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By *editor*

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Will you still need me, will you still feed me, when I'm 64? trilled the Beatles, way back in 1967. Today, this simple, sweet love song from the album Sgt Pepper's Lonely Hearts Club Band can well be the battle cry for the country's elderly.

India's politicians are old. Indian tradition pays homage to the old. But when it comes to the ground reality, millions of elderly Indians are having a terrible time. The elderly in this country have not really been a political constituency. However, this could change with changing demographics. The average life expectancy in the country has risen to 66.8. Worryingly, we appear to be ill-prepared to deal with the longevity dividend.

Last fortnight, the United Nations Population Fund (UNFPA) and HelpAge International, a non-profit focusing on the elderly, released a report which zeroes in on the reality of ageing in the 21st century, raising issues that we can't afford to ignore any more. Around the world two persons celebrate their 60th birthday every second. But only one-third of countries, covering just 28 per cent of the global population, have comprehensive social protection schemes. Where does India figure? India is a young nation that also has a huge and growing elderly population. The most recent Census (2011) shows that the 60+ now constitute over 10 per cent of the population — some 124.65 million, points out Mathew Cherian, chief executive of HelpAge India.

Recent research by UNFPA's India office and other agencies, including the Institute for Economic Growth and the Tata Institute of Social Sciences, shows that several states are already going through a demographic transition. Kerala, Tamil Nadu, Maharashtra, Orissa, West Bengal, Punjab and Himachal Pradesh have a higher proportion of elderly compared to

the rest. By 2050, the number of elderly in the country is likely to increase to 315 million. Seventy-five per cent of elderly people in this country live in rural areas. Of this, over 48 per cent are women and of this, 55 per cent are widows. Nearly three out of five older women are “very poor” and two out of three “rural elderly” are dependent.

The safety net of the extended family can no longer be taken for granted as young people, in growing numbers, move elsewhere in search of work and better life. More and more of the elderly are living alone, or just with their spouse. In Tamil Nadu, this figure is perhaps as high as 45 per cent, says an UNFPA-background document.

What is the financial and social protection that is on offer for India’s elderly who don’t have enough savings or social support systems? As HelpAge’s Cherian notes, “One-eighth of the world’s elder population lives in India. Most will never retire in the usual sense of the word, continuing to work as long as physically possible. A sharp decline in living standards can only mean destitution in old age.”

A nation-wide survey conducted by HelpAge India recently came out with shocking facts: 75 per cent of the elderly who faced abuse lived with family, and 69 per cent were owners of the house in which they were living; 55 per cent of those abused did not report it to anyone. Eighty per cent (approximately) of these did not report the matter in the name of “family honour”; police helplines and services were known to the majority of the respondents but were never used.

Significantly, though the daughter-in-law typically gets the rap, research is showing that the primary abuser is the son (56 per cent cases).

India does have a pension programme for the elderly poor. But it is a laughable `200 per month given under the Indira Gandhi National Old Age Pension Scheme. There are several other schemes at the state level. Mr Cherian says social protection for India’s aged have suffered due to implementation difficulties.

The government launched the RSBY (the National Health Insurance Scheme) in 2008 to provide the poor financial protection from high costs of treatment. However, research shows that non-BPL (below poverty line) families are more aware of the benefits of the scheme than those for whom it was intended and there have been instances of misuse of the scheme. Pension for widows is another big problem; many widows are unable to get the BPL card or their pension due to red-tapism. In 2007, the Indian government passed the Maintenance and Welfare of Parents and Senior Citizens Bill 2007. This is potentially a deterrent, but there is an urgent need for a comprehensive new policy focusing on the range of needs that the elderly have.

This is crucial for ethical, societal as well as economic reasons. The elderly are valuable resources. They don’t need charity, nor pity. They need to be given their dues in our as well as their interest.

“When children are ill, working parents often struggle to find caregivers. Under the Danish voluntary Reserve Grandparent Scheme, retired older people stepped in to care for sick children, with government financial support channelled through the ministry of social welfare. Such schemes were developed in seven locations across Denmark. In the municipality of Gladsaxe, the scheme was managed by a local non-profit association and operated with a maximum ratio of five families per participating grandparent,” according to the UNFPA-HelpAge global report, *Ageing in the Twenty-First Century: A Celebration and A Challenge*, released this month.

There are numerous other examples — a study of Bolivian migrants who moved to Spain found that 69 per cent parents left their children at home, usually with grandparents. In rural China, grandparents care for 38 per cent of children aged under five whose parents have gone to work in cities. In India, many professional men and women can pursue their career goals because there are elderly people at home looking after the children.

Worldwide, there is a growing realisation that public policies which comprehensively deal with issues facing the elderly are a necessity, not a luxury. Thailand, for example, has The Elderly Fund. The Thai government is now under pressure to raise value-added tax and review tax

incentives such as those concerning investment in long-term equity funds (LTF) and retirement mutual funds (RMF) to shore up revenues in light of an increase in expenditure related to the country's ageing society. In India, agencies like HelpAge are asking for universalisation of social pension for the elderly indexed to the cost of living. Those above 70 should get urgent attention, they say. India's elderly deserve to be given their dues in everyone's interest. There is no one solution to deal with the longevity dividend. But a basket of options, culled from global best practices, should be a starting point. And it has to begin now.

The writer focuses on development issues in India and emerging economies.

Columnists

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