

Agewell

(In Special Consultative Status with the ECOSOC at United Nations since 2011)

AGEWELL RESEARCH & ADVOCACY CENTRE *(For Needs & Rights of Older Persons)*

IMPACT ASSESSMENT **OF** **MADRID INTERNATIONAL** **PLAN OF ACTION ON AGEING IN INDIA** **(2011/2012)**



NATIONAL

Agewell Foundation

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IMPACT ASSESSMENT OF MADRID INTERNATIONAL PLAN OF ACTION ON AGEING IN INDIA

By Agewell Foundation (www.agewellfoundation.org)

- A national study

BACKGROUND

The Madrid International Plan of Action on Ageing (MIPAA) was adopted at the Second World Assembly on Ageing in April 2002. It marks a turning point in how governments should address ageing issues with a theme “**society for all ages**”. “Society for all ages” was the theme for the 1999 International Year of Older Persons, contained four dimensions: *individual lifelong development; multigenerational relationships; the interrelationship between population ageing and development; and the situation of older persons.*

The MIPAA-2002 offers a bold new agenda for handling the issue of ageing in the 21st century. It focuses on three priority areas: **older persons and development; advancing health and well-being into old age; and ensuring enabling and supportive environments.** It acts as a resource for policymaking, suggesting ways for governments, non-governmental organizations, and other stakeholders to reorient the ways in which their societies perceive, interact with and care for their senior citizens.

Population ageing is poised to become a serious concern in developing countries like India which are projected to age swiftly in the first half of the 21st century. The Madrid International Plan of Action on Ageing, 2002 calls for changes in attitudes, policies and practices at all levels in all sectors so that the enormous potential of ageing in the twenty-first century may be fulfilled.

The recommendations for action are organized according to three priority directions: older persons and development; advancing health and wellbeing into old age; and ensuring enabling and supportive environments.

MIPAA-2002 Recommendations for Action

Priority direction I: Older persons and development	
Issue 1: Active participation in society and development	Objective 1: Recognition of the social, cultural, economic and political contribution of older persons Objective 2: Participation of older persons in decision-making processes at all levels
Issue 2: Work and the ageing labour force	Objective 1: Employment opportunities for all older persons who want to work
Issue 3: Rural development, migration and urbanization	Objective 1: Improvement of living conditions and infrastructure in rural areas Objective 2: Alleviation of the marginalization of older persons in rural areas Objective 3: Integration of older migrants within their new communities
Issue 4: Access to knowledge, education and training	Objective 1: Equality of opportunity throughout life with respect to continuing education, training and retraining as well as vocational guidance and Placement service Objective 2: Full utilization of the potential and expertise of persons of all ages, recognizing the benefits of increased expertise with age
Issue 5: Intergenerational solidarity	Objective 1: Strengthening of solidarity through equity and reciprocity between generations
Issue 6: Eradication of poverty	Objective 1: Reduction of poverty among older persons
Issue 7: Income security, social protection/social security and poverty prevention	Objective 1: Promotion of programmes to enable all workers to acquire basic social protection/social security, including, where applicable, pensions, disability insurance and health benefits Objective 2: Sufficient minimum income for all older persons, paying particular attention to socially and economically disadvantaged groups
Issue 8: Emergency situation	Objective 1: Equal access by older persons to food, shelter and medical care and other services during and after natural disasters and other humanitarian emergencies Objective 2: Enhanced contributions of older persons to the reestablishment and reconstruction of communities and the rebuilding of the social fabric following emergencies

Priority Direction-II : Advancing health and wellbeing into old age	
Issue 1: Health promotion and well-being throughout life	<p>Objective 1: Reduction of the cumulative effects of factors that increase the risk of disease and consequently potential dependence in older age</p> <p>Objective 2: Development of policies to prevent ill health among older person</p> <p>Objective 3: Access to food and adequate nutrition for all older persons</p>
Issue 2: Universal and equal access to health-care service	<p>Objective 1: Elimination of social and economic inequalities based on age, gender or any other ground, including linguistic barriers, to ensure that older persons have universal and equal access to health care</p> <p>Objective 2: Development and strengthening of primary healthcare services to meet the needs of older persons and promote their inclusion in the process</p> <p>Objective 3: Development of a continuum of health care to meet the needs of older persons</p> <p>Objective 4: Involvement of older persons in the development and strengthening of primary and long-term care services</p>
Issue 3: Older persons and HIV/AIDS	<p>Objective 1: Improvement in the assessment of the impact of HIV/AIDS on the health of older persons, both for those who are infected and for those who are caregivers for infected or surviving family members</p> <p>Objective 2: Provision of adequate information, training in care giving skills, treatment, medical care and social support to older persons living with HIV/AIDS and their caregivers</p> <p>Objective 3: Enhancement and recognition of the contribution of older persons to development in their role as caregivers for children with chronic diseases, including HIV/AIDS, and as surrogate parents</p>
Issue 4: Training of care providers and health professionals	<p>Objective 1: Provision of improved information and training for health professionals and paraprofessionals on the needs of older persons</p>
Issue 5: Mental health needs of older persons	<p>Objective 1: Development of comprehensive mental healthcare services ranging from prevention to early intervention, the provision of treatment services and the management of mental health problems in older persons</p>
Issue 6: Older persons and disabilities	<p>Objective 1: Maintenance of maximum functional capacity throughout the life course and promotion of the full participation of older persons with disabilities</p>

Priority direction III: Ensuring enabling and supportive environments	
Issue 1: Housing and the living environment	<p>Objective 1: Promotion of “ageing in place” in the community with due regard to individual preferences and affordable housing options for older persons</p> <p>Objective 2: Improvement in housing and environmental design to promote independent living by taking into account the needs of older persons, in particular those with Disabilities</p> <p>Objective 3: Improved availability of accessible and affordable transportation for older persons</p>
Issue 2: Care and support for caregivers	<p>Objective 1: Provision of a continuum of care and services for older persons from various sources and support for caregiver</p> <p>Objective 2: Support for the care-giving role of older persons, particularly older women</p>
Issue 3: Neglect, abuse and violence	<p>Objective 1: Elimination of all forms of neglect, abuse and violence against older person</p> <p>Objective 2: Creation of support services to address elder abuse</p>
Issue 4: Images of ageing	<p>Objective 1: Enhancement of public recognition of the authority, wisdom, productivity and other important contributions of older persons</p>

OVERVIEW

The Madrid International Plan of Action on Ageing & Indian scenario

Indian population has approximately tripled during the last 50 years, but the number of elderly Indians has increased more than fourfold. The 2001 census has shown that the elderly population (60+) of India accounted for 77 million and census 2011 data indicate that elderly population is projected to cross 100 million mark in 2011. During past decade Indian elderly population has increased at the alarming rate of 39.3%. In coming decades elderly population in India is expected to rise by 45-50%.

It took more than 100 years for the aged population to double in most of the countries in the world, but in India it has doubled in just 20 years. The life expectancy has also gone up to over 70 years today. Better medical facilities, care and liberal family planning policies made the elderly, fastest growing section of society in India.

In India, social security benefits such as health care and old age pensions are restricted to employees in the organized sector. However, about 94% of the labor force works in the unorganized sector, and the large majority of these workers do not have adequate social protection. Various ministries and other government agencies offer social security programs, but benefit coverage is limited and relatively few workers in the unorganized sector or their families are included. These approaches are also uncoordinated and fragmentary. As they do not have adequate access to state mechanisms of social security, the workers in the unorganized sector and their dependents face a heightened threat of poverty resulting from illness, old age, accidents or death.

Realizing the gravity of issues related to ageing, Government of India has formulated policies and initiated several schemes to address these issues. It has also expressed its commitment towards follow up on various international plan of action pertaining to ageing including Madrid International Plan of Action on Ageing.

MAJOR GOVERNMENTAL POLICIES/PROGRAMS/SCHEMES FOR OLDER PERSONS IN INDIA

Ministry of Social Justice & Empowerment, Government of India

National Policy on Older Persons, 1999

The Government of India had formulated National Policy on Older Persons in the year 1999 covering all aspects concerning older persons. The salient features of the National Policy on Older Persons are as under:

- To support financial security, health care and nutrition, shelter, information needs, appropriate concessions and discounts etc. to senior citizens.
- Special attention to protect and strengthen their legal rights such as to safeguard their life and property
- For implementation plan of action was devised for various ministries and departments.

The Maintenance and Welfare of Parents and Senior Citizens Act 2007

It envisages providing need-based maintenance to the parents/grand-parents from their children. It also contains enabling provisions like protection of life and property of senior citizens, better medical facilities; setting up of old age homes in every district, etc.

Observations

Due to lack of awareness about the Act and implementation failure at various stages, majority of older persons are not in a position to get any benefit out of this act.

Grant-in-Aid Schemes

Scheme of "Integrated Programme for Older Persons", through which financial assistance is provided to NGOs for establishing and maintaining old age homes, day care centres, mobile medicare units and to provide non-institutional services to older persons. Further, several new components like Helplines, Physiotherapy centres, mental healthcare facilities, etc.

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Major projects/programs under the scheme:-

- Maintenance of Old Age homes
- Maintenance of Respite Care Homes and Continuous Care Homes
- Running of Multi Service Centres for Older Persons
- Maintenance of Mobile Medicare Units
- Mental health care and Specialized care for the Older Persons
- Help-lines and Counselling Centres for older persons
- Training of Caregivers to the older persons
- Awareness Generation Programmes for Older Persons and Care Givers
- Formation of Senior Citizen Groups/Associations
- Any other activity, which is considered suitable to the scheme

Observations

There are over 1000 old age homes in India supported by Central /State governments, with a capacity of approx. 100000 older persons. Thus, in a country of over 100 million older persons, this facility is available for only 0.1% older persons.

Government has no or almost nil awareness generation programs about its schemes for older persons.

Ministry of Rural Development, Government of India

Indira Gandhi National Old Age Pension Scheme (IGNOAPS)

Under the on-going Indira Gandhi National Old Age Pension Scheme for Below Poverty Line (BPL) beneficiaries, the eligibility for pension will now be reduced to 60 years from 65 years at present. The pension amount is raised from Rs. 200 to Rs. 500 per month for those who are 80 years and above. The State governments are allowed to contribute over and above this amount.

Observation

Though Old age pension scheme is extended remarkably, still the pension amount is meager in view of fast raising cost of living. Secondly, due to poor government machinery, old people don't get their old age & other pension amount on regular basis.

Ministry of Health & Family Welfare, Government of India

Setting up Geriatric Centers

Recently, Government of India has approved the National Programme for Health Care of Elderly (NPHCE) to improve health services for the elderly. Geriatric units are proposed to be opened at 100 district hospitals in 21 states, and units will also be created at community and primary health centers.

Ministry of Law & Justice, Government of India

Ministry of Law & Justice, Government of India has proposals to provide free legal services to senior citizens.

Ministry of Home Affairs, Government of India

Smart Identity Cards to Senior Citizens to facilitate access to various government aided schemes.

Ministry of Labor & Employment, Government of India

Insurance cover for BPL senior citizens under RSBY (National Health Insurance Scheme)

Rashtriya Swasthya Bima Yojna (National Health Insurance Scheme) is a Central Government Scheme launched on October 1, 2007 to provide the insurance cover to below poverty line (BPL). BPL families are entitled medical procedures with a cost of up to Rs. 30,000 per annum for a nominal registration fee of 30 rupees. Pre-existing medical conditions are covered and there is no age limit.

Ministry of Personnel, Public Grievances and Pensions

The Department of Pensions and Pensioners Welfare has initiated several efforts to bring hassle free retirement benefits to the pensioners over the years.

Concessions/facilities to Senior Citizens

Various courts

Priority to cases involving older persons and ensure their expeditious disposal

RTI Act (Right to Information Act)

Second appeals filed by senior citizens under the Right to Information Act (RTI) are taken on a high priority basis.

Health Care

- (a) There is provision for separate queues for senior citizens at hospitals and health care centres
- (b) Some State Governments have set up special clinics for Senior Citizens in some of the government run hospitals.

Finance & Taxation

Special rebate admissible and provisions are allowed for senior citizens.

Banking & Post Office

- (a) Higher rate of interest to senior citizens on their savings.
- (b) Less banking charges.

Transport

Travel by Indian Railways

- (a) Travel is **30%** cheaper for all Senior Citizens
- (b) **50%** concession in fare
- (c) Separate Counters / Queues for Senior Citizens

Travel by Airlines

- (a) 40-50% discount on Economy Class fares on Indian Airlines
- (b) Other Airlines also offer discounts to senior citizens

Travel by Roadways (state transport)

- (a) Reservation and concessions by various state transport corporations

Status of Major Governmental policies/Programs/schemes for older persons in India	
Pre-Madrid Plan up to 2002	Post 2002 programs/schemes
National Policy on Older Persons, 1999	National Policy on Older Persons, 1999
	State Policy on Older Persons in 6-7 states
	The Maintenance and Welfare of Parents and Senior Citizens Act 2007
Grant-in-Aid Schemes under Ministry of Social Justice & Empowerment	Grant-in-Aid Schemes under Ministry of Social Justice & Empowerment
National Old Age Pension Scheme (NOAPS) – eligibility age 65	Indira Gandhi National Old Age Pension Scheme (IGNOAPS) – Eligibility age 60, Pension amount increased
	Setting up Geriatric Centers in some states
	Free legal services to senior citizens in some areas
	Smart Identity Cards to Senior Citizens
	Insurance cover for BPL (below poverty line) senior citizens under National Health Insurance Scheme (RSBY - Rashtriya Swasthya Bima Yojna)
Concessions/facilities to Senior Citizens	Concessions/facilities to Senior Citizens
	Priority to cases involving older persons and ensure their expeditious disposal
	RTI Act (Right to Information Act, 2005)
Separate queues for senior citizens at hospitals and health care centers	Separate queues for senior citizens at hospitals and health care centers
Special clinics for Senior Citizens in some of its hospitals by some States Governments	Special clinics for Senior Citizens in most of its hospitals by some States Governments
Special rebate admissible and provisions for senior citizens by Income Tax Dept.	Special rebate admissible and provisions for senior citizens by Income Tax Dept
Higher rate of interest to senior citizens by Banks/	Higher rate of interest to senior citizens by Banks/ Scheme of Post Office

Less banking charges for Senior Citizens	Less banking charges for Senior Citizens
Travel up to 30% cheaper for Senior Citizens by India Railways	Travel up to 30% cheaper for all Senior Citizens by India Railways
	50%concession in fare by India Railways
	Separate Counters / Queues for Senior Citizens by India Railways
40-50% discount on fares on Indian Airlines	40-50% discount on fares on Indian Airlines & other airlines
Reservation and concessions by various state transport corporations	Reservation and concessions by various state transport corporations

OBJECTIVE OF THE STUDY

Research & Advocacy Centre at Agewell Foundation (*a consortium of over 1500 NGOs and 6500 volunteers spread across 540 districts of India, committed to initiate better interaction between generations and extend a helping hand*) has recently carried out a nationwide survey to assess the impact of The Madrid International Plan of Action on Ageing (MIPAA) 2002 in India.

In view of lack of core policies for older people and fast increasing elderly population, study was also focused to suggest or recommend some specific points to policy makers, planners and decision makers so that Madrid International Plan of Action on Ageing could be followed in future and a standard framework could be developed to ensure older persons friendly environment in the country.

Under the survey, it was also attempted to identify responsible factors for poor implementation of policies/ programs/ schemes pertaining to older persons.

METHODOLOGY AND SAMPLE DESIGN

Experienced and qualified volunteers were selected as interviewers and they were provided with proper guidelines, directions, training, etc.

Under the survey campaign, comprehensive interviews were undertaken by managing time-bound schedules to collect information /impressions/views from selected older persons from across the country.

For the survey a **representative sample of 100000 older persons** (66490 from rural areas and 35510 from urban areas) were interviewed spread across **425 districts of 25 states & Union Territories** of India.

Agewell volunteers' network spread across the country worked as interviewers for the survey. The interviews were conducted during the month of **December 2011**.

Sample Units

The sample units were selected based on random sampling but taken care to incorporate the representative views of the country from six divisions as per following;

<i>S. No</i>	<i>States/UTs</i>	<i>No of sample districts</i>	<i>No of respondents</i>
1	Region 1 – Delhi & NCR Delhi & NCR (Parts of Haryana & UP)	15	12000
2	Region 2 – North India Rest Uttar Pradesh, Rest Haryana, Punjab, Himachal Pradesh, Chandigarh & Uttarakhand	90	16514
3	Region 3 – South India Andhra Pradesh , Tamilnadu, Kerala & Karnataka	85	17548
4	Region 4 – East India West Bengal, Orissa, Assam, Mizoram, Tripura & Nagaland	75	15821
5	Region 5 – West India Rajasthan, Maharashtra, Gujarat & Goa	80	19450
6	Region 6 – Central India Madhya Pradesh, Bihar, Jharkhand & Chhattisgarh	80	18457
	All India Total	425	100000

Sample Respondents

With objective to assess the impact of an international plan of action in the life of older persons living in various situations and geographical conditions, the populace of 60+ years was randomly selected as per the 4 groups as under;

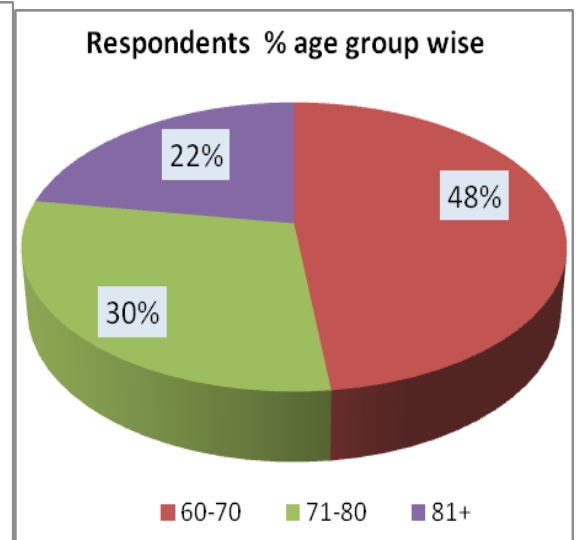
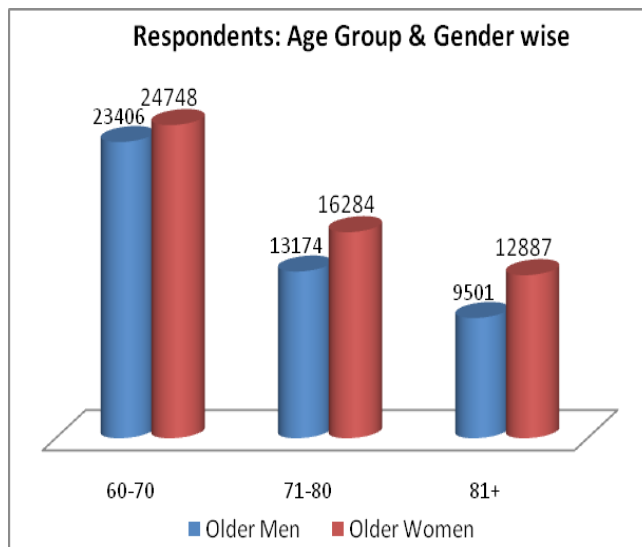
- I. Rural elderly men
- II. Rural elderly women
- III. Urban elderly men
- IV. Urban Elderly women

Age-group, gender wise & area-wise classification of respondents

Since older persons have comparatively longer life span, under the survey older people were divided in three simple age-groups so that more realistic findings could be achieved out of the responses.

Respondents were further categorized in age groups & gender wise to understand the changing trends of old age better.

Age groups / Gender wise	60-70 Years	71-80 Years	81+ Years	Total
Older Men	23406	13174	9501	46081
Older Women	24748	16284	12887	53919
Total	48154	29458	22388	100000

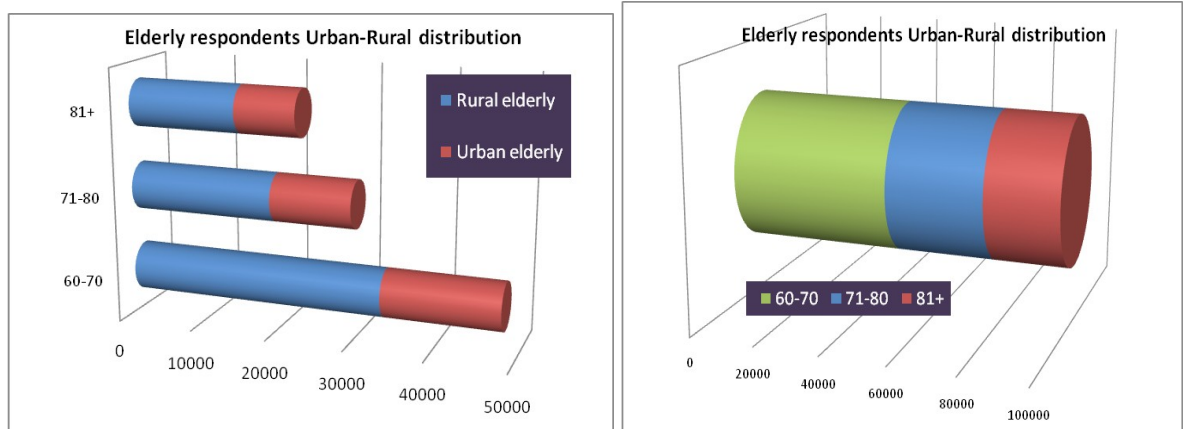


- Almost half of representative sample size (Approx. 48%) comprises of young older persons i.e. older persons in the age group of 60-70 years of age.

- Among elderly respondents 53.9% of them were women, which clearly indicate that life expectancy among elderly women is higher than elderly men.

Age groups Area wise	60-70 Years	71-80 Years	81+ Years	Total
Rural old people	33209	18917	14314	66490
Urban old people	14945	10541	8024	33510
Total	48154	29458	22338	100000

- Almost half of the respondents (48.2%) were from age group 60-70 years. This is because population of older persons in this age group is fast increasing and they due to their activeness in comparison to senior older persons they are easily available for surveys.



- As expected share of rural elderly respondents was 2/3rd (i.e. 66.5%) of total respondents.

- Retired older persons
- Non-pensioners/self-employed
- Labourers/farmers
- Housewives
- Professionals/ businessmen
- Literate
- Illiterate
- Financially secure
- BPL (below poverty line) families

Problems faced during the study

Process of locating, persuading and collecting responses from 100 thousands Old People from different districts in different states is not an easy task, particularly in India, because many Old People in rural areas have a reservoir of wisdom but they lack formal education and by default the response collection process becomes much more complicated.

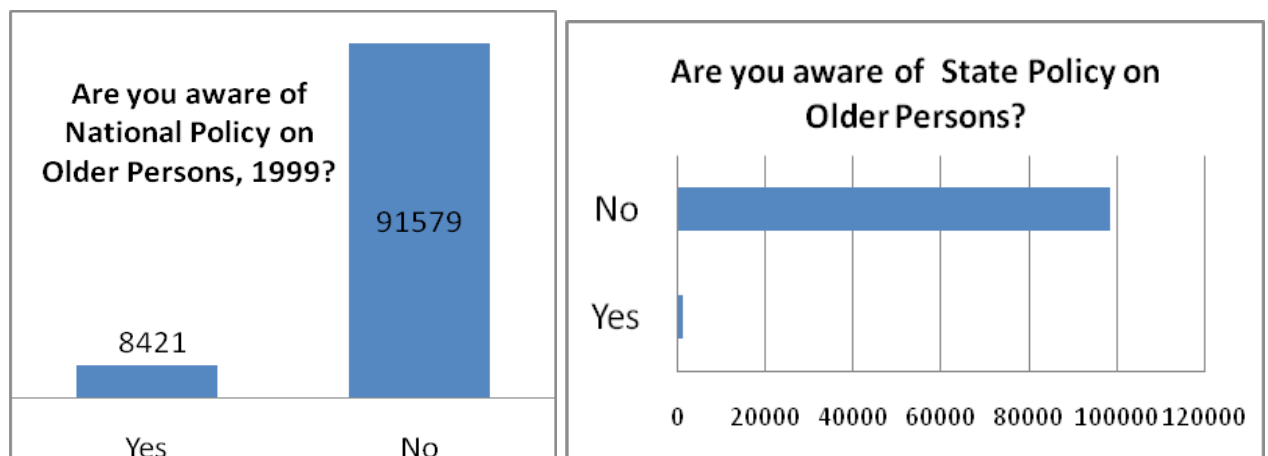
To ensure uniformity in information collected by thousands of volunteers we had to conduct extensive training programs for interviewers across the country.

STUDY REPORT 2011-12

Impact of Government programs/ schemes on Older Persons during past decade

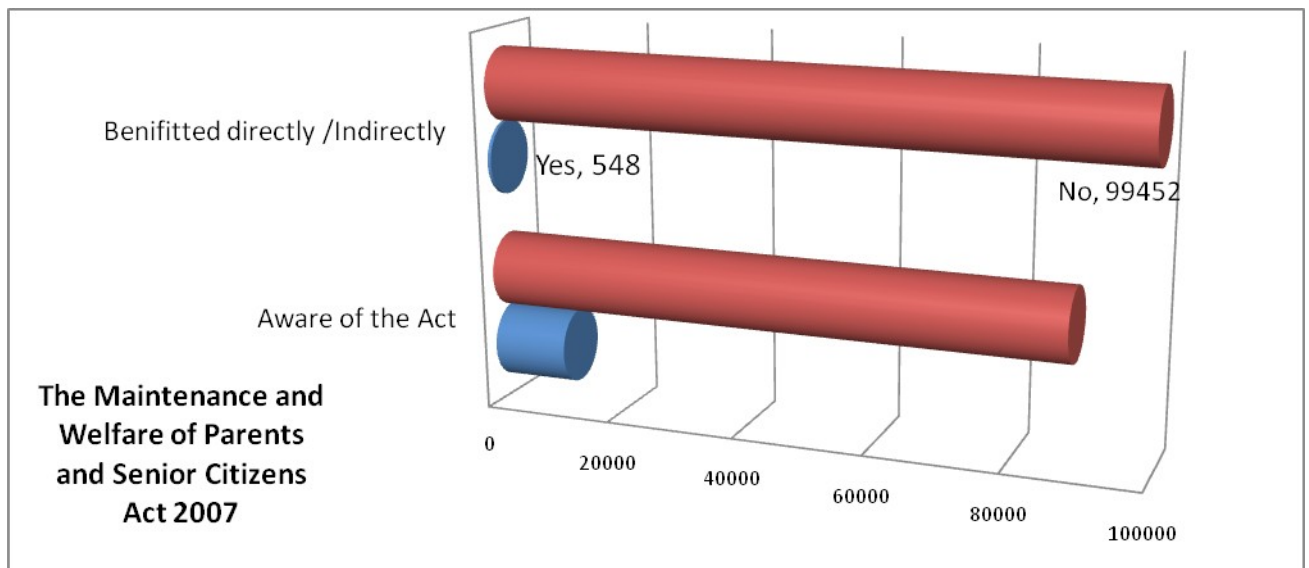
National Policy on Older Persons, 1999 & State Policies on Older Persons

- Only 8.42% older persons were found aware of National Policy on Older Persons, 1999 out of 100 thousands older persons interviewed during the survey.
- 91.58% older persons could not recall or they had never heard about the policy
- Only 1.3% elderly respondents said that they are aware of State Policy on Older Persons of their respective states
- According to 98.7% older persons they have no idea or never heard about State Policy on Older Persons



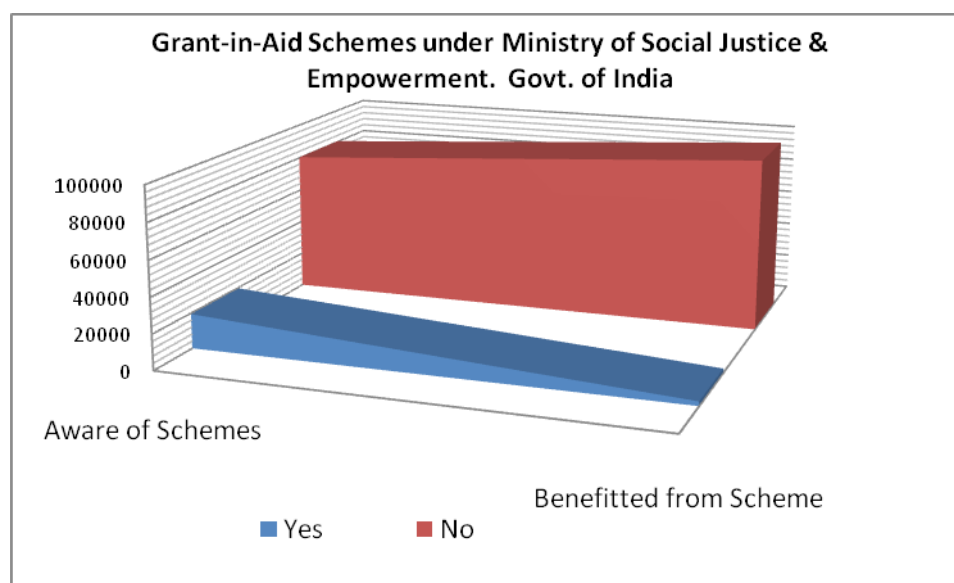
The Maintenance and Welfare of Parents and Senior Citizens Act 2007

- According to 11.5% older persons contacted during survey, they are aware of this Act, whereas 88.5% older persons had never heard about this act.
- In urban areas awareness about this act was comparatively higher (17.7%). In rural areas only 8.2% agreed that they have heard about the act.
- Amongst those who are aware only 0.55% older persons accepted that they have benefitted because of this act directly or indirectly. 99.45% older persons said that so far they have not availed benefit of this Act essentially because they do not know how to go about it.



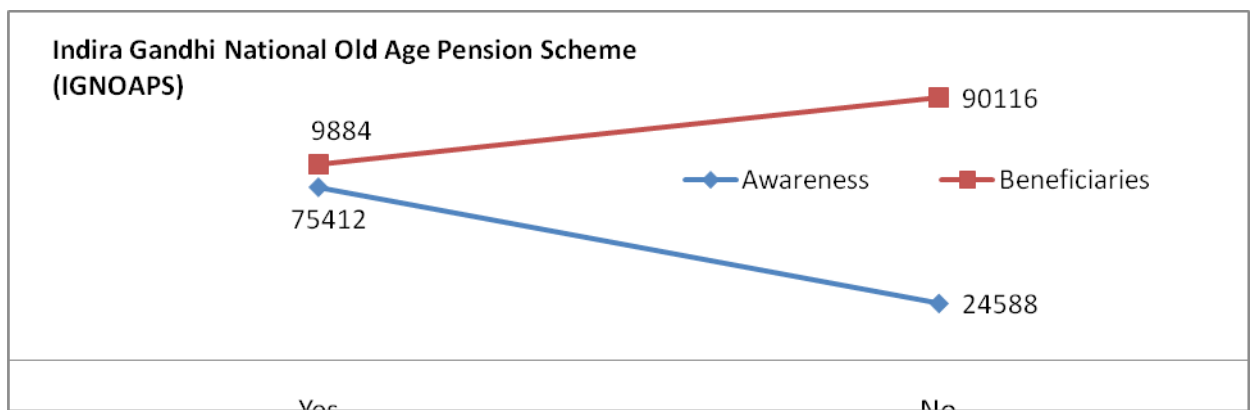
Grant-in-Aid Schemes under Ministry of Social Justice & Empowerment

- 19.55% older persons admitted that they are aware of these schemes, while 80.45% older persons are still unaware of these schemes for the welfare of older persons.
- When asked about whether you have benefitted from these schemes, only 2.46% older persons accepted that they have benefitted or had benefitted during past 10 years.



Indira Gandhi National Old Age Pension Scheme (IGNOAPS)

- Almost 3/4th older persons (75.4%) respondents acknowledged Old Age Pension Schemes, but actual beneficiaries were only 9884 i.e. 9.9% older persons have benefitted during past decade.
- Out of actual beneficiaries, 8286 (12.54%) were rural elderly. In urban areas only 2564 (4.7%) older persons were getting old age pension benefits.



Setting up Geriatric Centers in some states

- Only 1.4% older persons, contacted during the survey recognized Special health care centers for older persons.

Free legal services to senior citizens in some areas

- 2.3% older persons acknowledged government sponsored legal services/facilities for older persons.

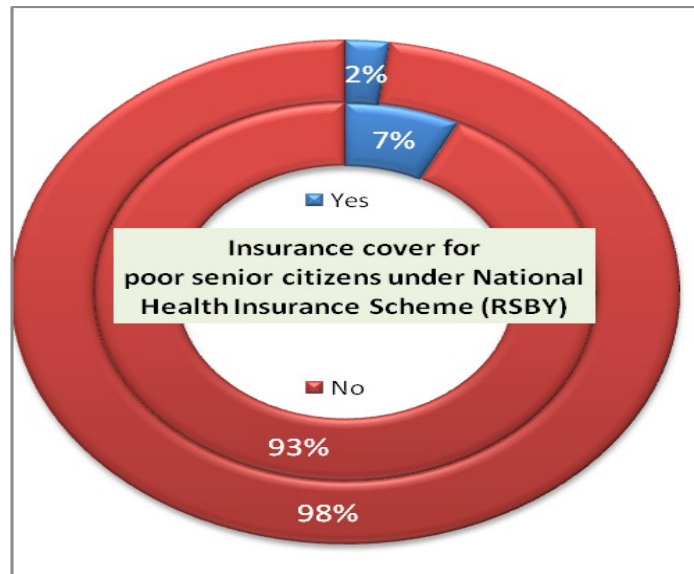
Smart Identity Cards to Senior Citizens

- 5.5% older persons said that Smart Identity Cards have been beneficial for them in getting access to various aids, facilities and discounts.

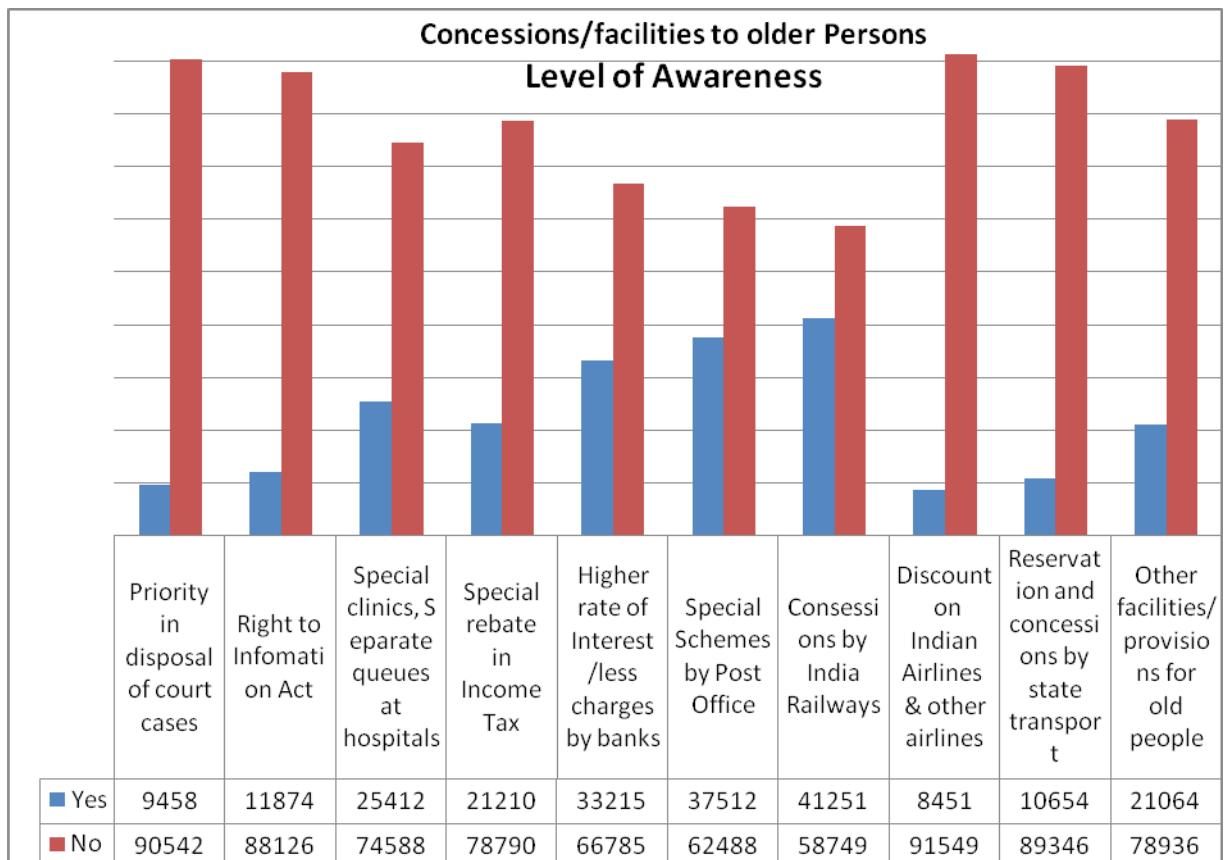
Insurance cover for BPL (below poverty line) senior citizens under National Health Insurance Scheme (RSBY)

- Only 7.4% older persons were aware of **National Health Insurance Scheme** for BPL (below poverty line) older persons.

- Out of them only 2.1% older persons had been assisted under the scheme during past decade.



Concessions/facilities to Senior Citizens



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Priority to cases involving older persons and their expeditious disposal

- Only 9.45% respondents have heard about this provision, while 90.55% older persons were unaware of this provision.
- Only 1.24% older persons reportedly got benefitted by this provision.

RTI Act (Right to Information Act, 2005)

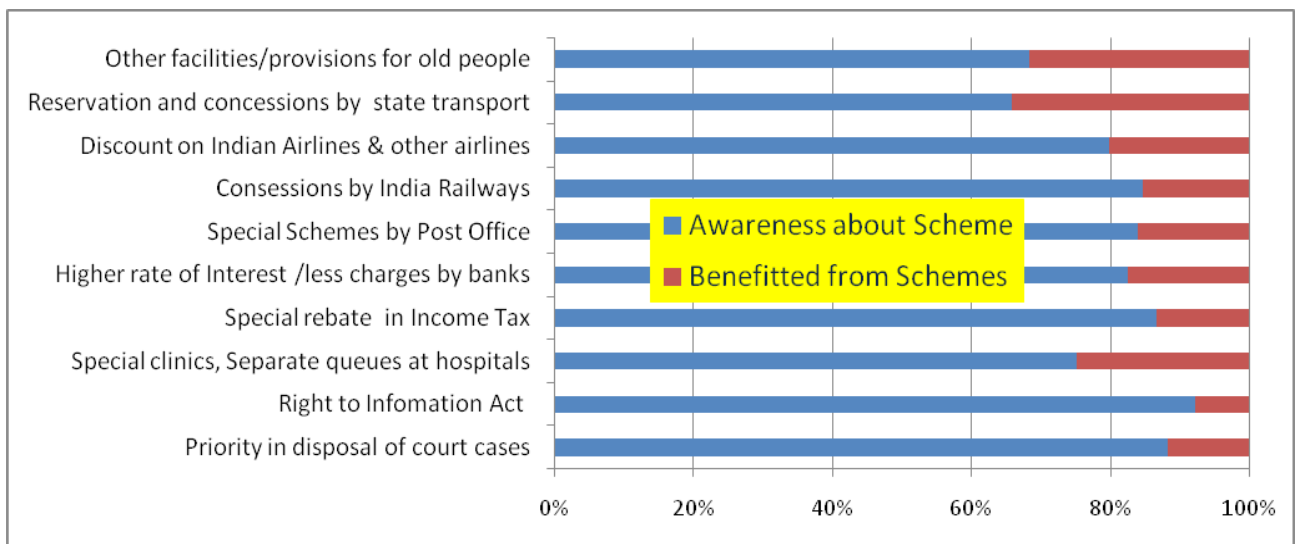
- Only 11.87% older persons were found to be aware of this Act, while only 0.99% had used this act to get some benefit.

Special clinics and Separate queues at hospitals and health care centers

- 25.4% older persons were aware of these kinds of services/facilities.
- Only 8.4% older persons could avail benefits out of these facilities/services during past 10 years.

Observation

There are a lot of hurdles in old age to avail benefits from government run healthcare facilities. Non-availability of doctors, health personnel, medicines, inadequate medical equipments, no care-giver, etc. are common problems that older persons have to face.



Special rebate admissible and provisions for Income Tax

- 21.2% older persons were found aware of these provisions while only 3.26% older persons were getting benefits of these provisions.

Higher rate of interest & less charges by Banks/ Scheme of Post Office

- 33.2% older persons said that they know about these schemes

- 7% older persons were in a position to invest in banks/Post offices and avail the benefits

Concessions & other provisions by Indian Railways

- 41.3% older persons were aware of concessions & other provisions by Indian Railways available to older persons
- Only 7.45% older persons agreed that they had received benefits of concessions and other provisions during last decade.

Discount on fares on Indian Airlines & other airlines

- Only 2.1% older persons were found taking advantage of these discounts.

Reservation and concessions by various state transport corporations

- Only 10.65% older persons had ever heard about these services while only 5.5% older persons were found benefitted of these provisions.
- 21% older persons have heard about **other facilities/provisions like financial assistance to elderly, Annapurna, etc.** for older persons
- 9.78% older persons reportedly received benefits from other facilities/provisions like financial assistance to elderly, Annapurna, etc.

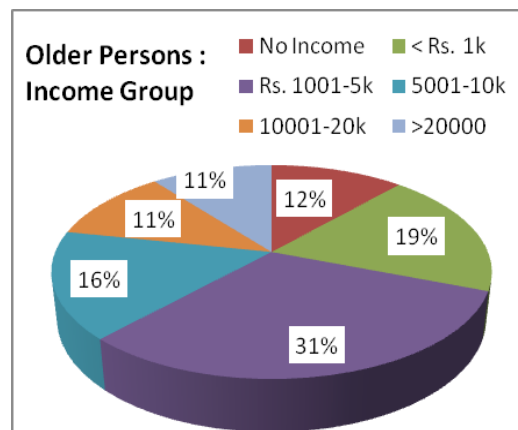
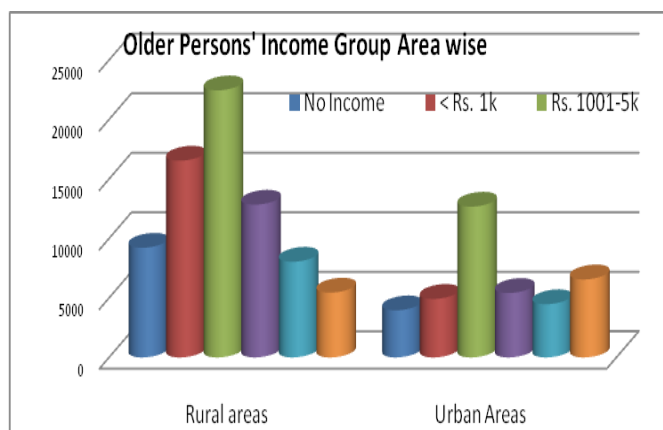
Overall Impact on Financial status of older persons

Older persons have limited financial resources due to various reasons but in most cases their financial requirements remain the same or in many cases higher.

- 69.5% elderly persons were found not to be financially independent. 73% rural & 63% urban elderly persons were dependent on others for their financial needs.
- 13% of elderly respondents (13.9% in rural areas & 11.8% in urban areas) said that they have no source of income.

Income Group	No Income	< Rs. 1k	Rs. 1001-5k	5001-10k	10001-20k	>20000	Total
Rural areas	9215	16541	22450	12841	8041	5443	66490
Urban Areas	3954	4916	12671	5413	4473	6556	33510
	13169	21457	35121	18254	12514	11999	100000

- 34.6% elderly respondents (38.7% in rural areas & 13.3% in urban areas) had monthly income of less than Rs. 1000/-.



- Almost 1/3rd of elderly respondents (35.1%) were found in monthly income group of Rs. 1000 – Rs. 5000. 33.8% rural and 37.8% urban respondents were from this income group.
- Only 42.7% of total respondents were found in good income groups (with monthly income of Rs. 5001 & above) to meet their needs in old age.

- **Only 24.8% older persons accepted that their monthly income has risen during the last decade due to government's schemes initiated during the same period.**

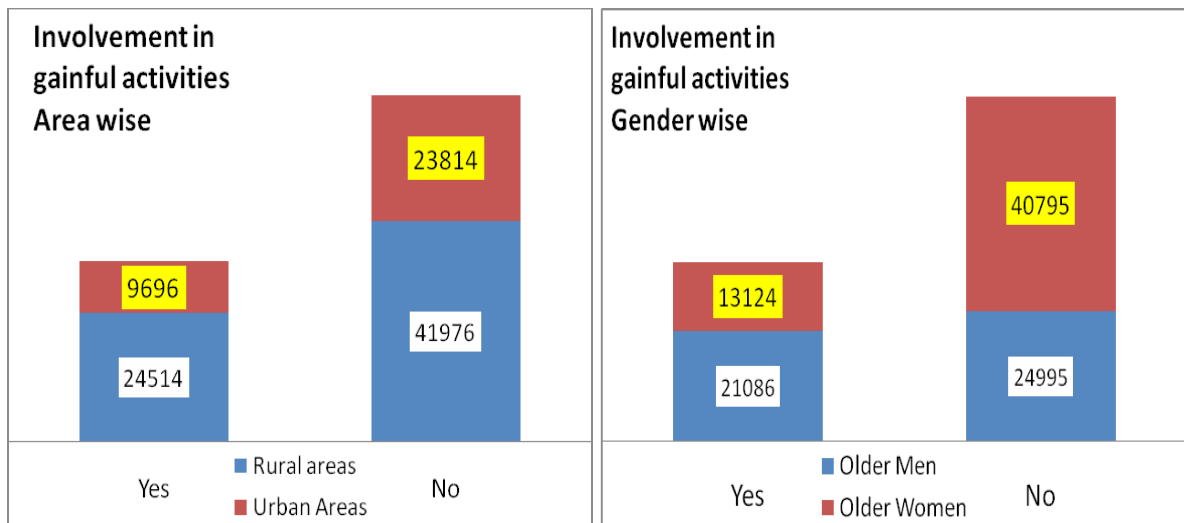
Interviewers' observations

There is a notable difference in lifestyle of rural & urban elderly people and cost of living in rural area is comparatively less. Therefore elderly living in urban areas face more financial problems than rural elderly people.

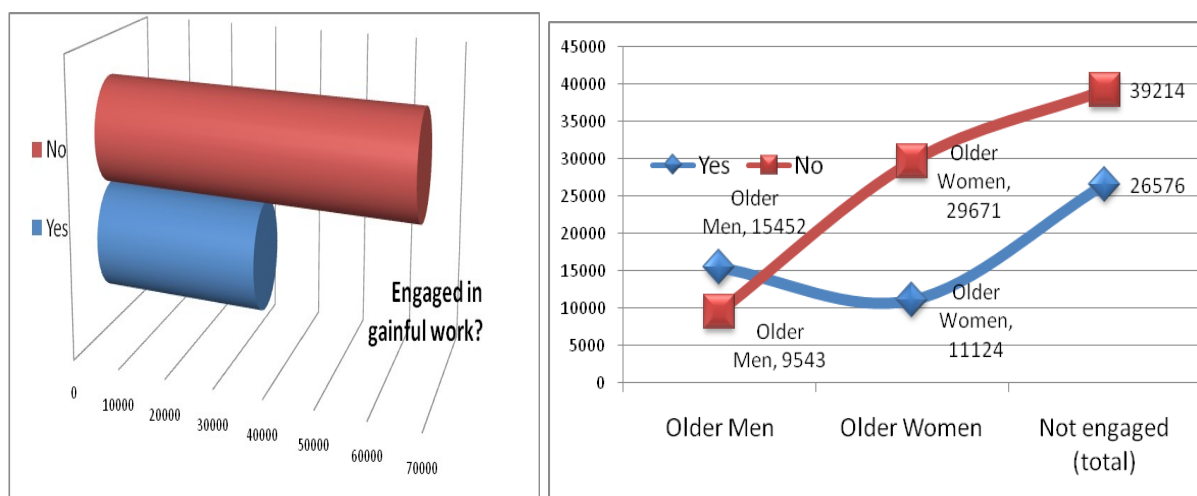
However, during past decade, net worth of older persons' properties has risen substantially due to increase in prices of real estate and capital goods.

Impact on gainful engagement opportunities in Old Age

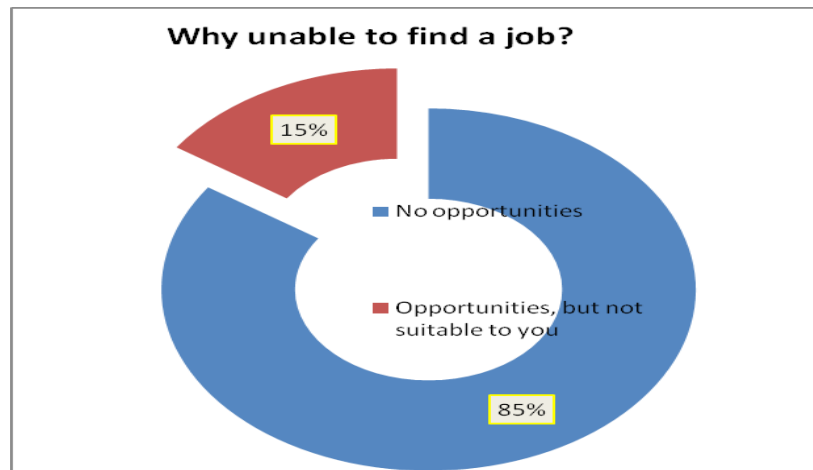
- When asked about gainful occupation in old age, it was found that 34210 elderly persons were involved in gainful activities. Majority of older persons (65.8%) were not gainfully engaged anywhere.
- 45.76% elderly men & 24.34% elderly women were engaged in gainful activities. Wherein in rural areas they were working in their fields, rearing cattle, general retail shops, sundry crafts, etc, in urban areas older persons were keeping themselves busy with small roadside shops and other jobs.



- When older persons, not involved in any gainful activity, were asked about their interest in any gainful work, 40.4% older persons (26576 out of total 65790 elderly people) expressed their desire to work.
- 61.8% elderly men & 27.3% elderly women said they want to work anywhere to keep themselves gainfully engaged.



- According to 22474 older persons i.e. **84.57 % of 26576 older persons** (who are unable to find any suitable job for them) there are no opportunities for them to get any gainful engagements in old age. Whereas 4102 older persons (15.43% of 26576 older persons) said that they got some opportunities in old age but available opportunities were not suitable to them.



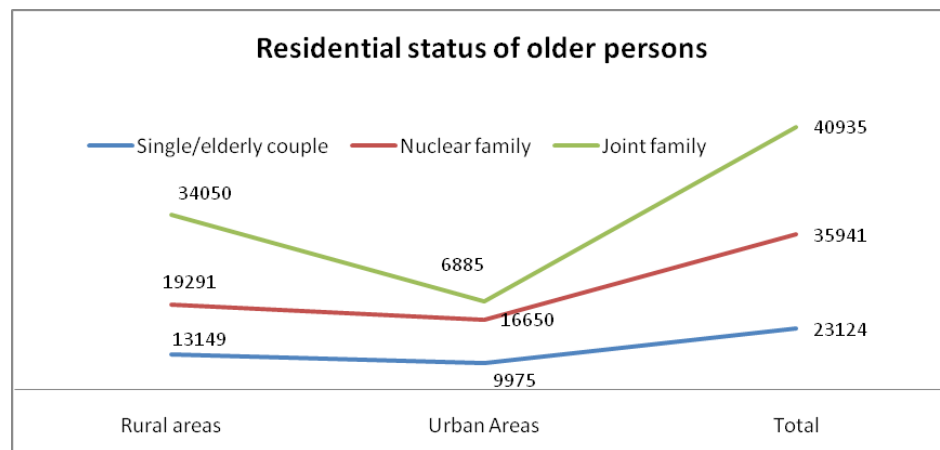
- When asked about government's efforts undertaken during the past 10 years to keep its senior citizens gainfully engaged, only 5.3% older persons appreciated government's initiatives.

Interviewers' observations

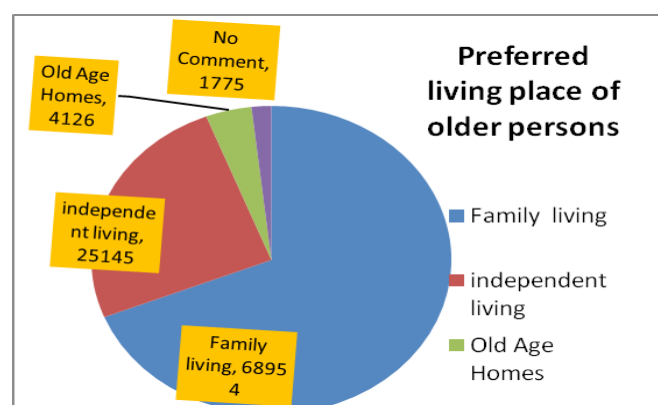
In rural areas majority of older people were found working in their fields or other petty jobs like small shops, crafts, etc. to keep themselves engaged, whereas in urban areas majority of older persons were busy in finding suitable job opportunities, even when they manage some small enterprenual persuit to earn money.

Impact on housing in old age

- 40.9% older persons were found living in joint families.
- In urban areas 49.7% elderly persons live in nuclear/small family. In rural areas 29% older persons were found living in nuclear/small families.
- Percentage of older persons living alone or with their spouses only is higher in urban areas (29.8%) in comparison to rural elderly persons (19.8%).



- When asked about their most preferred living place in old age, almost 2/3 older persons voted for family living, whereas 25.1% older persons said that independent living is good in old age.
- Concept of Old Age homes/ institutions were supported by only 4.1% elderly respondents.



- When information was being collected on issues concerning housing in old age, it was analysed that only 12.65% older persons were living in older persons-friendly houses.

Older persons' friendly houses

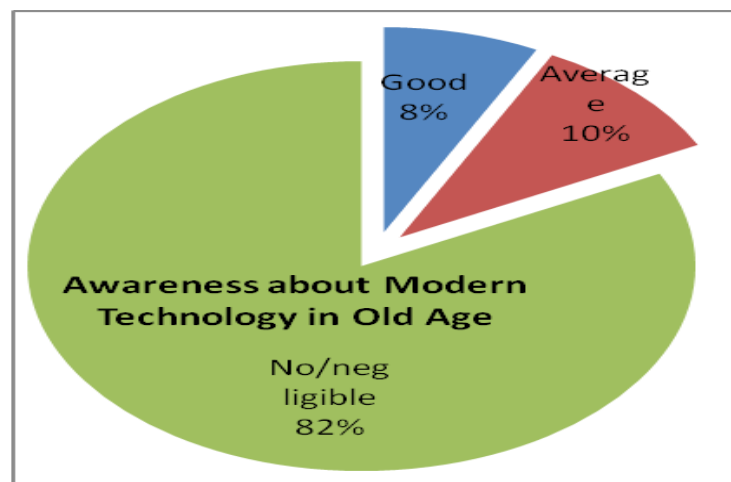
- No awareness or willingness even amongst family members to do anything about it. Most are not even aware about steps to do it.
- **According to 95% older persons no arrangements had been done at the governmental level in the direction of older persons' friendly housing facilities during the past decade. There is no information or guidance is available about what should be done by individual families about it.**

Interviewers' observation

So far as housing in old age is concerned, in rural areas, it seems no big issue for older persons, but in urban areas, due to heavy migration from rural to urban areas, housing has become a big problem for them. Urban houses are not old people friendly. Additionally, there are hundreds of such cases, where older persons own properties but are being harassed only due to their possession of houses in urban areas.

Modern Technology and older persons

- According to 82.5% older persons they have no or negligible knowledge of modern day-to-day equipments which can be useful in old age i.e. mobile phones, computers, etc.
- Only 5.65% older persons were found well-versed with modern equipments, where as 10% older persons said that they have average knowledge of these equipments.



Agewell Foundation

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- 78% older persons, having no /negligible knowledge of modern technological equipments, agreed upon that they feel marginalised due to this.
- **Only 5.5% older persons acknowledged that awareness about modern technology among older persons has increased directly or indirectly through governmental schemes initiated during the past decade**, viz. follow up on liberal policies in telecommunication sector, computerisation of various administrative system, etc.

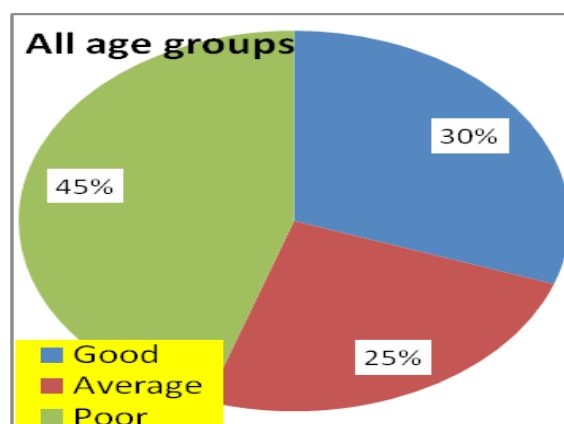
Interviewers' observation

Majority of older persons are still conservative in nature towards modern technology. Therefore awareness level about modern technological equipments is less among them. They simply reject these saying 'those are not made for us'. Most seem to have a mental block for modern technology and they do not even try to attempt its usage.

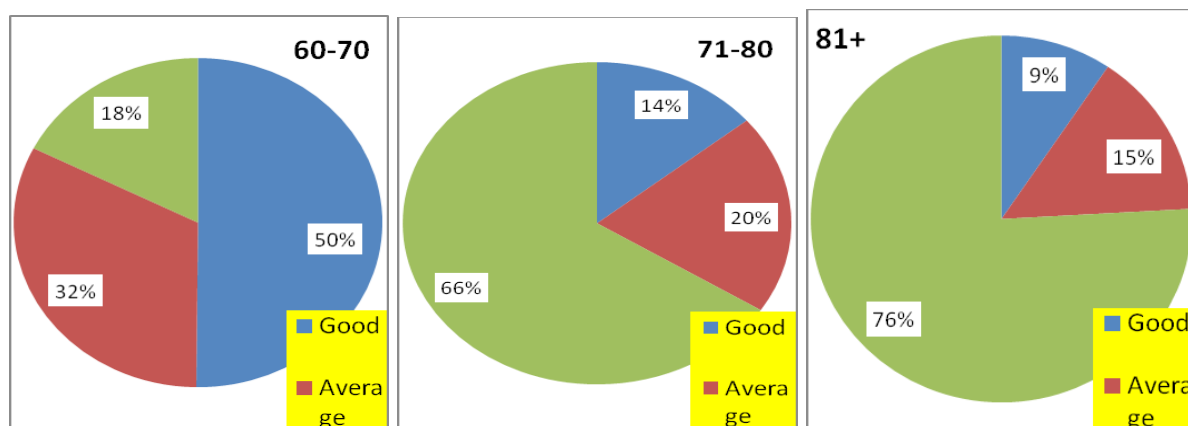
Status of Healthcare conditions of older persons

For older persons health is a major concern, particularly in later old age.

- 44.87% of older persons surveyed during the survey were found in poor health condition due to various reasons.



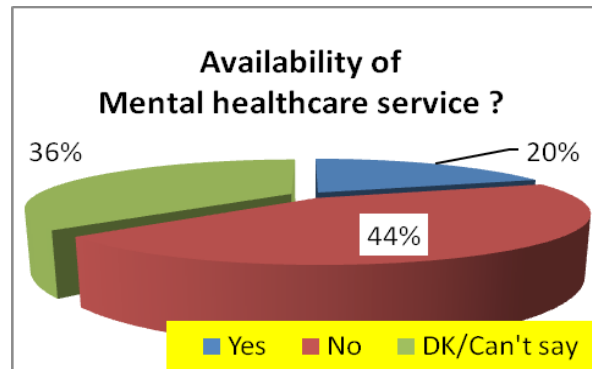
- In young older persons' age group (60-70 years) only 50% older persons were in good health condition. In 71-80 & 81+ years age group 14% & 9% respondents respectively said that they are happy with their health conditions.



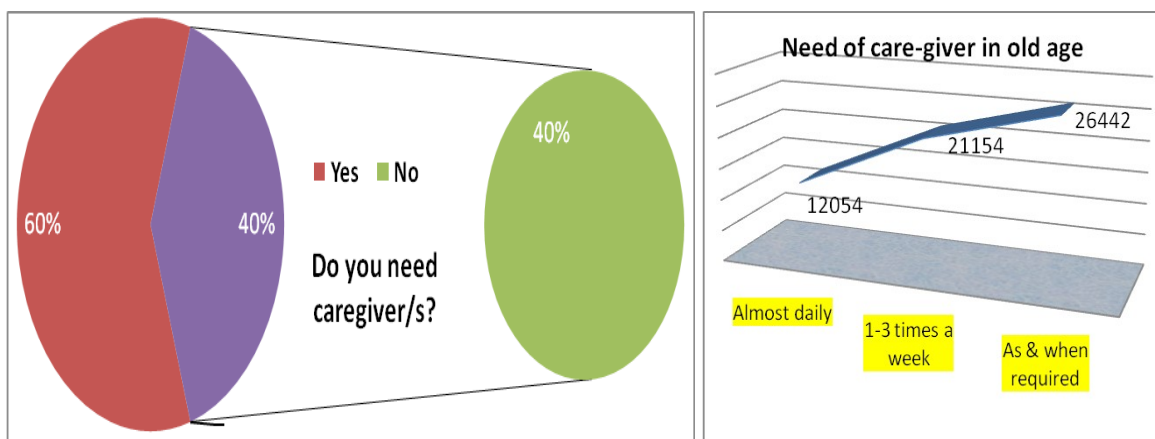
- Chronic illness, disability and unhygienic living conditions were major factor for poor health condition in old age.

Causes of poor health in old age in the opinion of respondents	Nos. of old persons suffering	% of old persons suffering
Inadequate or mal-nutritious food	3254	7.25
Non-availability of medicines/medical help	5416	12.07
Chronic illness/disability	12458	27.77
Unhygienic living conditions	12333	27.49
Any other like old related other problems	11405	25.42
Total affected older persons	44866	

- According to only 35% older persons, significant changes have been seen during past decade, while 65% older persons did not agree with the view that healthcare facilities /services have improved significantly.
- So far as **involvement of older persons in health care facilities** is concerned, only 2.3% older persons agreed that they are actively involved in the health care sector.
- Only 32.3% older persons admit that they are aware about HIV/AIDS. Among them only 72.1% people have knowledge about its causes and symptoms.
- Only 1.48% older persons agreed that HIV/AIDS awareness program was conducted in their area during the last 10 years.**
- Only 20.1% older persons said that old age healthcare providers/caregivers are well trained in India.
- When asked about, if there is a need of psychological assistance to them? Approximately 87.2% said that in old age psychological assistance, if available would be good. (Most of them were found to be bottle ups emotionally with no one to share whatever is going on in their mind.)



- Only 19.9% older persons said that there are mental health care facilities available in their area. Accordingly to 80.1% older persons either no mental health care facility was available in their locality or they were not aware of any such service, available in their area.
- 59.6% older persons need caregivers / occasional assistance providers to look after their health or assist them in leading a healthy life in old age.



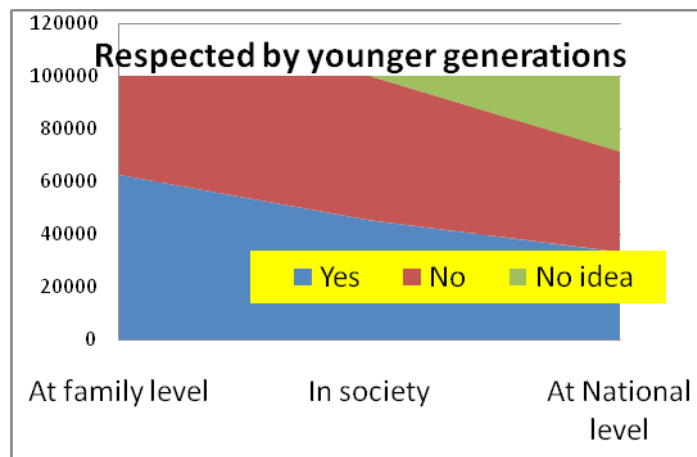
- Only 14.1% older persons, who are in need of caregivers, said that caregivers are easily available in their area.

Interviewers' Observations

Most of the elderly persons were being looked after by their family members & relatives in old age and they don't want to depend upon outsider caregivers, even in critical health conditions. In India even today outside the family caregiver is considered a taboo because the social customs demand caregiving by family members.

Dignity in old age

- At family level, 62.4% older persons had opined that their family members respect them. At community level, far below from family level, 45.3% older persons accepted that they are respected.



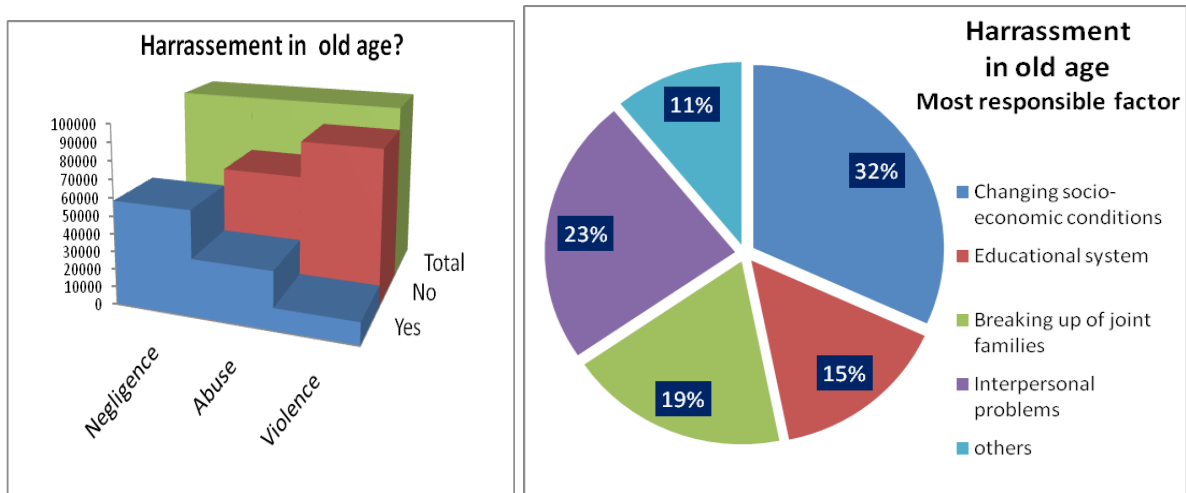
- At national level, only 33.1% older persons think that government cares for their right to be respected as senior citizens.

Interviewers' observation

Though as a community, older persons are well-respected section of society in India. Due to poor awareness level among older persons, many have no idea about their status at national level.

Elder Abuse

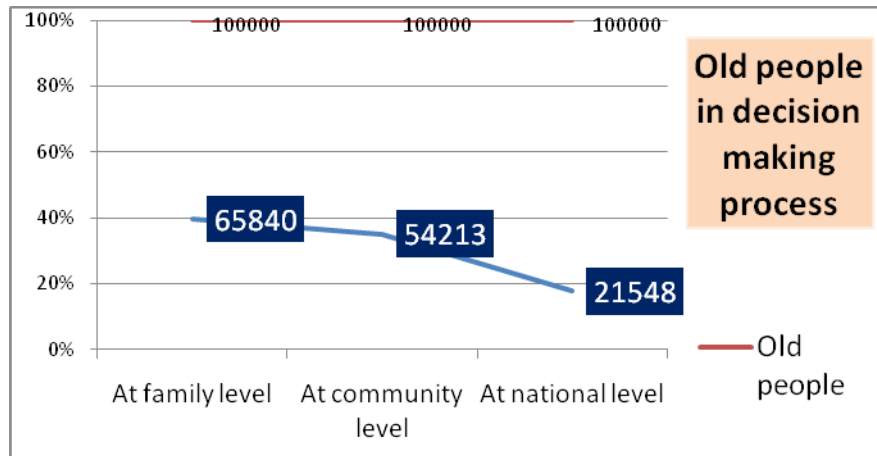
- 61.2% older persons were reportedly facing harassment in old age. 58422 (approx. 58.2%) said that they are being neglected by their family members/relatives or /and society.
- Approx. 32.1% older persons admitted that they are being abused frequently or had been abused in past. They complained about negligence, mental harassment, silence, cold attitude, unreasonable behaviour and rage of younger people in old age.
- 12.5% older persons were found facing physical violence in their silver years.



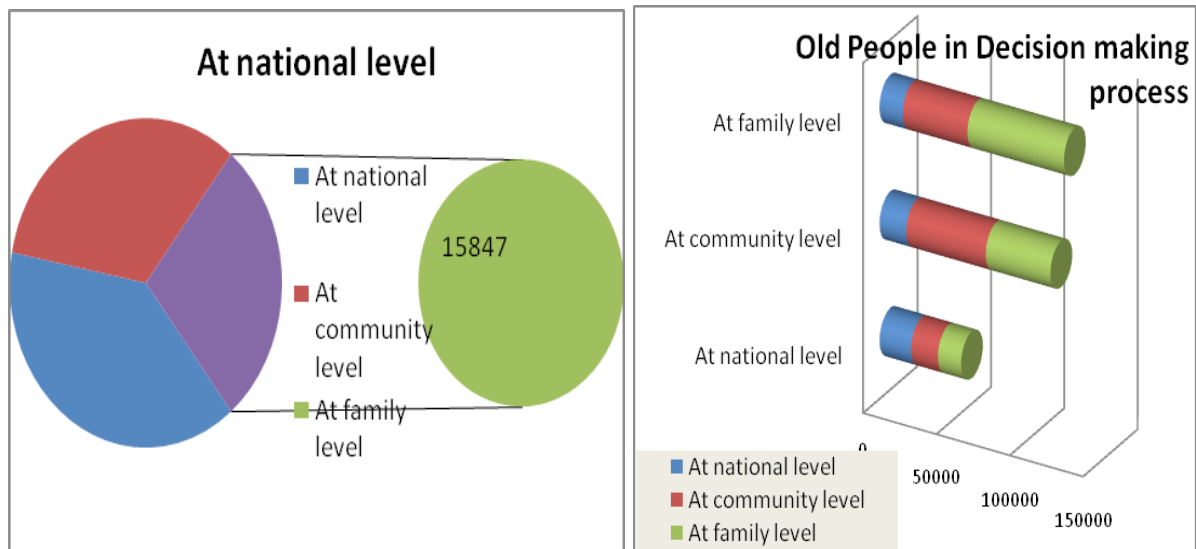
- Changing socio-economic conditions is major reason for elder abuse, 31.77% older persons interviewed, held this factor accountable for rising crime against elderly.
- According to 56% older persons respondents, interviewed during the survey, admitted that they faced one or more form of elder abuse, during the past decade.

Participation in socio-economic activities

- 22.2% older persons said that there are adequate opportunities to participate in socio-economic activities in India for older persons.



- At family level 65.8% older persons said that their family members listen to them or take their opinion in family matters. At community level 54.2% agreed that they have a say in community matters whereas at national level, only 21.5% older persons think that senior citizens groups get an opportunity and participate in policy making process at national level.



Rights of older persons and Legal Justice in old age

- For 49.3% older persons even protection of their life and property from criminals and others has become major concern.
- Almost 85.5% respondents shared their views and said that they occasionally face age-discrimination and even elder abuse.

Representative statements from older persons

“I have been arthritis patient for last 15 years, I could not afford medical expenses of treatment of arthritis. This has turned my life into hell, I can’t even visit my friends and relatives. For small things I have to depend on my family members and neighbours. There is no governmental medical facility where I could get treated for my illness free or at discounted rate.”

- Shambhunath Verma, a 71-year-old man, Meerut, UP.

“My children have settled in Mumbai, we (me & my wife) have to take care of ourselves. We started getting old age pension recently. But still it is very tough for us to survive on meager old age pension. We want some comfortable work to earn some money to meet our expenses, but unable to find it. Now we are not able to work anymore in the fields.”

- Ramdeen Mishra & Bachchi Devi (71 & 67 respectively), Katihar, Bihar

“I have been continuously harassed and even threatened of dire consequences by my son, daughter-in-law & her family members over my self-made house property. They want me to vacate this house and live in a small flat to avoid day-to-day tense atmosphere at home. I decided to sell my house but they threaten me. When I reported this to Police, they said it’s our family matter, we can’t interfere. At the age of 83, I am confined to live in a torture home.”

- Prabhat Shankar Patil, 83, Nagpur, Maharashtra

“After retirement I tried my best to find any suitable job for myself, so that I could remain active and busy. But despite all efforts, I failed. There were few jobs, but more of them are very far from my house. Few years back when Metro came to our locality, it was like a boon for me. I joined a job at a distant place. Due to modern transportation facility in my old age I have become more active and healthy”

- Satish Malpani, a retired engineer, Dwarka, Delhi

“After death of my husband, there is no one to take care of me. My children and grandchildren have left village long ago. They visit me only once in a while. I cannot go with them at this age. I am totally dependent on my neighbours.”

- Damyanti Devi, an 85-year-old widow, Mangalore, Karnataka,

OBSERVATIONS

Population of older persons in India is increasing rapidly but elder-friendly environment is hardly seen in the country. Resultantly majority of older persons are confined to remain marginalized, isolated and neglected as well.

Government has formulated several well-intentioned policies and laws but there is no effective implementation mechanism and most of the policies and provisions are on paper only.

There is a hidden angst among older persons, particularly younger older persons (60-70 years) about the current old age scenario in the society. They blatantly decline the traditional concepts about old age and want old age to be redefined as per their terms.

During the past 10 years, demographic and socio-economic scenario has changed remarkably, especially in terms of population of older persons and old age support system. During the past decade elderly population registered 39.3% increase, raising its share in national population from 6.9% in 2001 to 8.3% in 2011.

In changed scenario, profile of older persons also has changed. They seem to be more active, healthy, energetic and even wiser. That's why majority of them like independence at all level instead of compromising with situations.

There is an urgent need of creating gainful engagement opportunities for older persons at all levels, to that their active participation in the society, their dignity in old age and health well being could be ensured.

In general human life has become extremely competitive and everyone seems to be self-centered and do not seem to care for their elders. While elder abuse has become a norm, but it needs to be determined as to how many are abusing their elders knowingly are and how many do it unknowingly.

Though the number of old people is increasing at a very fast pace, no educational curriculum teaches children /adolescents or young people about needs of old people. This ignorance about old age related issues is making the younger generation even more arrogant in their dealings with old people.

CONCLUSION

In India issues concerning old age are turning into bigger challenges due to government's poor focus and policy implementation initiatives & lack of timely interventions.

Decennial growth of around 40% in any particular section of society can not be healthy for any economy. Our history witnesses our narrow-minded approach towards our family planning policies. Population explosion has remained headache for our policy planners. Now there is a situation of population explosion in terms of population of older persons in India. In coming decades India will witness 50% decennial increase in elderly population.

During the recent years, it seems that our central and state government have started taking older persons into consideration, but majority of older persons are still at the receiving end.

This is high time, when our policy planners should start visualising for tomorrow, and plan accordingly. Old age management should be included as top priority in the agenda of the government.

Social security and healthcare in old age, which need greater attention, are still in pathetic condition. Most people are not assured about fulfillment of their basic needs & rights in old age.

It is even more shocking because most of the political leadership in India is in the hands of old people but hardly any older persons friendly initiatives are there. May be because old people are still not considered a vote bank in India as yet.
