more Scheme(s). The implementing agencies would be the State Rural Livelihood Missions (SRLMs) and State Urban Livelihood Missions (SULMs)
- **Promoting silver economy:** Equity participation in the Start Up for elderly care- Appendix-F In accordance with the Govt policy to promote out-of-the-box and innovative solutions for the commonly faced problems, innovative start ups would be identified and encouraged for developing products, processes and services for the welfare of the elderly. The selection of the start-ups would be made through a transparent process and the fund would be provided as equity, subject to the Govt investment not exceeding 49% of the total equity of the Firm. The initiative would be implemented by the **National Institute of Social Defence (NISD)**.

### 4 Development objectives of the NAPSrC are to work on the following components to fulfil the vision and mission of the scheme:

1) Financial Security

- 2) Health Care and Nutrition
- 3) Shelter and Welfare
- 4) Protection of life and property of Senior Citizens
- 5) Active and Productive Ageing with Intergenerational Bonding and Skill Development
- 6) Accessibility, transport and Age friendly environment
- 7) Awareness Generation and Capacity Building
- 8) Promoting Silver Economy: senior friendly industrial goods and services in the society
- 9) Research and Study
- 10) Project Management

## **5 Senior Citizen Welfare Fund**

- A "Senior Citizens' Welfare Fund (SCWF)" has been established under the Finance Act, 2015, to be utilized for such schemes for the promotion of the welfare of senior citizens, in line with the National Policy on Older Persons.
- Available amount with Ministry of Social Justice and Empowerment under Senior Citizens Welfare Fund is Rupees 410.23 crore. The unclaimed money lying under Small Savings Schemes, Employees Provident Fund, Public Provident Fund schemes, Life and non-life insurance schemes or policies maintained by insurance companies and accounts of Coal Mines Provident Fund is transferred into Senior Citizens' Welfare Fund.