



(In Special Consultative Status with the ECOSOC at United Nations since 2011)  
-Associated NGO Status with UN-DPI-

# **CHANGING NEEDS OF OLD PEOPLE IN INDIA**

**WITH SPECIAL FOCUS ON  
CURRENT OLD AGE CARE  
& SUPPORT SCENARIO**

**A REVIEW**

**MARCH 2021**

[www.agewellfoundation.org](http://www.agewellfoundation.org)



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RESEARCH & ADVOCACY CENTRE  
(For Needs & Rights of Older people)  
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## INTRODUCTION

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The population of elderly persons in India has increased substantially over the past 2 decades. According to the Population Census 2011 there are nearly 104 million elderly persons (aged 60 years or above) in India. A report released by the United Nations Population Fund suggests that the number of elderly persons is expected to grow to 173 million by 2026. The share of the elderly in the population is expected to increase from 8.6 percent in 2011 to 20 percent of the population by 2050.

Over the years, due to fast changing socio-economic and demographic scenario, the advancement of medical science, increased literacy rate, rapid industrialization, migration of younger population, growing popularity of nuclear families and breaking of the joint family system, the profile of older persons has changed vehemently. People in old age are living longer than earlier and at the age of 60 they are expected to live for 25-30 years more. It means they have to spend almost 1/3rd of their life in old age.

Resultantly, the elderly population has become a wide mix of varied categories from different groups, viz. – rich/poor, literate/illiterate, rural/ urban, working/ non-working, Govt. pensioners/non-pensioners, enjoying family support/living without family support, financially secure/ financially insecure, physically active/disabled, healthy/ill/disabled, dependent/independent, marginalized/isolated, etc. Older people can be divided into three broad categories as under -

- Active and healthy – self-dependent, recently retired, in need of gainful engagement opportunities, (primarily in the age group of 60-70 yrs)
- Self-dependent – financially self-dependent, unable to work, with health issues (primarily 70-80 years age group)
- Dependent – disabled, sick, infirm (primarily 80+)

Generally, with increasing age the aging process is often associated with declining health, loss of independence, dwindling social roles, isolation and feeling of loneliness. In old age, people generally have to face multiple challenges due to various factors, such as limited or no financial income, being treated as a burden by the family/society, intergenerational conflicts, mistreatment and elder abuse, dependence on their respective families for physical support, marginalization of elderly in more ways than one, net-worth and socio-economic situation, the extent of availability of family care and social support systems available around.



**Figure 1 Photo by Agewell volunteer**

There are many challenges before elderly population today such as:

- Significantly high percentage of older people are living alone
- Majority of them have to depend on their own resources
- Most of them are active, physically as well as psychologically, but have no work to do.
- Many older people are still supporting their family members, particularly children, not yet settled/married.
- Many of them are doing their postretirement jobs to meet their daily needs.
- Most of them have healthcare issues.

- Most of them are struggling to remain in the mainstream, as they are digitally literate or unskilled.
- Many older persons are dependent on others for healthcare related needs.
- Some have no family support and they have to depend on the mercy of others, including the government support system

Despite the significant elderly population, and their fast increasing clout at almost all levels - family, society, economy, and polity, an elder-friendly environment is hardly seen in the country. Resultantly majority of older people are confined to remain marginalized, isolated, and neglected as well. Huge human resource in form of experienced, knowledgeable and wiser older people remains unexplored, untapped and underestimated as well. On the other hand proportion of older persons, in need of old age care and support is also increasing rapidly due to diminishing family support of the traditional joint family system, fast-paced lifestyle of younger generations, and ever-increasing inter-generational gaps.

We are on the verge of witnessing an elderly population explosion in our country. In absence of a proper and adequate social security system and effective population management mechanism, the fast increasing elderly population is poised as a greater challenge, not only for the government but also for the entire society. There are many challenges, from providing healthcare to old people to take care of their safety & security, from providing them palliative care to protect their rights, from ensuring their social security to keep them engaged in the mainstream of society.



**Figure 2 Senior Citizens attending Agewell Seminar**

The Government of India on its front has introduced several well-formulated policies and laws but most of them remain impractical and ineffective due to poor implementation, lack of awareness, and various other administrative, social, geographical barriers. Today, older people deserve to be recognized as active essential human resources. They deserve active participation in the mainstream, so that they too can play an active role in society and participate in national economy.

In view of the above, there is an urgent need to create awareness about the needs & rights of older persons. Today, they need social security, attention, care, protection, and above all – opportunities, to learn new-age skills and remain gainfully engaged. They need to be empowered and their contribution needs to be endorsed at all levels – family, society, and nation.

# OVERVIEW

## CURRENT OLD AGE CARE & SUPPORT SCENARIO

### Healthcare in old age

Maintaining good health in old age is an uphill task for all. Unlike other adults, senior citizens experience wide variations from being physically and mentally fit to suffering from various illnesses and disabilities. Their health is also generally influenced by many socioeconomic factors. Their vulnerabilities stand further exposed during pandemics, disasters, and calamities. Lack of awareness, inadequate healthcare training, and inequitable and / or limited resources pose challenges to healthcare in old age.

Senior Citizens also face several mental health problems which often remain unrecognized. Most of the psychological disorders like Alzheimer's, Dementia, Depression, etc. are considered as old age diseases in the society and people hardly seek any kind of help / counseling / assistance/ guidance / direction to address psychological issues faced by old people. Elderly facing psychological disorders need special care / palliative care / terminal care services.

Most senior citizens do not possess adequate nutrition related knowledge, attitudes and practices and are unable to make healthier food choices both in health and disease. Lower income, physical, psychological and social changes of ageing, emergence of age related disorders and inability to bring about behavioral modifications are further barriers to healthy eating and act as impediments to an active and independent life in old age.

In order to address health and other related issues, being faced by senior citizens, Government has come out with many policies and programs such as the Integrated Program for Older Persons , National Policy for Older Persons, Maintenance and Welfare of Parents and Senior

Citizens Act, 2007, National Policy for Senior Citizens, National Program on Health Care for the Elderly, etc.

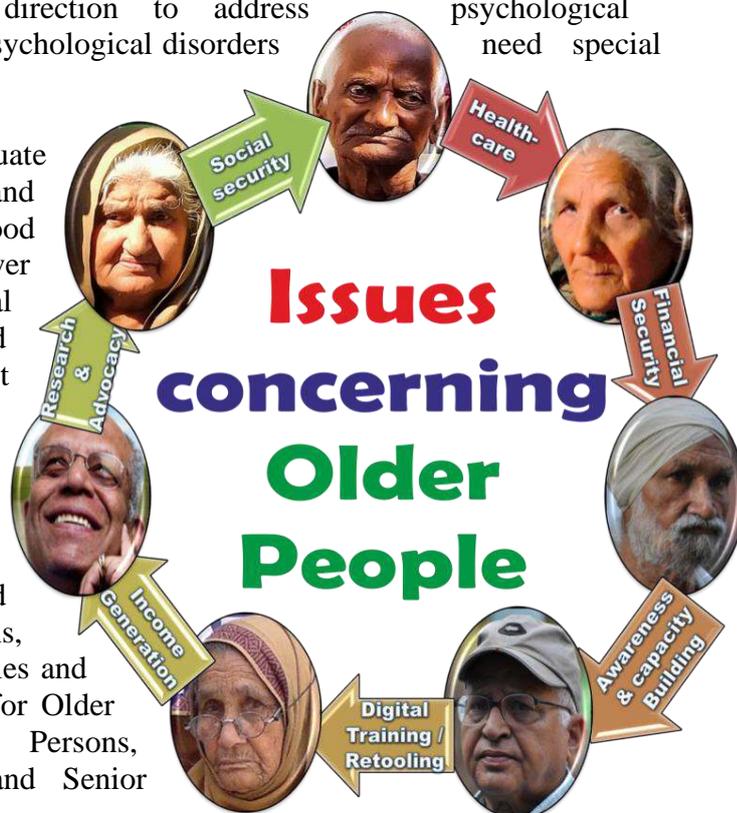


Figure 3 Graphic showing issues concerning older people

Despite good intentions and well planned policies, programs & schemes, overall health condition of the elderly population is not so encouraging in our country. We need to adopt a holistic approach towards old age healthcare and develop a healthcare support system for elderly by ensuring greater participation of the community and family members, so that every old person can get proper healthcare support when he/she needs it.

## **Skill Training in Old Age**

The life expectancy of human beings has increased remarkably over the last few decades. In India, the official life expectancy age for men is 67 years and 72 years for women. However, people are outliving these numbers and comfortably living much longer lives. In reality men are living up to 75 to 80 years and most women are living above the age of 80!

In India most people retire at the age of 60 which leaves many old people to live with 20 to 25 of non- income generating years. The fast diminishing joint family system also leaves older individuals feeling lonely, this brings many difficulties in their old age not just financially but emotionally as well.

We currently live in a fast -paced technology driven society where most things happen with a click of a finger, with digital communication and information technology advancing rapidly many people from the older generations find themselves lost due to the lack of digital literacy.

This leads to marginalization of older people in the society and also adds to the lack of proper social and financial security that one requires in old age, the majority of older persons, particularly in the age group of 60 and 70 have good health and can easily continue working.

In view of a longer life span and old age, it has become imperative that we invest in skill training and re-skilling of retired and older person of our society.

Skill development of older persons can provide gainful engagement opportunities which in turn provide economic independence to them. It becomes a key in stimulating a sustainable development process and can contribute in facilitating the transition from informal to the formal economy. Further, learning new skills encourages older adults to stay active, generate income, improve cognitive functioning, offer a sense of purpose and provide a routine which often contributes to better mental health.



**Figure 4 Elderly beneficiaries at a camp organized by Agewell Foundation**

Recognizing the above, Government of India has initiated several skill development and training programs under the National Institute of Social Defence, but their reach and approach is limited to certain sections only.

Currently national level elderly training, skill training programmes, workshops and seminars are being organized through three finance corporations which promote economic empowerment of senior citizens. These are:

- a) National Scheduled Castes Finance and Development Corporation (NSFDC)
- b) National Safai Karmacharis Finance and Development Corporation (NSKFDC)
- c) National Backward Classes Finance and Development Corporation (NBCFDC).

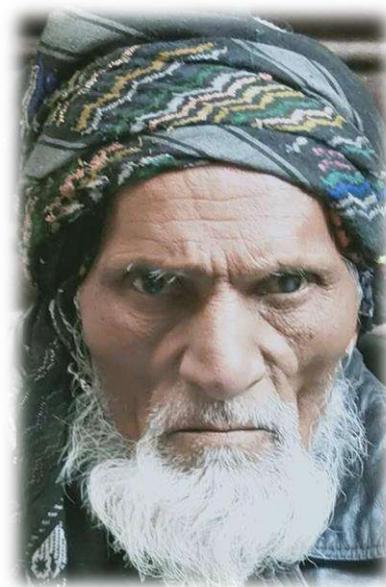
Today, older persons from all sections of the society need skill training/re-skilling and digital literacy. Skill training modules can be devised on need basis. Training modules for illiterate/unskilled older people from rural or lower backgrounds can be developed for Paper bag making/cloth bag making, Food processing (Paapad, Pickles), Mushroom Cultivation, Making of bamboo basket, Broom stick making (soft grass/coconut leaf grass), Leaf plate making (Khali and Dana), Agarbati Making , Candle making , Phenyl making , etc. Whereas for literate and urban elderly training modules can be devised for modern communication, marketing, digital training, office automation, designing, etc.

## **Growing Need of Old Age Home/Shelter Homes**

Currently, there are less than 1000 operational Old Age Homes in India with a capacity of less than 100 thousand older persons. In a country of 140 million older persons, old age homes/retirement homes/shelters caters only 0.07% of elderly population. The concept of Old Age / Retirement homes is comparatively new to India and people still hesitate to live in Old Age homes/Retirement homes in their old age due to their traditional mind-set. However, with fast changing socio-economic-demographic order, migration of children from their hometowns to other places in search of better opportunities, general attitude towards living in old age homes has transformed and need for more old age homes has increased over the years. Unlike other developed countries, in India people are emotionally attached to their homes in old age and their children don't want to admit their elderly family members in old age homes and they look for old age homes as last resort only.

Instead of full-time stay in old age homes, short-stay facilities are being preferred by senior citizens / their family members as per their requirements. In Indian traditional societies, people also look for community-based day-care centers for the elderly, where they can get services such as skill building, financial, medical, legal advice, entertainment, etc. At the community level old age day-care, greater participation and involvement of the elderly is important.

In view of the above, there is an urgent need to establish more Senior Citizens Homes / day –care centers / shelters, well-



**Figure 5 Agewell beneficiary**

equipped with old age care / palliative care services for older persons, particularly for destitute elderly from weaker sections of society, living without traditional family support.

## **Financial Security In Old Age**

In India majority of older persons face financial hardship in old age as most of them are not in a position to earn their livelihood. Today, approx. 2/3<sup>rd</sup> elderly population have no financial security i.e. more than 90 million elderly depend on their family members/relatives and others for their financial needs in old age. Today there is an urgent need to promote old age financial schemes as well social security schemes for all. Government at all levels must emphasize on schemes / programs in order to reduce old age poverty in India and meet the universal Sustainable Development Goals as well. At the same time, special attention must be given on financial inclusion of marginalized digitally illiterate older persons so that marginalized elderly can avail benefits of Direct Benefit Transfer and other targeted welfare schemes for older persons.

Since the world today is changing in its approach towards financial management and changing ways of banking, shopping and other financial transactions i.e. internet banking, online payment services and social media penetration in all forms of communication, old people invariably find it tough to plan their finances accordingly.

Hence, old people also need financial literacy and awareness about all available financial avenues and schemes. In our country, awareness about financial security schemes is very low, financial security in old age has emerged as a major challenge over the years, particularly in view of the fast-growing population of old people.



**Figure 6 Agewell beneficiary**

## **Social Security in old age**

Social security has always been a primary focus area of various plans and policies of Government of India since independence. Initially almost all social security schemes and programs were focused on younger generations and issues related to healthcare and disabilities were addressed through different schemes. Keeping in view the fast changing scenario of Old Age in the country, Government of India has now started prioritizing old age related issues in its social security and social protection schemes / programs. India's social security system comprises a number of programs. Still, government-controlled social security structure in India applies to only a small portion of the elderly population. Majority of elderly population is retired from unorganized sector, with no social security cover. In India only 10% of retired employees enjoy social security cover in form of pensions and 90% have no such dedicated social security cover. Most of them have to face financial problems and insecurity. They have to

depend on others for their old age related needs and do not enjoy independence, dignity & respect in old age.

Social protection and social security of older persons are the most challenging issues. Existence of a negative social perception and attitude towards the elderly, lack of social support systems result in poor mental health, vulnerability and helplessness in old age.

## **Gainful Engagement Opportunities for Old Age**

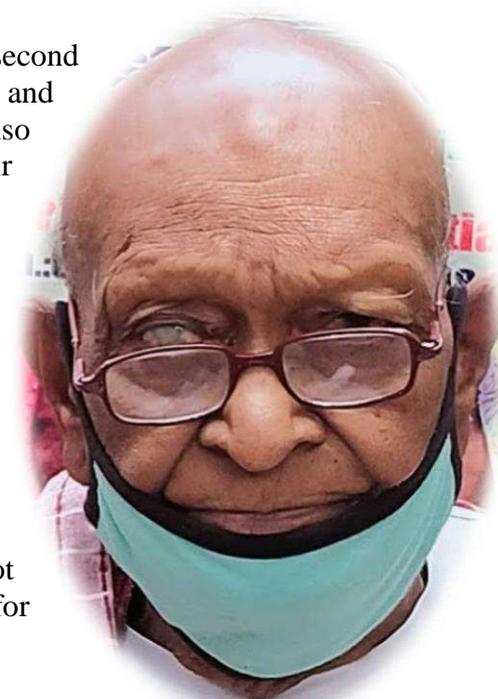
Majority of Older persons, though retired, are more active, healthier and energetic. They no longer want to lead a marginalized / isolated life in old age and want equal participation and opportunities in the society. Older persons want to change general perception about old age and need appreciation and opportunities to do something instead of getting sympathy from the society.

Majority of retired older persons see post-retirement as second inning of their life. They understand that due to old age and changed socio-economic scenario, their needs have also changed and they cannot depend on others to address their changed needs. However, they want that their experience, knowledge, wisdom and resources must be recognized and explored in the society. Elders do not want to be seen as a burden to their families, society or state, as long as it is in their capacity. Elders contribute to the society through productive activities, which may be income generating or cost saving.

On the other hand, a large number of older persons are forced to work and earn their livelihood. A livelihood in the case of elderly is being gainfully engaged and not merely earning income for meeting the basic needs for survival.

Today, there is an urgent need to tap untapped experience, knowledge, wisdom, skills and resources of retired older persons. In our country there are immense possibilities of utilizing such a huge experienced and mature manpower and also utilize this unexplored resource in the interest of society.

For older persons, capable and inclined to work and earn livelihood or remain gainfully engaged, specific need base programs must be initiated at all levels. Whereas in urban areas, retired older persons can be involved in voluntary social service, supervisory, administrative, accounting, counseling, marketing, teaching, consultancy related activities; in rural areas they can be involved in gardening, agriculture, plantation, different forms of crafts, supervising of developmental projects and other related activities



**Figure 7 Agewell beneficiary**

## OBJECTIVES OF THE STUDY

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The objective of this research endeavor is to assess the fast changing needs of older persons, current status of support mechanism available for them and future challenges through an in-depth qualitative study.

To further explore and understand the realism, the following are a set of specific objectives that have been framed to undertake a research on the conditions of the older persons in the study area:

- To assess the status of healthcare provisions and schemes in the context of older persons
- To study livelihood and income generational opportunities for older persons
- To assess the social and financial security of the older persons including old age income security provisions in India
- To assess the need of skill development / re-skilling in old age
- To assess the awareness level about the schemes / provisions related to older persons in the society
- To review changing needs & rights of older people
- To advocate / recommend ground realities and some key findings to policy makers, planners and decision makers so that result oriented elderly friendly policies could be formulated / implemented in the country

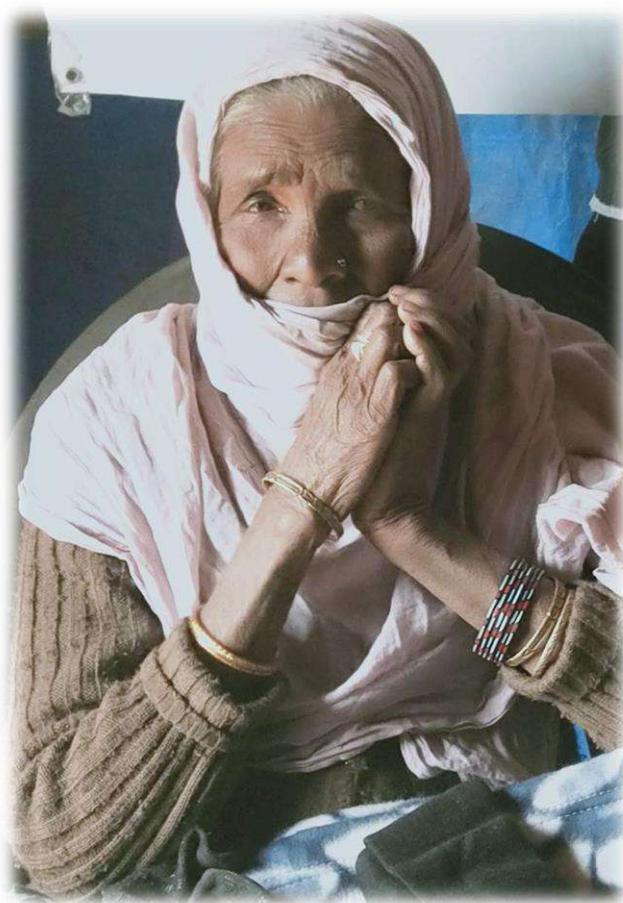


Figure 8 Photo by Agewell Volunteer

## RESEARCH METHODOLOGY

For the survey socially inclined, experienced and qualified volunteers were selected as interviewers and they were provided with proper guidelines, directions, orientation training, etc. Under the survey campaign, comprehensive interviews were undertaken by managing time-bound schedules to collect information / impression / views from selected older people from across the country.

### Sample size and period

A representative sample of 10000 older people (5016 from rural / slum areas and 4984 from urban areas) were interviewed spread across 300 districts of 27 states & Union Territories of India. The interviews were conducted during the months of January – February 2021.

### Geographic coverage

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:

S. No	States/UTs	No of sample districts	No of respondents
I.	Zone 1 – North India	85	2500
	Delhi, Uttar Pradesh, Haryana, Punjab,		
	Himachal Pradesh, Chandigarh, Uttarakhand, J&K		
II.	Zone 2 – South India	60	1900
	Andhra Pradesh, Telangana, Tamil Nadu, Kerala & Karnataka		
III.	Zone 3 – East India	55	1900
	West Bengal, Orissa, Assam, Mizoram, Tripura & Nagaland		
IV	Zone 4 – West India	51	2100
	Rajasthan, Maharashtra, Gujarat & Goa		
V.	Zone 5 – Central India	49	1600
	Madhya Pradesh, Bihar, Jharkhand &		
	Chhattisgarh		
	<b>All India Total</b>	<b>300</b>	<b>10000</b>

Figure 9 Sample respondents- Geographical coverage

Main emphasis was on qualitative information; therefore a more intuitive approach was adopted for the research so as to arrive at a better understanding of issues concerning older persons. The information was enriched with the help of in-depth interactions.

Agewell Foundation's self-motivated volunteers spread across the country worked as interviewers for the survey.

## Sample Respondents

Since India is a vast and geographically diverse country where majority of population still lives in villages, older people have different lifestyle in different parts of the country. Since needs & requirements of older people largely depend on their living conditions, social and family set up, they were divided in to 4 major groups as under;

- Rural elderly
- Urban elderly
- Elderly living alone/Elderly couple
- Elderly living with children

Area  \ category	Old Men	Old women	Total
<b>Rural</b>	2477	2539	5016
<b>Urban</b>	2453	2531	4984
<b>Total</b>	<b>4930</b>	<b>5070</b>	<b>10000</b>

Figure 10 Sample Respondents - Gender / Area wise

## Age, Areas & Gender wise classification of respondents

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.

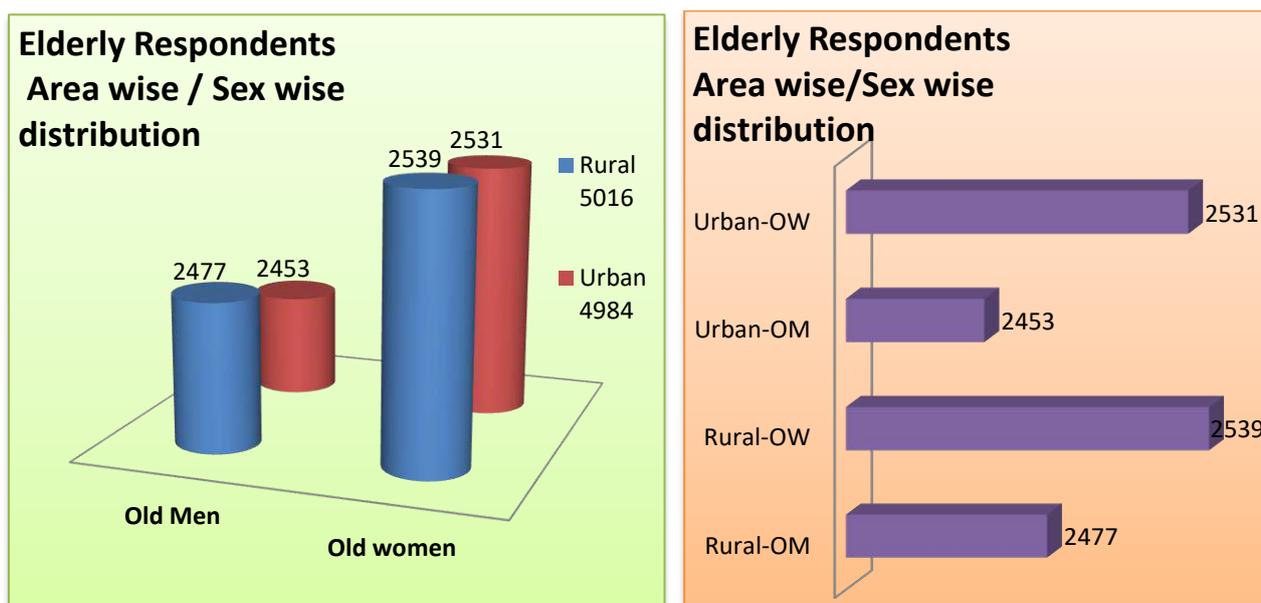


Figure 11 Elderly Respondents - Area/gender wise

- Among the elderly respondents, interacted by volunteers, 47.4% were in the age group of 60-70 years. Out of total 10000 elderly respondents, 4740 (2401 older men and 2339 older women) were in the younger older people group i.e. 60-70 years.

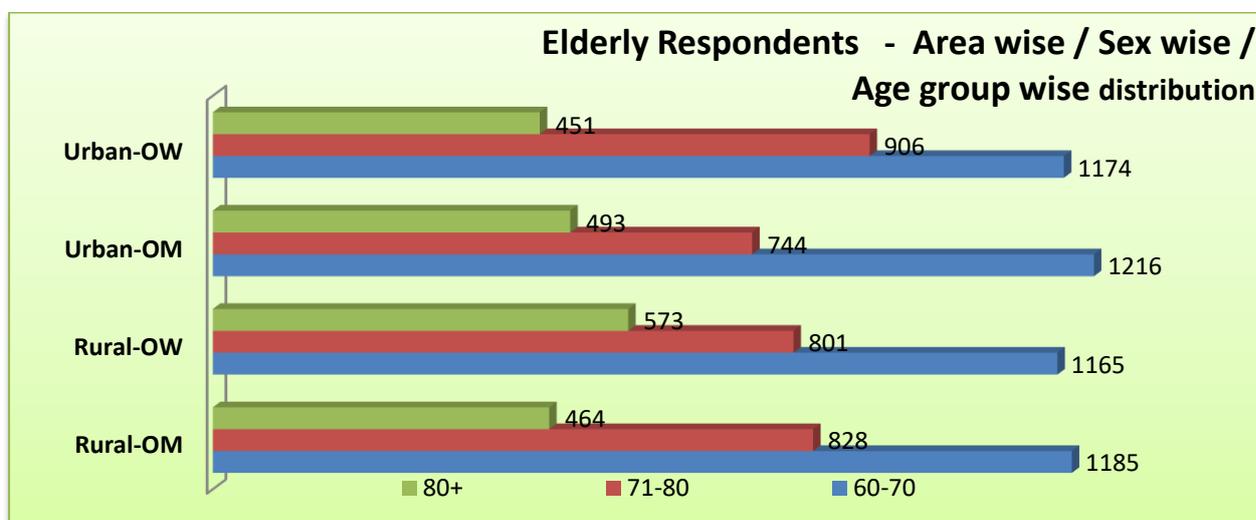


Figure 12 Age wise Distribution

- Another 32.8% elderly respondents i.e. 3279 elderly respondents (1572 older men & 1707 older women) were in the age group of 71-80 years and remaining 19.8% respondents were in the age group of 81+.

### Family Set-up of older persons

- Overall, about every third older person (approx 35% elderly respondents) was living alone, 45% elderly respondents found living with his/her spouse only and approx. 20% older people were living in joint families, with their children.

In each group the target was to include every section of the society, specifically

- Retired older people
- Non-pensioners / self-employed
- Laborers / farmers
- Housewives / working elderly women
- Professionals / businessmen
- Literate / Illiterate
- Financially secure
- Disabled / bedridden
- BPL (below poverty line)
- Family
- Slum dwellers
- Well off elderly / destitute

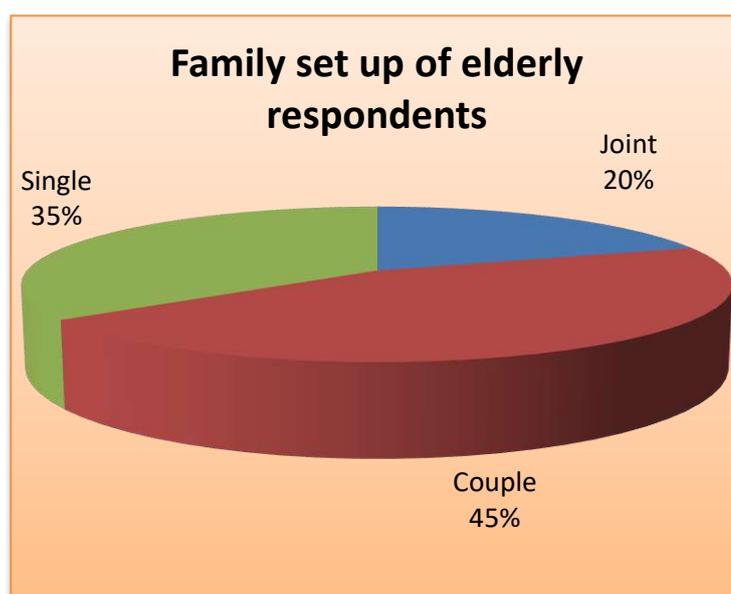


Figure 13 Family set up of elderly

## SURVEY FINDINGS

### Current Financial status of older persons

- During the survey it was found that 28.64% elderly respondents (26.3% in rural areas and 31% in urban areas) were getting monthly pension from the government as their primary source of income.
- According to 21.54% elderly respondents (22.75% rural elderly and 20.3% urban elderly), their primary source of income in old age is Old Age Pension. Among 10000 elderly respondents, 2154 claimed so.
- As per 7.6% elderly respondents, they were earning income in the form of interests on bank deposits/investments, rental, etc. as main source of their income in old age. In urban areas percentage of such elderly was slightly higher (8.51% in comparison to 6.68% rural elderly).

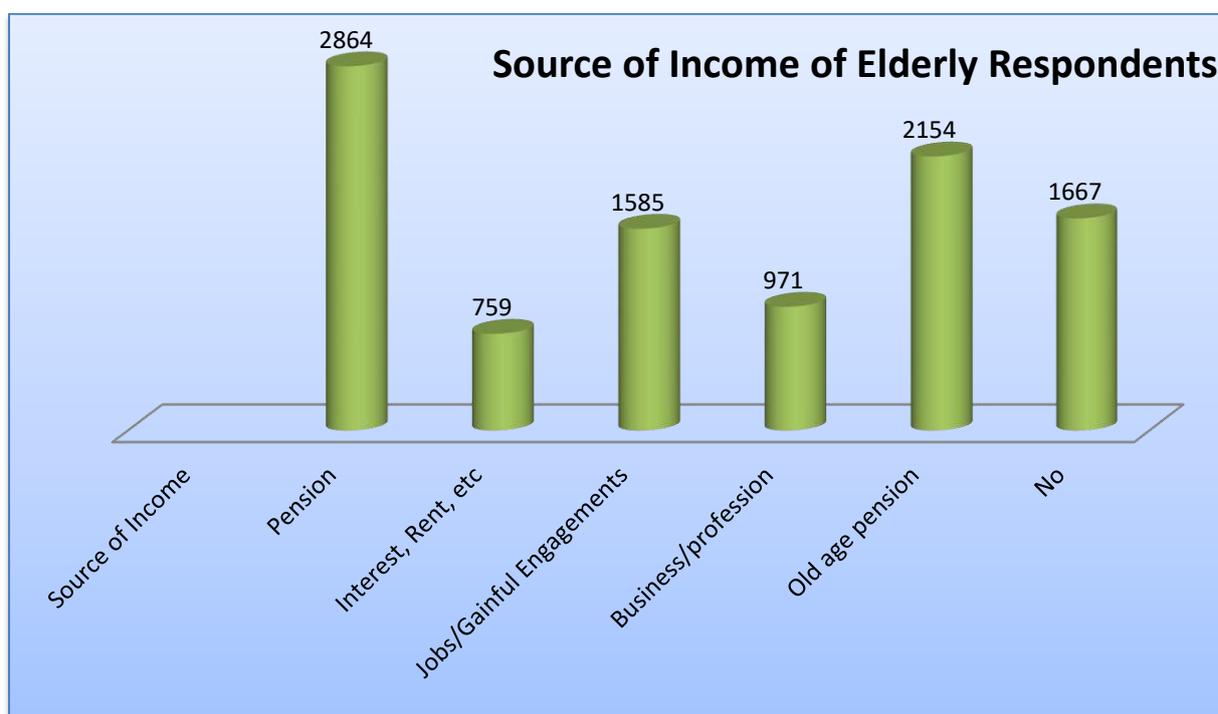


Figure 14 Source of Income of Elderly Respondents

- Among the elderly contacted during the survey, 15.85% respondents claimed that they are engaged in jobs/gainful engagements, which are their primary source of income post-retirement. In rural areas 17.2% elderly claimed that their primary source of income is their gainful engagements whereas in urban areas 14.5% elderly claimed so.

- Approx. 9.7% elderly (7% in rural areas and 12.3% in urban areas) were indulged in their respective business / professions, from where they were getting major source of income.

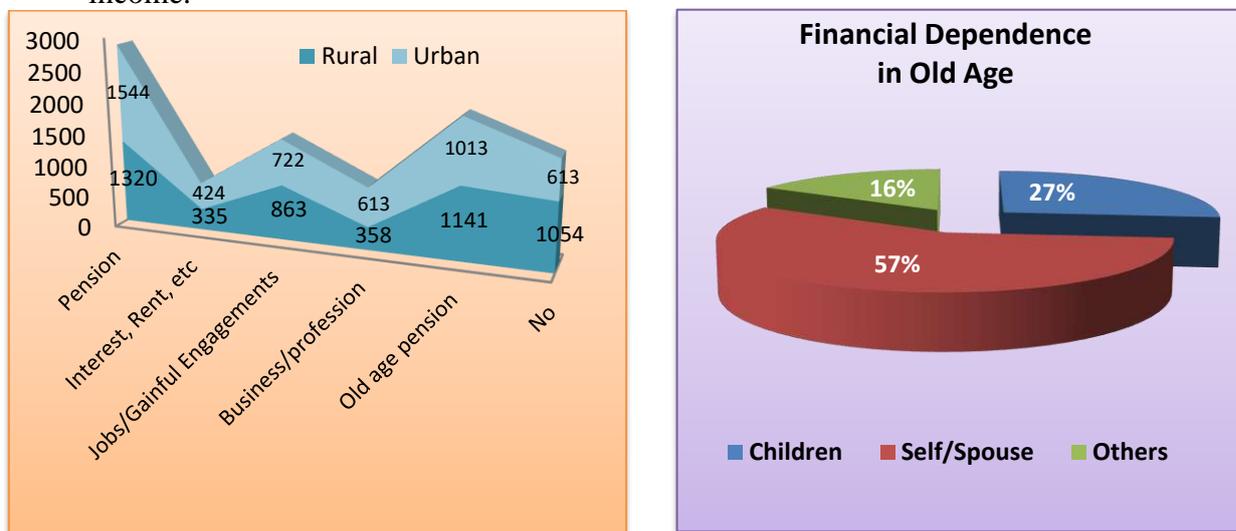


Figure 15 Source of Income & financial dependence in Old Age

- Among the respondents, 16.67% elderly (21% rural elderly and 12.3% urban elderly) reportedly claimed that they have virtually no / meager income and they entirely depend on their children/family members. In this category, more than 2/3 were from rural areas.
- When older persons were asked about their overall financial status, approximately 35.4% elderly accepted that they are enjoying good/better financial status in their old age, as they have regular source of income and/or higher net worth value.

- Approx. 13.9% elderly respondents admitted that their current financial status is better, whereas 21.5% elderly respondents reportedly claimed that their financial status is good.

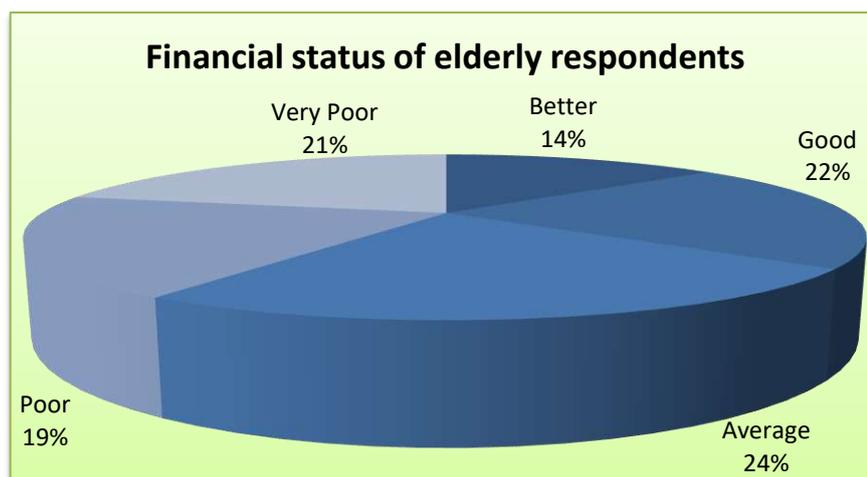


Figure 16 Financial Status of elderly

- According to 1/4th elderly respondents i.e. 23.68% respondents, they can term their current financial status as average.

- During the survey, it was found that 2/3rd elderly respondents were not financially secure in old age as they reportedly claimed that their current financial status is poor or very poor. Among them 55% elderly were reportedly facing extremely poor financial condition in old age.
- On the basis of analysis of data collected during the survey, it was found that more than a half elderly (57% elderly respondents) were not dependent on their children /others for their financial needs. They claimed that they are financially self-dependent or dependent on their respective spouse.
- Among the elderly respondents, almost 1/4th elderly (26.63% respondents) said that they are dependent on their respective children / their families for their financial issues in old age.
- Further, almost every 6th elderly found to be dependent on others, including their relatives / friends, etc. for their financial needs.

## Financial Security System

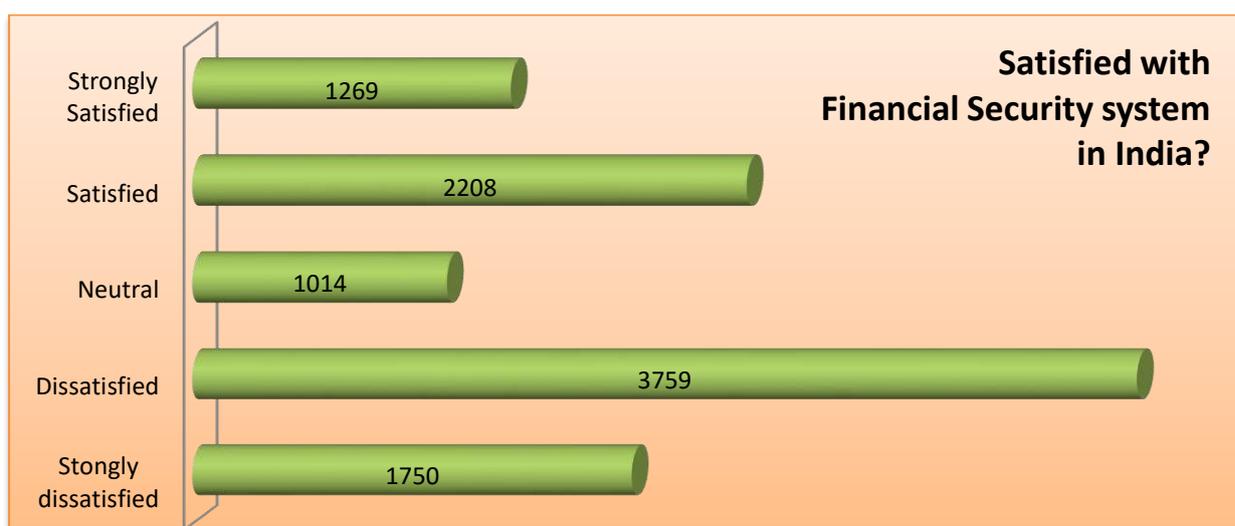


Figure 17 Satisfaction level about Financial Security System

- During the survey, it was also tried to collect opinion of elderly respondents on current financial security system in the country.
- According to more than half elderly (55.1%) elderly respondents, they are not satisfied with the current financial security system of the country. Among them 32% elderly (i.e. 17.5% of total respondents) were found strongly dissatisfied and remaining 68% elderly (i.e. 37.6% of total respondents) reportedly said that they are dissatisfied with the current financial security system.
- As per the 34.8% elderly respondents, they are satisfied with the current financial security schemes and provisions. Among them 65% elderly (i.e. 22% of total

respondents) expressed their satisfaction and remaining 35% reportedly agreed that they are strongly satisfied with the current financial security system.

- However, every 10th elderly i.e. 10.1% respondents either expressed their inability to answer or didn't comment on the topic.

### Current Health condition of older persons

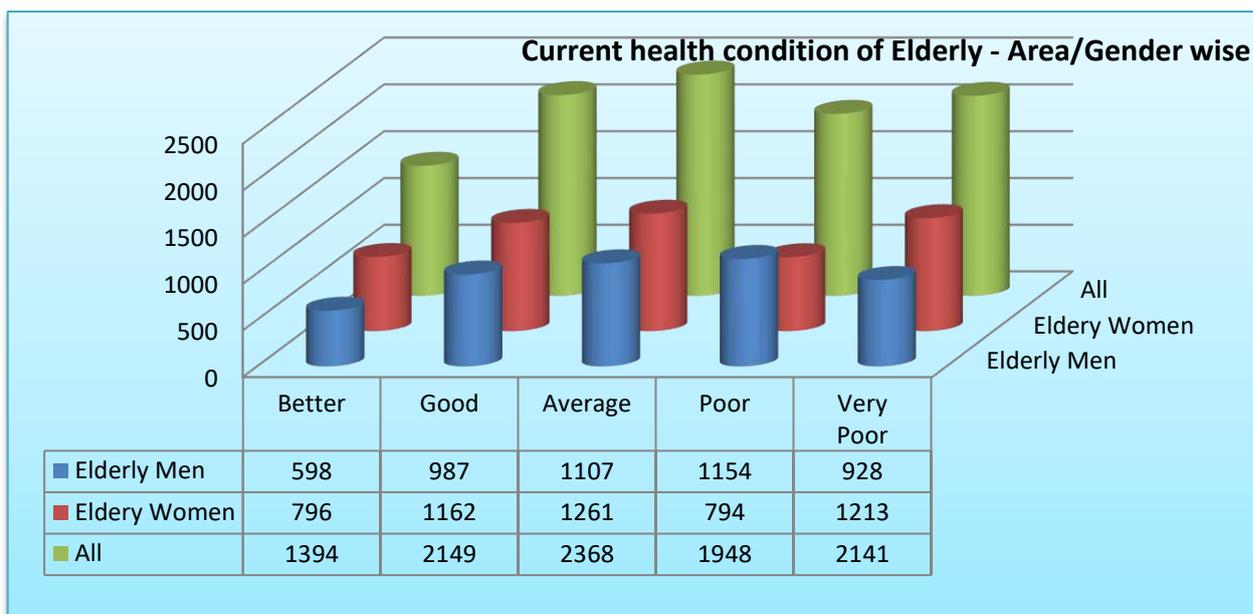


Figure 18 Current Health Condition of Elderly - Area

- During the survey, it was also attempted to assess the current health condition of older persons and it was found on the basis of data analysis that only 35.4% elderly respondents are enjoying better/good health in their old age. Among 10000 elderly interacted by volunteers, 3543 old persons claimed so. Among them 40% i.e. 1394 admitted that their health condition is better and another 60% elderly termed their health condition in old age as good enough.

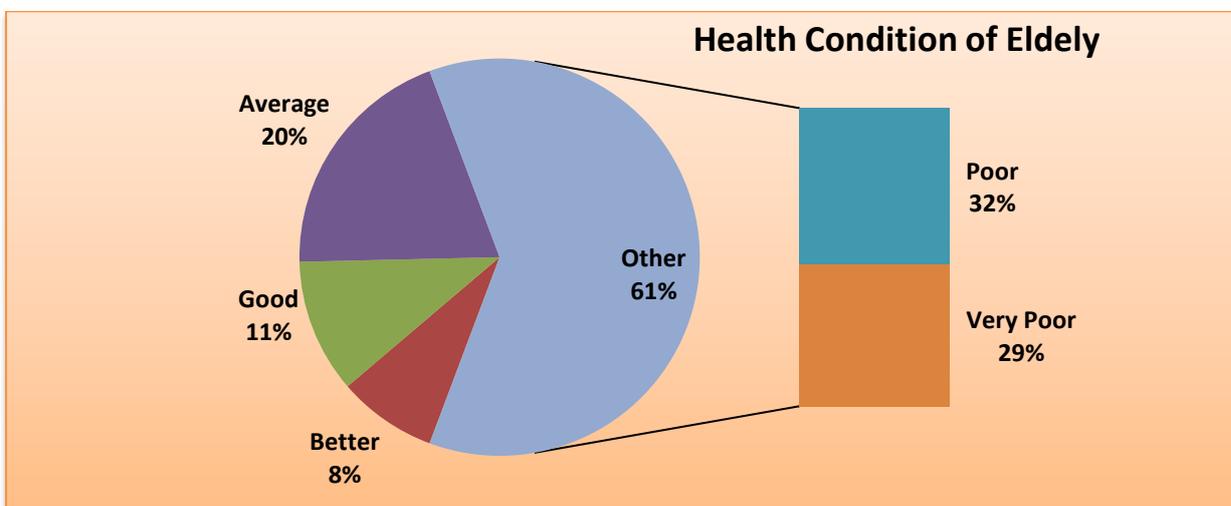


Figure 19 Health Condition of Elderly

- As per the 2368 (23.9%) elderly respondents, their health condition is average and almost 2/5th elderly respondents said that their current health condition is poor or very poor. Among this section of elderly 1948 termed their health condition poor and 2141 elderly were found living with very poor health condition.
- When the data was analyzed on urban/rural basis, it was found that in urban areas health condition of elderly is slightly improved as more than a half elderly i.e. 51.2% respondents claimed that their current health condition is good / better.
- Whereas in rural areas only 19.8% elderly reportedly accepted that their current health condition can be termed as good or better.
- In rural areas, approx. 27.7% elderly respondents agreed that their health condition is average, whereas 19.7% urban elderly claimed that their health condition can be termed as average for the time being.
- In rural areas, approx. 61.4% elderly respondents complained that they are living with poor or very poor health condition in their old age, whereas in urban areas percentage of such elderly respondents was 20.4%.
- When the data was further analyzed on the gender basis, it was established that elderly women are living healthier life in old age compared to elderly men, contacted during the survey. Data disclosed that approximately 37.8% elderly women in comparison to 33.2% elderly men were living good/better health.
- More than 2/5th elderly men (43.6% respondents) in comparison to 38.4% elderly women complained of poor health condition during the survey.

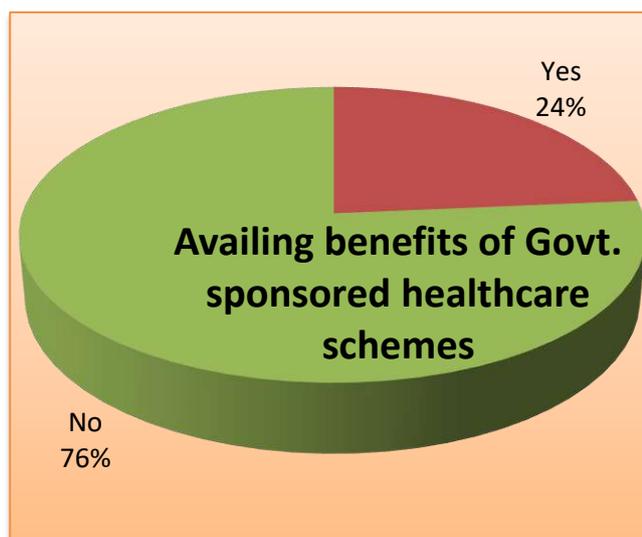


Figure 20 Coverage of Govt. healthcare schemes in old age

### Status of Existing Healthcare Schemes/Provisions for Older Persons

- When elderly respondents were asked about availing benefits of Government sponsored healthcare schemes, less than 1/4th elderly (23.6%) confirmed that they are being benefitted under one or more government sponsored healthcare schemes.
- Approximately 76.4% elderly reportedly claimed that they are not availing any benefit from government sponsored healthcare schemes.

- So far as status of existing healthcare schemes / facilities is concerned, according to 12.45% it is better and according to 15.8% it is good. Almost every fourth elderly i.e. 25.5% said that status of existing healthcare schemes / facilities is neither good nor bad, whereas almost 2/5th elderly respondents i.e. 40% of total respondents said that in their opinion current status of our healthcare system is poor.

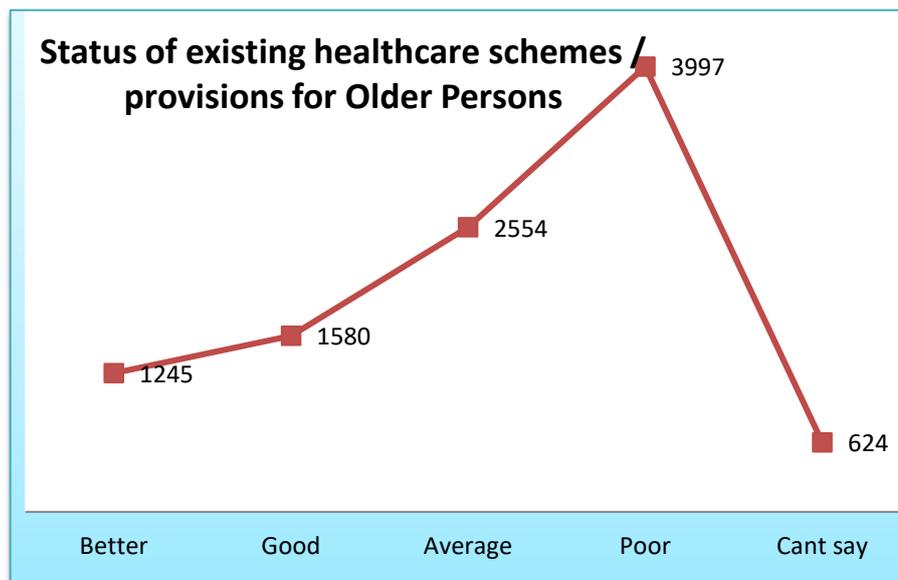


Figure 21 Status of Existing Healthcare schemes

### Awareness about dedicated healthcare facilities / schemes for elderly

- Among 10000 elderly respondents, 31.2% reportedly accepted that they are not aware of any dedicated healthcare service for older persons in their area. In rural areas percentage of such elderly respondents was quite higher (67%).
- Approximately 36.5% elderly respondents said that they are aware about dedicated healthcare schemes for older persons, but to some extent only.
- 32.3% elderly respondents admitted that they are fully aware of healthcare schemes/facilities dedicated for older persons. Majority of them ( i.e. 66% respondents) were from urban areas.
- In view of ongoing Covid-19 threat, during the survey it was also attempted to assess the impact of the Pandemic on elderly.

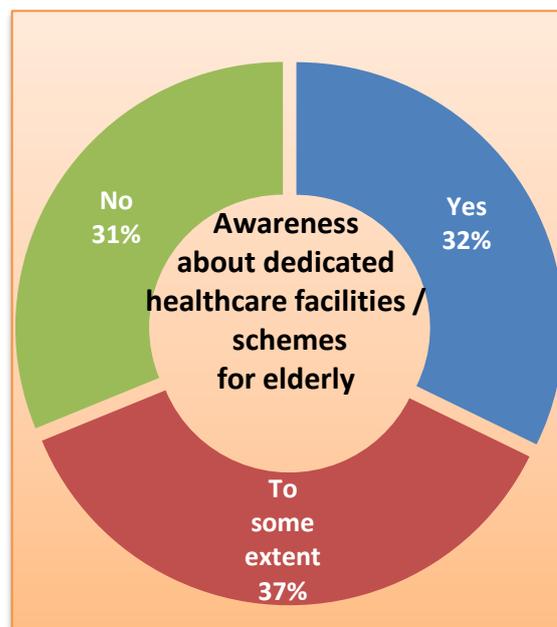


Figure 22 Awareness about dedicated healthcare facilities

- When asked about its impact on their life, most elderly i.e. 29.5% elderly respondents claimed that the Pandemic has largely affected their social life. These elderly gave 1st rank to impact of Covid-19 induced lockdown and restrictions on Social life.
- Following them 26.0% elderly respondents claimed that Covid-19 situation has affected their health condition most and ranked it as their premier cause of concern.
- According to every fourth elderly person (2495 out of 10000 elderly) pandemic has caused psychological issues, which was their primary concern.
- Another lot of 1625 elderly respondents claimed that they are facing financial problems due to Covid-19 phenomenon and 3.3% elderly said that they are primarily facing other issues due to Corona virus threat.

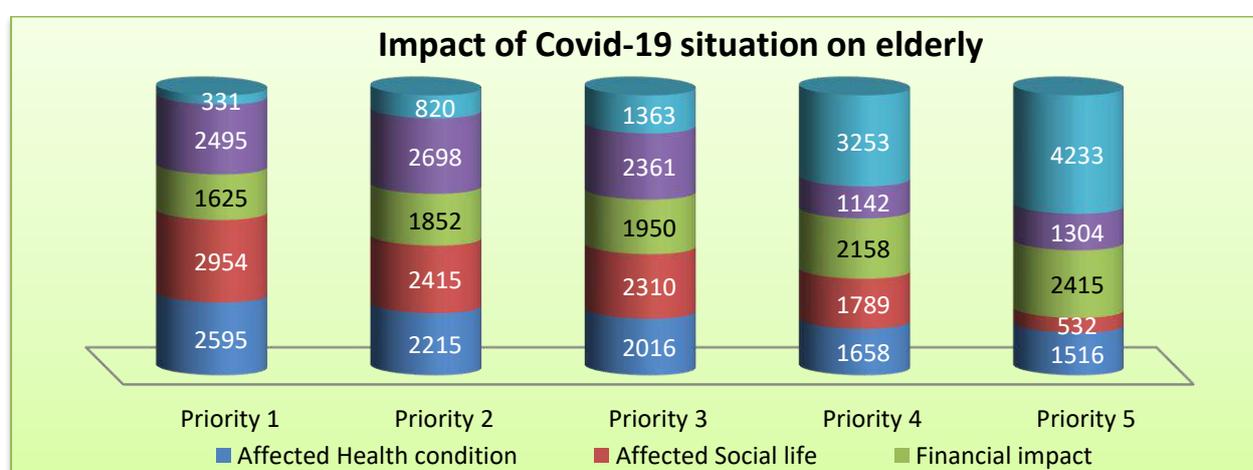


Figure 23 Impact of Covid-19 situation on Elderly

- Most elderly i.e. 27% elderly respondents gave 2nd rank to psychological issues, 24% elderly respondents claimed that impact on social life is their second most prominent concern due to Covid-19.
- About 22% elderly respondents said that their affected health condition is their second most primary concern.
- According to another 18.6% elderly respondents, impact on their financial matters was their 2nd most primary concern

### Status of Skill-Training / Re-skilling facilities for older persons

- According to 45.1% elderly respondents, status of existing skill-training / skill development / re-skilling facilities is not satisfactory.
- About 41.3% elderly respondents either said that they have no idea or preferred to remain mum on the subject.

- Approximately 13.6% elderly respondents reportedly claimed that they are satisfied with current status of Skill-Training / Re-skilling facilities for older persons. Among them 10.6% were found highly satisfied and 28.9% just satisfied, remaining 60.5% elderly said that they are satisfied to some extent.

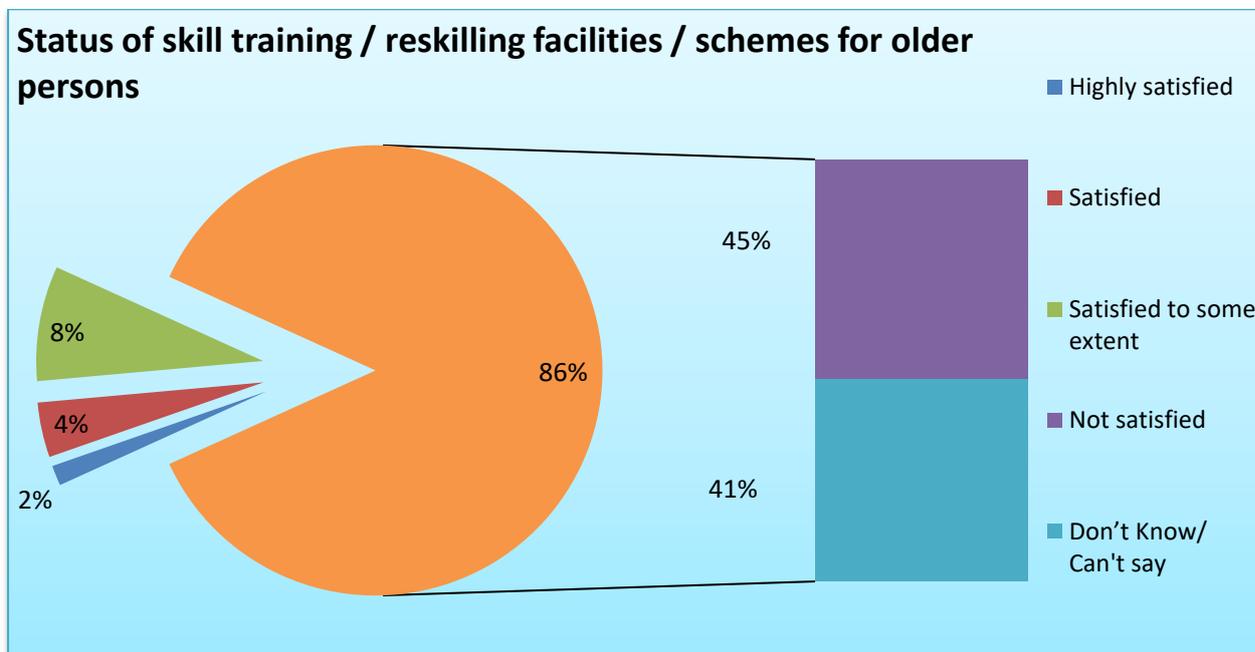


Figure 24 Status of skill training / re-skilling facilities / schemes for older persons

- More than half elderly respondents (52.47%) said that they need digital training / soft skills training in old age.
- 44.9% elderly respondents said that they need self-employment/ gainful engagement opportunities, so that they can remain gainfully engaged.
- 41.3% elderly respondents reportedly expressed their desire to learn modern agriculture/gardening/ other agriculture-based technology to keep them engaged in old age. Among them 81% respondents were from rural areas.
- During the survey, 24.5% elderly respondents said that they are interested in learning modern Marketing / business techniques and modern communications. Among them 73% respondents were from urban areas.
- Approximately 33.2% elderly respondents said that they are interested in other skills/training programs that can be helpful in old age.

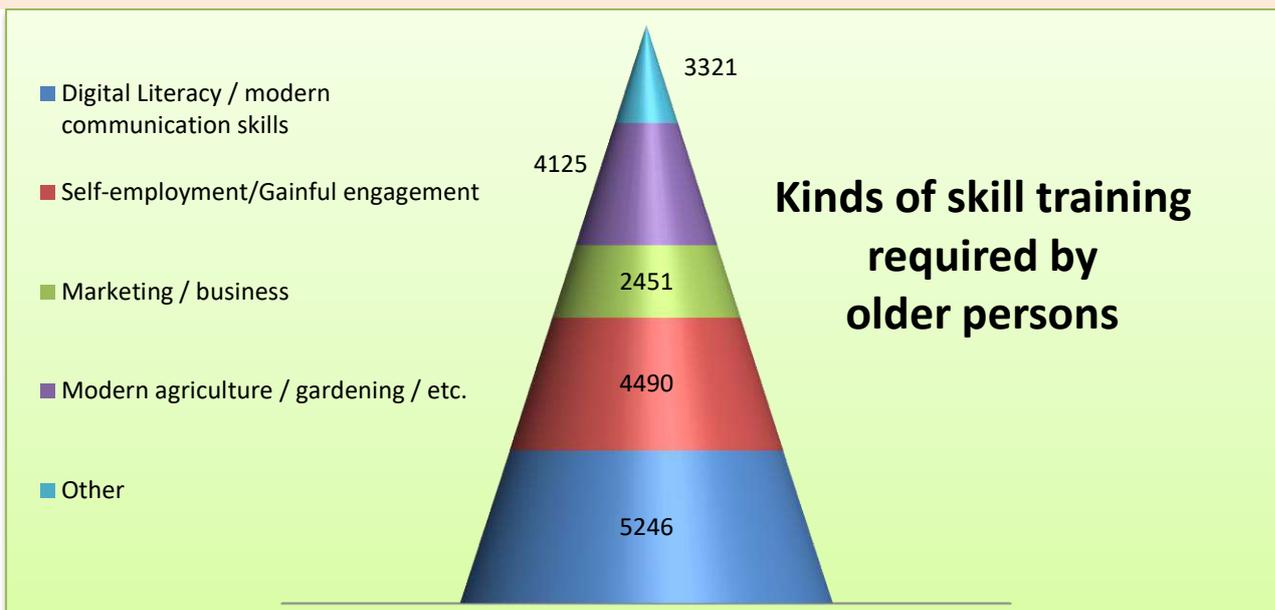


Figure 25 Need of Skill training in Old Age

### Status of availability of gainful engagement opportunities in Old Age

- During the survey, 30% respondents reportedly agreed that they are not aware of current status of availability of gainful engagement opportunities in old age.
- According to 6.1% respondents contacted during the survey, confirmed that status of availability of gainful engagement opportunities in old age is highly pleasing.
- 11.87% elderly respondents expressed that they are satisfied with the availability of gainful engagement opportunities in old age while almost same number of older persons i.e. 11.6% elderly respondents said that they are satisfied to some extent.
- About 2/5th elderly respondents i.e. 40.5% elderly claimed that they are not satisfied with the current status of availability of gainful engagement opportunities in old age.

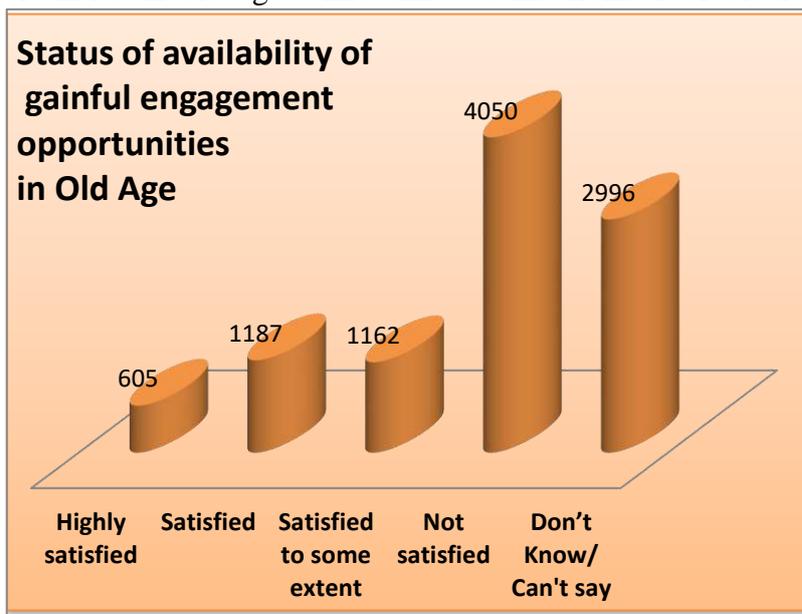


Figure 26 Status of availability of gainful engagement opportunities in old age

## Status of Old Age Homes / Shelters

- Commenting on current status of Old Age Homes / Shelters for elderly, 16.3% elderly respondents accepted that adequate old age homes/shelters are available in our country. However, 68.6% elderly said that there are not adequate numbers of old age homes/shelters and 15.1% elderly said that they have no idea about requirement of old age homes in the country.
- Among the elderly, who were aware of the status of old age homes / shelters for elderly, 56% elderly respondents admitted that they have no knowledge / idea of current status of old age homes.
- 6.6% elderly respondents opined that overall status of old age homes is highly satisfied and according to 13% elderly current status can be termed satisfied in their opinion.
- 11.6% elderly respondents replied in denial of the statement that status of old age homes/shelters for elderly is satisfactory.

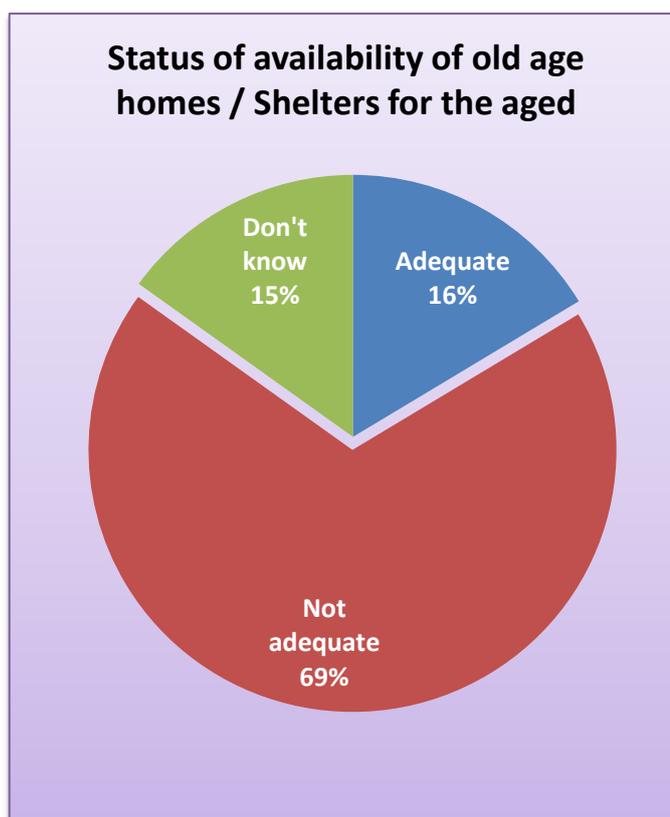


Figure 27 Status of availability of old age homes / Shelters for the aged

## REPRESENTATIVE STATEMENTS

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*“At the age of 65 I never feel that I am old and find myself active as well as healthy. However, after retirement my income has reduced drastically and I am looking for suitable job or gainful engagement opportunity. I think I can work for 10-15 years more.”*

**- Deepak Kumar Sharma, Retired civil engineer, Chandigarh**

*“I am a bedridden for almost 2 years and in need of regular care from my family and society. My daughter-in-law & grand-children don’t allow me visit hospital/ clinic and interact with doctors. Sometimes, for even longer hours I have to live in prison like conditions. They take all my pension money and never take proper care of my food, hygiene and medicines. I am looking for door-step medical service from government department.*

**Ruksana Bano, 74, Bhopal, Madhya Pradesh**

*“Today, people of my age find it very hard to adjust them in fast changing modern society, dominated by digital technology. This causes a lot of tension in our lives as younger family members either do not spare enough time for their elderly family members due to their hectic lifestyle or they simply don’t want to give them digital training.”*

**- - Mohan Mohan  
Gupta, 67, Gurgaon, Haryana**

*“I had worked in my fields during my active life. Now I am unable to work in fields and dependent on my children for my daily needs and medicines. I get old age pension and food ration from the government, but I can't depend only on these, because the pension amount is too small and supply of food ration is not regular.”*

**Jagdish Mahto, Champaran, Bihar**

*“I am living in widowhood for the past 5 years and at the age of 65 I am forced to perform daily household chores all the day. I have 3 sons but no one take care of me in old age. Since I have no source of income in old age, I am totally dependent on my elder son for all my financial needs. Instead I have to take care of his younger children as my son & his wife, both are working. For sake of my old age needs, I have to suffer harassment and even torture. There is no one to listen to my pities.*

**Rajani Bai, Pune, Maharashtra**



**Figure 28 Photo by Agewell volunteer**

## OBSERVATIONS

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In India, with the rapidly increasing number of older persons, all equations are changing very fast. While it is important and urgent to evaluate and provide for fulfillment, possible needs of every older person in a multi-faceted manner, it is equally critical and necessary to ensure their health, well-being, social security, financial security, skill training and dignity in old age.

In the past, during the times of traditional joint family system, almost all needs of older persons were looked after by their family members and relatives and their rights were well protected, as younger family members consider it their family as well as social responsibility to take care of their seniors in the last phase of their life.

It has been observed that majority of older people (60+) are comparatively healthier and active. After retirement they want to remain engaged and stay connected with the mainstream. With fast increasing role and importance of digital technology in day-to-day life, old people are also eager to learn digital technology, modern skills, etc. Instead of becoming a burden on national / family resources, older people prefer to contribute their experience, knowledge and resources and remain self-reliant as long as they can.

Today, with longer life span in old age, migration of younger people to other places in search of better opportunities and better life, fast changing trends in old age, most elderly prefer to live on their own or have to live without family support. Many of them, particularly 75+ senior citizens, have to suffer from loneliness/health problems.

It seems that there is a rising pressure on our governments to address issues concerning older persons of the country. Realizing the grim situation of older persons, fast changing ageing scenario in the country and growing need to accommodate elderly population in the mainstream, Government of India has taken many steps and directed concerned stakeholders to include older people in its agenda prominently.



Figure 29 Agewell beneficiaries

## CONCLUSION

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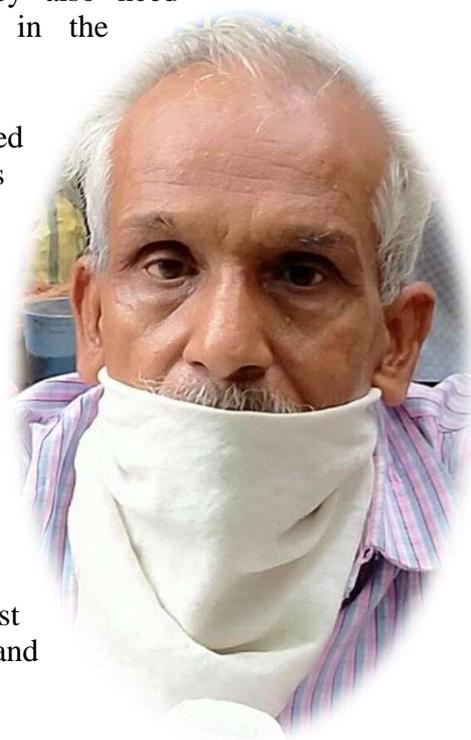
In India, issues concerning older persons and old age are turning into bigger challenges due to the unprecedented growth rate of elderly population, fast changing social and family structure, rapid urbanization, industrialization and globalization of economic sector.

Today, older persons cannot be seen as burden on our society, but they must be recognized as a huge pool of resources, knowledge, experience and wisdom. Of course, they need social & financial security in old age, but at the same time they also need opportunities to utilize their resources and contribute in the mainstream.

In order to address variety of challenges, there is a strong need for well-conceived approach towards new age older persons and older persons-friendly policies/schemes, implementable at grass root level.

Social security system, assured old age healthcare, empowerment of older people through skill development and training programs, etc. are among most burning issues, which need to be addressed on priority basis. There is an urgent need to devise such frameworks that could ensure elder friendly environment in the society, where people can lead a more active, healthier and empowered life in old age.

There is a need to create and spread awareness about fast changing needs & rights of older people and to educate and sensitize younger generations about issues concerning old age.



**Figure 30 Photo by Agewell Volunteer**

## STUDY RECOMMENDATIONS

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Following are the salient recommendations based on the study for the government, opinion leaders, policy makers and other concerned stakeholders;

- Dedicated healthcare services should be provided for older people, such as free medical counseling, home-visit, healthcare awareness, hygiene and sanitation services, etc.
- All bedridden / disabled / critically ill older persons should be registered and door-step medical assistance services should be ensured for them at local level
- Multi-activity centers and multi-skilling platforms must be set up for retired / young older people in urban and rural settings to keep themselves active and engaged
- Elderly Self Help Groups must be promoted at all level to empower older people
- Dedicated Help lines (Phone / e-mail / portal / local) for older persons should be launched for extending advisory services / grievance redressal / counseling / for various issues i.e. financial, legal, medical, social, safety & security
- Old age pension and other social benefit distribution schemes should be reviewed with special emphasis on timely and fast delivery of benefits
- Atal Pension Yojana, National Pension Scheme and Swavlamban schemes should also be restructured in order to make them more effective
- Tax exemption limit must be increased for older people with limited income.
- Government must set up National Commission for the Aged, on the lines of National Commission for Women to protect rights and interests of older people
- Government must set up National Institute for Aged, on the lines of AIIMS for treatment of elderly and research in age related ailments
- Prime Minister's Self-Employment Scheme for Old People must be launched to offer gainful engagement opportunities to retired older persons
- Government should also set up Foundation for Revitalization of Traditions and Oral Knowledge in order to restore our old traditional, cultural, social values and bridge the intergenerational gap



Figure 31 Agewell elderly beneficiary

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Agewell Foundation  
(In Special Consultative Status with the ECOSOC at United Nations since 2011)  
-Associated NGO Status with UN-DPI-

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