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**Ageing in India: Need for a Comprehensive Policy**

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## **Ageing in India: Need for a Comprehensive Policy**

### **Abstract**

In many countries people are living longer and enjoying better living conditions than ever before, as a result of increased life expectancy and medical advancements. Besides being a demographic feature, it also has socio-economic connotation in terms of the various challenges that aged population faces in the broader social context. Unlike previously, in recent times, the function of the family as primary care-giver to the aged has undergone change due to structural changes-both internal and external, most importantly to nuclearisation of family. As a result, one finds the partial shift of caring responsibility of aged on the government/state in the form of various social and economic security programmes. Though, such measures have provided the sense of economic security among the people accessing them, there is a need for lifelong measures that can have greater impact upon the life of aged. The present paper discusses the scenario of aged and the role of governments support with respect to economic security. The paper also depicts aged as a resourceful group because of their contribution which in many cases, turns out to be significant for the family. Finally, paper also attempts to favor active aging, by remaining active for a longer period, aged may remain healthy by delaying various health risks along with reducing their dependency even during later years of life.

**Keywords:** Ageing, pension, social security, elderly

The current scenario as regards to elderly people clearly shows that their numbers have increased over the last few decades worldwide and tend to be so in the coming years also. Apart from the concern from a demographic point of view, the increase in numbers of elderly people also demands attention towards socio-economic implication it holds for the society. The socio-economic perspective is significant because increasing numbers imply a rise in required care and concern for the elderly—both internal and external. The increase in internal support of family and the role of external support is becoming equally important for the elderly.

In India, such benefits are lacking and despite existence of such help for a limited population, a huge number of elderly are still deprived of these benefits and live with various insecurities. At the same time, it is necessary to recognize that the aged are a resource, as unless physical incapacity compels, they remain actively engaged. The paper proposes that there is a need to look at the elderly in positive way with respect to their productive nature to the family rather than simply associating elderly to dependency.

The remaining paper is divided as follows: Section- II highlights magnitude of ageing, its global and Indian presence while Section-III focuses on the social security for the elderly in India. Section-IV addresses the issue of aged as a resource. Section-V suggests the need for pension reforms for the elderly and Section-VI summarizes and concludes the discussion.

## **Section II: Magnitude of Aging**

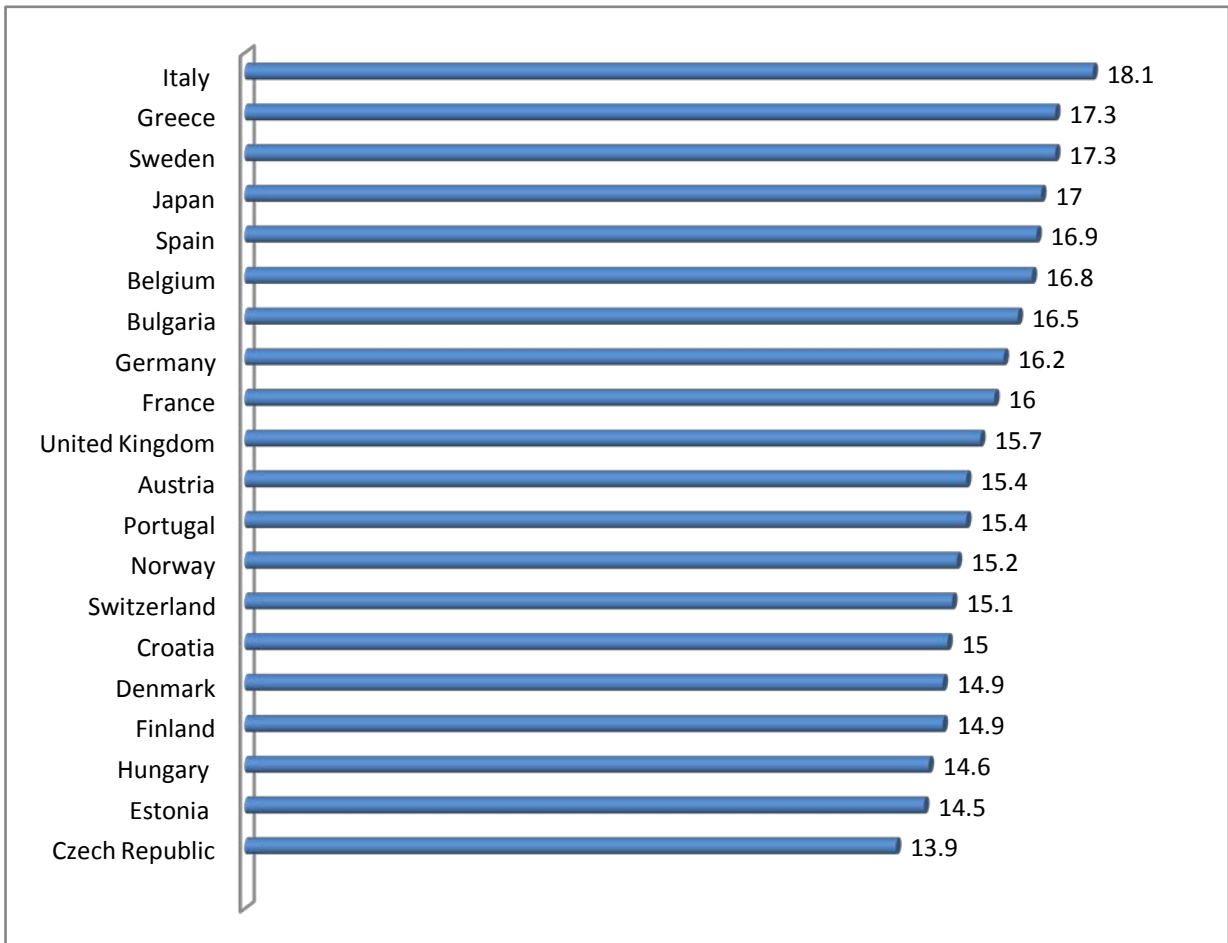
A significant demographic phenomenon characterizing the present day developing and developed countries is that of the increased aging population. The United Nations' definition of population aging is the rapid growth of the population age 60 and older (United Nations 2009). In the twentieth century the proportion of population aged sixty or over has increased in all the countries of the world. About 600 million people in the world were aged sixty or over at the turn of the new millennium and their numbers are expected to increase further due to substantial improvement in life expectancy throughout the world. This is particularly due to improvement in public health and medical advances globally. It is observed that till 1980s, the developing and the developed world shared the old population in an equal proportion, but currently, the developing countries are ageing faster, with India and China, being the two largest nations in

Asia accounting for a significant share of the world's aged people. In India, the proportion of the population aged sixty years and above was 88 million in 2009 and expected to increase to around 315 million by 2050. In view of this situation, the twenty first century may be called as the 'Era of Population Aging' (Prakash, 1994) with a serious concern for the policy makers all over the world.

The number of persons age 65 or older in the world is expected to expand from an estimated 495 million in 2009 to 974 million in 2030. This will result in a world population in which 12 percent will be 65 years of age or older by the year 2030, compared with 7 percent today. Moreover, as per projections for the next ten to fifteen years, more than sixty countries will reach or cross more people aged sixty-five and over (He et al., 2005; United Nations, 2007; 2009, Kinsella and Velkoff, 2001).

A majority of the world's older persons reside in Asia (54 percent), while Europe accounts for the next largest share (24 percent). For many years Sweden had the highest such proportion, but recently Italy became the demographically oldest of the world's major nations. Over eighteen percent of all Italians are aged sixty-five or over, with levels approaching or exceeding seventeen percent in Greece, Sweden, Japan, Spain and Belgium. With the exception of Japan, many of the world's oldest countries are in Europe (Figure1). The US with an elderly proportion of less than thirteen percent in 2000 is rather young by developed country standards and its proportion of elderly will increase only slightly during the next decade reaching twenty percent by the year 2030, still a figure less than in most European countries. Thus, the elderly are projected to increase rapidly and will constitute nearly seventeen per cent of the global population in 2050 (Kinsella and Velkoff, 2001).

Figure 1: **The World's 20 Oldest Countries: 2000** (Percent of population 65 years and over)



Source: U.S. Census Bureau, 2000a

In terms of aging differences across gender the ratio of men to women at older ages is lower in the more developed regions (71 men per 100 women) than in the less developed regions (88 men per 100 women), since there exist large differences in respect of life expectancy levels between the sexes in the former. Further, in terms of longevity also, it is viewed that the world has experienced dramatic improvements. It is observed that of those surviving up to sixty years, universally, men can live another seventeen years, while women an additional twenty years. However, with respect to the less developed countries, men having reached age sixty, can expect only about sixteen more years of life, while women about nineteen years. On the other hand, in respect of the more developed regions, life expectancy at the age of sixty comes to about eighteen years for men and twenty-three years for women (Prakash, 1999). This suggests

that as against men, it is women who are living longer, making aging as a ‘women led phenomenon’.

The concern about population aging has been quite high in the developed countries, but it was only recently that India has started taking note of this problem. For decades together, high birth rates accompanied by high death rates had kept the proportion of India’s old at low levels. However, since few decades, the proportion of the old has increased due to a steady decline in mortality rates and the consequent improvement in life expectancy. For instance from 1981 to 2001 the proportion of older persons in numbers rose from 43 million to 76 million respectively and is expected to increase further as the life expectancy at birth is projected to increase to 69.8 years for males by 2021-25 (from 61.6 years in 1996) and 72.3 years for females (from 62.2 years in 1996) (Human Development Report, 2001; Leela and Rajan, 1999). The share of elderly population among the total population is expected to rise significantly (Table 1). It also highlights that aging is more of a female and rural experience as it is among these categories, the proportion is higher compared to the counterparts.

**Table 1: Percentage share of elderly population (60 years and above) in total population**

National Surveys	Total	Female	Male	Rural	Urban
Census 1991	6.8	6.8	6.7	7.1	5.7
Census 2001	7.4	7.8	7.1	7.7	6.7
NSSO Survey 2007-08	7.5	7.7	7.3	7.6	7.2

Source: Census 1991, 2001 and NSSO-2007-08

Further, examining the magnitude of the aged population (60+ years) across different states of India, it becomes clear that there exist wide variations in terms of their numbers/proportion. The highest share of old people (60+ years) in the total population live in Kerala (10.5 percent), closely followed by Punjab and Himachal Pradesh (Table-2).

**Table 2: the Proportion and numbers of Old Population across Major Indian States**

Sl. No.	States	Percentage of aged people in total population of State/UT	No. (in thousands) of persons aged 60 and above
1	Kerala	10.5	3336
2	Himachal Pradesh	9.0	548
3	Punjab	9.0	2192
4	Tamil Nadu	8.8	5507
5	Maharashtra	8.7	8455
6	Odisha	8.3	3039
7	Karnataka	7.7	4062
8	Uttarakhand	7.7	654
9	Andhra Pradesh	7.6	5788
10	Haryana	7.5	1584
11	Tripura	7.3	233
12	Chhattisgarh	7.2	1504
13	Madhya Pradesh	7.1	4281
14	West Bengal	7.1	5700
15	Uttar Pradesh	7.0	11649
16	Gujarat	6.9	3499
17	Rajasthan	6.7	3810
18	Manipur	6.7	145
19	Jammu Kashmir	6.7	675
20	Bihar	6.6	5501
21	Assam	5.9	1560
22	Mizoram	5.5	49
23	Sikkim	5.4	29
24	Chandigarh	5.0	45
25	Arunachal Pradesh	4.5	50

Source: Census of India 2001.

One can deduce from the above table that the more developed states in the southern region and a few others like Punjab, Himachal Pradesh and Maharashtra have experienced demographic transition ahead of others and therefore are growing older, faster than other states. Certain regions, primarily in the central and eastern parts of the country, still have high mortality levels, and therefore, record younger population age structures. While improvement in health, decline in fertility, and increase in longevity are desirable, the projected increase of elderly population

over the next few decades is a concern that warrants priority attention of the policy makers (Subaiya and Bansod, 2011).

### **Section III: Social Security for the Elderly**

On aging situation one can also argue that despite the alarming trends and features of graying population in India, the problems and issues associated with elderly people for long has not been given serious consideration. The reason is the belief that traditional age-old joint family system is considered to be instrumental in safeguarding the social and economic security of the elderly people in Indian society. However, with the rapid changes in the social scenario and the emerging prevalence of nuclear family set-ups in recent years, elderly population are experiencing various insecurities with respect to emotional, physical and financial insecurity. However, in recent time the situation is getting attention with respect to policy makers, government authorities and voluntary organizations which have resulted in various schemes/programs and support mechanisms for the elderly population. The concept of social security implies that the state is responsible for ensuring a minimum standard of material welfare to all its citizens.

#### *Global Scenario*

At a global level, the concern towards aging population has shaped up in building various social welfare measures for the older population pertaining to their insecurities especially the economic insecurity. However, in most of the developed western countries the social support towards elderly is associated with Medicare and network of homes, day care centres, nursing homes along with little monetary support in terms of pensions. For instance, social security programme of the United States includes old age assistance to the needy persons supplemented by medical insurance, social services, housing projects, institutional care, etc. The Canadian programme for the elderly constitute the Canadian Pension Plan in which Canadian labour force contributes in order to earn retirement pension at the age of sixty-five. In Canada, those who have not been able to make adequate provision for their later life can take advantage of the Guaranteed Income Supplement Scheme and the Canadian Unemployment Insurance (Choudhry, 1992).



In Britain, the Social Security Programmes provides financial help to the elderly, disabled, unemployed and widows. The pension in the country is based on needs for the aged with a contributory old age pension. In addition there are also home nurses, home visitors and home help that try to meet the needs of the elderly. In the case of Australia, pensions for the aged, invalids and old parents, unemployment, sickness and special benefits, additional amounts for children, sheltered employment and rehabilitation allowances, and allowances for families with children are the main components of their social security programmes. One quarter of the GNP of the country is absorbed for such social security and welfare programmes which are non-contributory and paid directly to the recipient. The Medicare is also readily available for the people in the country with regular health check-ups, home care services provided by voluntary and religious organizations (ibid).

### *Indian Scenario*

Traditionally, India takes care of its elderly at home. There are historically famous stories where children, especially sons take care of parents. With economic development and changing social norms, parental care by the young has declined. In India, the government's concern for the old and the aging of the population as a priority began with India's participation in the World Assembly Conference in Vienna in 1982, where India adopted the United Nations International Plan of Action on Aging. This plan focused on the government's role in adopting programs aimed at providing care and protection to the old, while synchronizing these with the changing socio-economic conditions of the society. Following participation at the World Conference, the Government, by way of stressing its intentions for the welfare of the old, began to recognize the old as a social category that needs specialized attention (Shankardass, 2004).

Following the global attention and in view of the increasing need for intervention in area of old age welfare, Ministry of Social Justice and Empowerment, Government of India adopted 'National Policy on Older Persons' in January, 1999. The policy provides broad guidelines to State Governments for taking action for welfare of older persons in a proactive manner by devising their own policies and plans of action. In India, the policy defines, 'senior citizen' as a person who is 60 years old or above. It strives to ensure well-being of senior citizens and improve quality of their lives through providing specific facilities, concessions, relief, services

etc. and helping them cope with problems associated with old age. As a result, providing for the care of older persons has become increasingly a major concern of the state and voluntary organizations resulting in various social security and support mechanisms towards the old as a helping hand of formal support. They include constitutional provisions, pension schemes, insurance schemes and various other privileges and benefits at the national and state levels. The Ministry of Social Justice and Empowerment, Government of India, is responsible for undertaking a special care of their welfare, care and protection by initiating various programs and projects.

The National Social Assistance Programme <sup>1</sup>(NSAP) is a welfare programme being administered by the Ministry of Rural Development. This programme is being implemented in rural areas as well as urban areas with effect from 1995. NSAP represents a significant step towards the fulfillment of the Directive Principles of State Policy enshrined in the Constitution of India which enjoin upon the State to undertake within its means a number of welfare measures. Such measures under the policy ensured to raise the citizens standard of living through adequate means of livelihood, improved public health, provision of free and compulsory education for children through monetary assistance. The NSAP programme, focused towards providing social security to aged citizens, especially those belonging to the below poverty line and also the families in the same category who have lost their primary breadwinner. The following schemes are covered under the programme:

- i. Indira Gandhi National Old Age Pension Scheme (IGNOAPS): Earlier known as National Old Age Pension Scheme, launched in 1995, under the scheme renamed in 2007, BPL persons aged 60 years or above are entitled to a monthly pension of Rs. 200 up to 79 years of age and Rs.500 thereafter(Earlier the age limit was 65 years). At present central government provides two hundred rupees under IGNOAPS, to which state government adds an additional amount, according to their discretion.

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<sup>1</sup> In terms of important features of the schemes, The Gram Panchayat / Municipalities are expected to play an active role in the identification of the beneficiaries. Benefits can be disbursed through the accounts of the beneficiaries in Banks or in Post Office Savings Banks or through Postal Money Order. It may also be disbursed in public meetings such as Gram Sabha meetings in rural areas and by neighbourhood / mohalla committees in urban areas. In terms of monitoring the States / UTs have the flexibility to implement the schemes through any State Govt. Department. They have to however, designate a Nodal Secretary at the State level to report the progress of implementation by coordinating with different departments concerned with the implementation of the schemes. The progress of implementation of the schemes is to be reported through quarterly reports in a given monitoring format by the 15<sup>th</sup> of month of the following quarter. Non-reporting of the physical and financial progress reports is construed as lack of progress and therefore, may result in the non-release of additional central assistance for the last quarter of the financial year.

- ii. Indira Gandhi National Widow Pension Scheme (IGNWPS): BPL widows aged 40-59 years are entitled to a monthly pension of Rs. 200.
- iii. Indira Gandhi National Disability Pension Scheme (IGNDPS): BPL persons aged 18-59 years with severe and multiple disabilities are entitled to a monthly pension of Rs. 200.
- iv. National Family Benefit Scheme (NFBS): BPL household is entitled to lump sum amount of money on the death of primary breadwinner aged between 18 and 64 years. The amount of assistance is Rs. 10,000.
- v. Annapurna: Under the scheme (1999), 10 kg of food grains per month are provided free of cost to those senior citizens who, though eligible, have remained uncovered under IGNOAPS.

For aging population in India it also needs to be recognized that substantially large numbers of aged are poor despite rapid and consistent economic growth. In India, most of those who have worked in organized sector get pension and other retirement benefits after attaining the age of superannuation varying between 52 to 65 years. But for others, which constitutes majority, lack of such benefits means living with financial constraints. This may be the reason that among various support/schemes for elders, economic security remains the foremost priority and IGNOAPS is the major welfare scheme for the aged. For those belonging to unorganized sector and BPL family, the scheme brings in income security. In addition some other additional benefits for the elderly are also being provided by the Central and State Governments. But much is to be done, as at the old age their medical expenses increase at the same time dependency on children / relative for physical, mental and economic support also increases.

The beneficiaries of the IGNOAP scheme have increased to nearly 1.7 crore individuals in 2010-2011 since its inception (Table 3). Historically, prior to 1995, for the first time initiatives were taken by Kerala (1960), followed by Andhra Pradesh (1961) and Tamil Nadu (1962) to provide social security to the destitute elderly as old age pension, ranging from Rs. 30 to Rs 100 per month. In addition, Kerala was the first state to introduce an old age pension scheme for agricultural workers. Introduced in 1982, scheme ensured pension of Rs. 60 per month to those agricultural workers who completed 60 years. Later on other states Andhra Pradesh, Tamil

Nadu, Karnataka, Gujarat and Maharashtra also followed such scheme for the agricultural workers (Kumar, 1999)

**Table 3: State-wise Number of IGNOAPS Beneficiaries in India 2010-2011**

States/UTs	No. of Beneficiaries
Andaman and Nicobar Islands	1063
Andhra Pradesh	971709
Assam	598965
Bihar	2341267
Chandigarh	4094
Chhattisgarh	530193
Dadra and Nagar Haveli	944
Daman and Diu	130
Delhi	94000
Goa	2734
Gujarat	298519
Haryana	130306
Himachal Pradesh	90619
Jammu and Kashmir	129000
Jharkhand	650145
Karnataka	782538
Kerala	185316
Lakshadweep	36
Madhya Pradesh	1166199
Maharashtra	1072113
Manipur	50714
Meghalaya	48112
Mizoram	23747
Nagaland	40462
Odisha	1193176
Puducherry	15523
Punjab	159792
Rajasthan	574828
Sikkim	15169
Tamil Nadu	1014172
Tripura	136592
Uttar Pradesh	3274780
Uttarakhand	191168
West Bengal	1271631
<b>India</b>	<b>1,70,59,756</b>

Source: IndiaStatistics

#### **Section IV: Aged as Resource- India and International**

The general refrain amongst policy makers is that rapid growth of elderly populations may put pressure on a nation's financial resources. This concern is based, at least partially, on the assumption that the elderly do not contribute to the economy. However, many older people do work, and examining the labor force participation and characteristics of older workers gives a clearer picture of their contribution. Information on older workers also is useful in planning for economic development and financing of retirement.

NSAP emphasizes upon the Indian government's concern towards the older population in terms of providing them support and security in current times. However, considering the large population, the coverage of beneficiaries under various schemes of NSAP is very low, as NSAP mainly targets BPL families. Hence, older populations not belonging to BPL families but in need of support/security are left out from such support. Further, lack of information, and problem in implementation, and malpractices of these schemes might also result in elderly living in insecurities (even if they are targeted population).

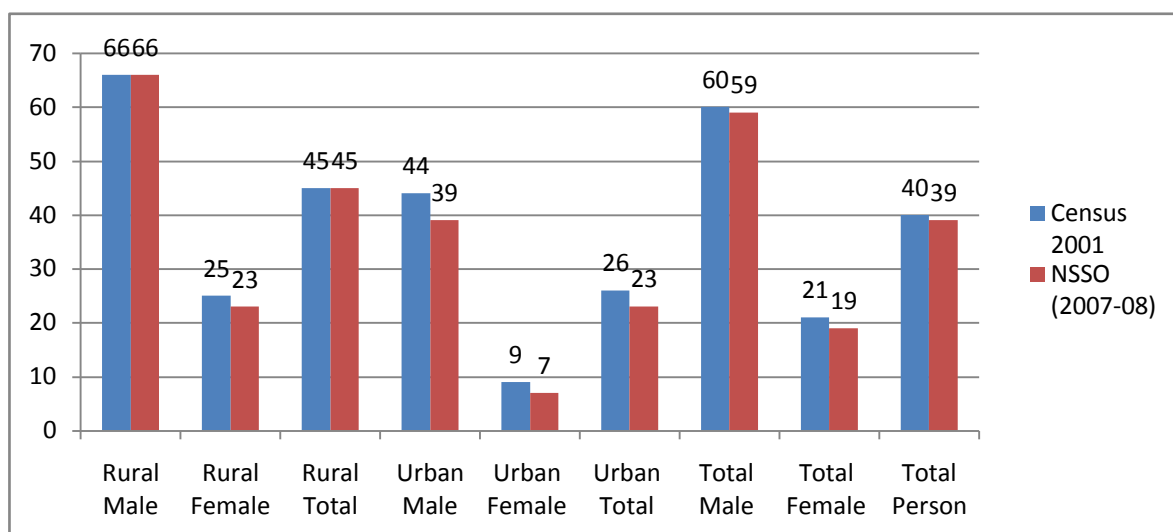
In this context, productivity of the elderly seems important. There are large numbers of elderly population who are performing actively or engaged in certain job to sustain themselves and their family, and remain resourceful to family. Earlier, census reports on India reveals that nearly forty percent of the old population face financial constraints and are living in poor status; of these, around ninety percent belong to households engaged in the unorganized sector with no sustainable economic security. Available literatures on aged have also highlighted the economic insecurity as one of the major issue that the elderly face in the country. For instance, Nandal et.al. (1987) contends that economic insecurity is the main problem of old persons and that financial worries constitute a major dimension of suffering in their lives. Putting forward their argument the study argued that factors underlying economic security include ownership of source of income and property and participation in farm household activities while the lack of any of these can cause a sense of insecurity feeling among old people. A similar view point was put forth by Nair (1989), arguing that as Indian society is characterized by low income levels, it was no wonder that many people would not have any independent source of income during their old age and hence would suffer from financial constraints. Economic insecurity therefore

compels many to remain engaged economically even in later years. Therefore, most of the old, especially in rural areas, never formally retire from active work. Rather, their withdrawing from economic activities is a gradual process that can stretch to a stage when they become physically incapable of working. Even then, some of them continue to undertake paid jobs or some such works, which are physically less demanding (Horslep and Gorman, 2002).

Moreover, given that only one-fifth of older people in India have access to some sort of formal pension, economic activity is especially important. Additionally, private saving is often difficult or entirely infeasible for many Indians for several reasons: earnings are low, a significant portion of the economic activity is informal and may not be tied to cash exchange, and, given that seventy percent of the aging population in India lives in a rural area, bank accounts are often not available (Uppal and Sarma, 2007). Hence, to continue to remain engaged in labour force is the only option available to many of the elderly.

Work participation among the rural aged shows that the majority of them are working, in order to avoid the economic and social crisis that they face both within and outside family. In most of the cases they are compelled by the situation of their life that put them in the labour force in the later years of life (Prasad 2007). The employment of elderly also implies that in many cases they do not have any kind of financial support from the next to kin and have to manage their own financial needs. The data gathered by Census and NSSO reveals that significant numbers of people above sixty years are participating in the work force (Figure 2). However, in terms of working status, the proportion of rural elderly is higher than their urban counterparts, which may be due to the fact that many of them are into un-organized sector, without any prescribed retirement age or retirement benefits.

**Figure 2: Percentage of working persons sixty years and above**



Source: Census 2001 and NSSO (2007-08)

According to Gore (1992), there is a greater continuity in the occupation and familial roles of the elderly in rural areas. They continue to be active until physical incapacity prevents them from working. Further, a person, self employed as a cultivator or an artisan or a farm laborer, will continue to remain employed longer in the rural areas than in urban areas. It also could imply that financial literacy about preparing for old age through pensions is low in rural areas. Also, there is not much difference between the two genders, as far as their working status is concerned, thus showing that even during their later years both men and women are engaged in economic activity, thereby remaining resourceful.

A study conducted on hundred elders in rural village of Chittor district of Andhra Pradesh, by Kumar and Suryanarayana (1989) reveals that elderly in rural India have to work to meet certain needs despite their diminishing physical capacity, due to various reasons but mainly social migration of their younger generation, conflicts in the family, growing individualism. Besides, economic crisis has forced many of the elderly to reduce their needs, eventually leading to depression. In order to fulfill societal obligations like attending marriages and giving gifts, some of the elderly continue to remain productive.

Remaining productively active despite being old incorporates two aspects, prevalence of poverty among elderly population on one hand (especially in the rural areas) and being resourceful on the other. Despite being old, many of them across rural and urban areas are economically active as long as they live or are able to work and there is no specific age for retirement especially those in agriculture or the unorganized sector (Talwar and Channa, 1987). Work force participation of elderly presents positive feature, that most of those sixty or more years old are economically active, presumably because they are engaged in sectors for which there is no specific age of retirement. Hence, it can be argued that the old in many cases are by no means passive recipients of support; instead they look forward to actively contributing to the household in various formal and informal ways.

Highlighting, aged as resource Chandra et.al. (1991) study on elderly in rural Bihar reveals that, despite declined status of elderly as a result of physical incapability of continuing their membership in outside work force, they yet remain productive to the family in more ways. They do not participate in hard manual work to earn a living and cannot retain property, as prior to their non-aging life; they certainly continue to engage in child care, provide constant advice and counsel to the family. Such active role of elderly in later years implies that rather than building disengaging, aging has imposed on the elderly a new set of roles quite appropriate to their status and age.

Understanding the resourceful nature of elderly can help in the utilization of the human resources in the development process and initiating projects for the betterment of elderly. For instance by helping in household production, elderly function as an economic asset contributing to meet family needs. If not working outside, then sharing household responsibilities like caring of children, preparing meals, working in fields, raising poultry, milching cows, and helping in other household chores shows their active contribution towards family, generally goes unnoticed.

### *Cross-Country Experience*

Importance of elder's contribution seems all the more effective by observing the fact that in many places they are valued for their expertise and society seeks their contribution even if they



formally retire from their work acting as a reserve labor pool to carry out routine social services, local administration, and social control functions. In the US and Australia, elderly actively participate in social and volunteer activities. People's Republic of China appears to have used this strategy to particularly good advantage (Chu, 1985). In China, volunteer activities capitalize on the aged people's expertise, the respect they enjoy in the community, and their considerable discretionary time. Among the retirees in Anhui province, 2000, individuals were reported in 1984 to be serving as technical advisors or mediators in civil disputes, 700 carried out fact-finding missions, and 160 worked fighting "economic crimes". Elsewhere, the aged were reported to be writing local histories, volunteering as after-school counselors to youth, and giving engineering advice to local enterprises (Wu, 1984). In the cities, an older resident on a block may be given responsibility for keeping the street clean or for assuring that her neighbors are complying with family planning policy goals (Treas, 1979).

Not surprisingly, many elderly people in predominantly rural agrarian societies work of necessity, while 'retirement' may be a luxury reserved for urban elites. In nations as diverse as Bangladesh, Indonesia, Jamaica, Mexico, Pakistan, and Zimbabwe, more than 50 percent of all elderly men are considered to be economically active. Economic activity rates of older and elderly women also are higher in developing than in developed countries. Some national data may understate the true economic activity of women, particularly in developing countries where much of the work that women engage in is not counted or captured in censuses and labor force surveys, or is not considered to be 'economic'. Many of the activities that older women are involved in, such as subsistence agriculture or household industries, often are not well documented by conventional data collection methods (Birgitta et.al., 1996).

Thus, it can be stated that older people remain productive, often well into old age. In societies where social security systems are practically non-existent, the lack of pensions means that older people have no choice but to continue to work (Judith and Barbara, 1986).

### *Elderly and Dependency*

Another generally held belief pertaining to elderly population is their dependency level on others. It is known fact that it is the family that remains the major source of support for most of

the people. It is the primary support system on which elders depends upon especially on spouses and on children (Table 4). The dependency of elderly on others can be either financial, personal or both. However, in majority cases such dependency is financial in nature. As expected it is generally women who are highly dependent on others, compared to the men both in rural and urban areas. The reason for this lies in the socio-structural system that always relegated the secondary position to women imposing on them to lead a dependent status on men- first on father, then husband and on sons during old age. Lack of any economic security of one's own in terms of job, property etc. also increases their dependency over others more often. Despite such circumstances, noteworthy fact is that there are elderly people who are either partially dependent or not dependent. Economic security or being economically productive can be assumed as the reason for differences in their dependency level.

While understanding dependency of elders on family, it is also important to note that it is not always true that dependency is common to all elders and they always depend on others. It is rather that their dependency varies, with many depending partially on their family. It may be due to the fact that they are either engaged in some economic activity or receiving monetary support from state/central/others that make them economically independent to some extent. Such independent status of old seems important considering that there may be cases where their economic status is relevant for the family as children may be dependent on elderly. In other cases the economic independent status of the elderly might reduce the financial burden on the family with respect to their care.

**Table 4: Percent distribution of persons aged 60 years and above by state of economic independence, 2004**

States	Place of Residence	Male			Female		
		Not dependent on others	Partially Dependent on others	Fully Dependent on others	Not dependent on others	Partially Dependent on others	Fully Dependent on others
Andhra Pradesh	Rural	49	11	39	15	11	73
	Urban	57	10	33	25	9	65
Assam	Rural	44	24	28	8	5	81
	Urban	56	15	29	23	3	67
Bihar	Rural	58	16	25	17	12	70
	Urban	44	12	38	16	7	73
Gujarat	Rural	49	15	35	13	10	77
	Urban	53	11	36	12	9	78
Haryana	Rural	38	38	24	13	43	44
	Urban	49	20	31	17	29	50
Himachal Pradesh	Rural	58	18	22	18	15	64
	Urban	72	8	20	30	14	55
Jammu and Kashmir	Rural	65	12	21	11	13	76
	Urban	62	8	29	11	5	83
Karnataka	Rural	54	14	32	15	11	73
	Urban	55	10	35	14	7	79
Kerala	Rural	36	20	43	10	18	70
	Urban	47	18	35	19	16	64
Madhya Pradesh	Rural	58	11	30	15	12	70
	Urban	64	7	28	18	12	67
Maharashtra	Rural	49	17	34	18	13	68
	Urban	50	20	29	19	7	74
Orissa	Rural	45	21	32	8	12	77
	Urban	50	15	33	6	10	80
Punjab	Rural	46	17	36	10	19	71
	Urban	50	14	34	12	6	81
Rajasthan	Rural	47	15	38	10	13	78
	Urban	55	14	31	13	8	79
Tamil Nadu	Rural	49	16	36	19	17	64
	Urban	54	14	32	19	12	69
Uttar Pradesh	Rural	60	10	28	13	8	77
	Urban	60	10	29	14	8	77
West Bengal	Rural	46	18	33	6	8	82
	Urban	66	10	23	18	8	72
India	Rural	51	15	32	14	12	72
	Urban	56	13	30	17	9	72

Source: CSO-National Sample Survey, 60<sup>th</sup> round (Jan-Jun 2004), 2011

**Table 5: Percent distribution of economically independent aged persons by number of dependents-2004**

Population sub group	No. of dependents				
	Nil	1	2	3 to 5	6 or more
Rural male	7	32	23	25	13
Rural Female	32	18	37	10	4
Rural Total	12	29	26	22	11
Urban Male	8	40	26	21	6
Urban Female	34	15	42	8	2
Urban Total	15	34	30	18	5

Source: CSO-National Sample Survey, 60<sup>th</sup> round (Jan-Jun 2004), 2011

There are number of aged people who are economically independent and support a number of dependents (Table 5). According to the above data, in rural areas, in thirty-three percent of cases, number of dependents on elderly ranged between three to more than six people. In a small number of cases, there are no dependents on the elderly. The reason for no dependency could be living alone (due to widower/widow, no children/deserted by children, single etc). As an outcome it presents an interesting aspect, that in more than fifty percent of cases including rural and urban areas, there are people who are dependent on the elderly person (at least 2 or more). This strengthens the resourcefulness of elderly person to the family irrespective of their age. By remaining economically productive, they remain fruitful to the family and continue to support their children or spouse who remain dependent on them at later stage too. Hence, it may not always be correct to assume the general perception that elders depend on others especially dependent on children. Rather, the dependency can be reverse where adult children might be depending on their old parents for various needs. The contributory role of elderly also infuses their importance to the family as their contribution enhances their chance of participation in household decision matters (Bharati, 2011).

### *Healthy Aging*

Though, for many, remaining productive is a necessity but to remain engaged or involved in some form of physical activity have its positive affects in general. Viewing the higher life

expectancy and many people remaining physically fit even in their sixties or seventies; it is argued by various health and gerontological scholars that there exist a positive relationship between physical activity on the part of elderly person and their healthy aging. Often called the “elixir” of healthy aging, regular physical activity adds vitality and quality to life. It positively affects functional capacity, mental health, fitness levels, the prevention and management of chronic diseases, and overall well-being (Health Canada, 2002a, 1999). Economically secure status ensures better quality of life for the old, as better economic status complements better socio-psychological status of old age and provide them sense of security and social dignity. Moreover, remaining engaged also diminishes psychological issues among elderly as by remaining engaged helps them to pass their idle time which otherwise would bring in psychological feelings such as isolation and loneliness (Bharati, 2011).

Engaging in physical activity with others can also help elderly make connections and build social networks that promote overall health (Health Canada, 2002a, 1999; Shields and Martel, 2006). It is viewed that those who participate in regular physical activity are less likely to experience illness than those who are sedentary and are also more able to delay some of the declines associated with aging (Colman and Walker, 2004). Moreover, it also implies that as people age in better health, medical spending may not increase as rapidly. This is so because old age itself is not associated with increased medical spending rather; it is disability and poor health – often associated with old age – that is costly (Jhala, and Christian, 2013).

Hence, there is a need for active aging approach towards elderly. Continued active engagement of aged has its benefits in the sense that this situation would help to offset the rising costs in pensions and income security schemes as well as those related to medical and social care costs, if government comes with proper policies and programmes and their implementation considering the real situation of old population.

## **Section V: Need for a Policy for the elderly**

In view of the rising population of the aged in the country there is a need to prepare a focused policy for the elderly. There are two types of elderly population in the country – earning pensions and non-pensioners. First, the elderly who have generally retired from the organized sector are drawing pensions while some others who were financially literate and economically sound could be drawing pensions from their contractual/contributory pension schemes. The pensioners from the organized sector are generally the retired civil servants, defense personnel, police personnel, railway employees, officials from the judiciary including the judges, and many academicians. These individuals are state pensioners and therefore, are economically secure. However, a number of retired pensioners, given that retirement age vary from 52 years to 65 years, seek employment even after retirement. It is for the government to consider that if a large number of such retirees seek post-retirement employment then should the government consider extending the retirement age itself or offer re-employment opportunities to such retirees. Many of such retirees, though economically secure, would be available for post-retirement employment, at nominal amount, for seeking social acceptance and staying busy in a familiar environment rather than trying a new profession at an advanced age. In institutions like the World Bank and the IMF, normally, all retirees are offered consultancy opportunities with the organization.

Even socially, given that 90 percent of the Indian population does not get lavish old age pension from the government and do not retire unless health compels, the government pensioners are a special category. The government pensioners are aware of their special status, and may be willing to offer their services for betterment of the society. For instance, academic pensioners, especially school teachers, could be offered post-retirement opportunities, in extending their services to educate the under privileged and weak, given high levels of adult illiteracy in the country. Similarly, the rich experience of retired personnel from the defense and police departments could be used to serve the community by involving them in providing training to other officials and general population, as well providing security support to civic authorities in public services like local buses, bus stations, and other public events. In view of the large number of pending cases in the courts of law retired judicial officers as well as judges could be

offered re-employed opportunities in courts. Such reemployment opportunities imply that the rich life-time experience that an employee has gathered does not get wasted; rather the organization and the society benefits from the repository of wisdom that an employee carries from the experience gained within the institution during their employment. Such instances of introducing re-employment of retirees, voluntarily or with minimum economic benefit, would be an advantage to the country as it may utilize the expertise of the individual for a longer period with lower financial burden.

Second, is the larger category of non-pensioners, accounting for nearly 90 percent of the population. The non-pensioner elderly are generally from the unorganized sector and normally do not stop working until health compels them. There are studies, discussed in the previous section, that a number of elderly render useful service to the family in terms of day care of the family property and young children. Such activities are useful and productive to the family; however they do not get recorded in the family and hence not economically rewarded. Further, many elderly are also responsible for many dependents. Thus, the government should consider for paying a universal pension in order to include all such elderly under a social security network. This would infuse confidence and self-esteem in elderly along with imparting in them a sense of social security as well as economic relevance. The fiscal cost of such basic universal pension as estimated by Sanyal and Singh (2013) is around one percent of GDP. As elderly are expected to be responsible, and given that they cater to many dependents, it can be expected that such transfer of resources to individuals would be used rather more efficiently, for basic necessities of a household.

It is also true that high cost of medical treatment and non-availability of health services results poor health condition of the old. Those who can afford, a lot of savings goes to medical care but for many especially those from un-organized sectors financial constraints, lack of time, distance to the hospital etc., prevent elders to seek medical care and compels them to ignore their health sufferings. But, taking into account the active role of elderly, if not universal pension, considering universal coverage of old age health insurance would either be a welcome effort as the health related expenditure rises significantly with age for the elders. Such health insurance

will also reduce the expenditure of the household and the same can be utilized for the other household expenses important for sustaining household by poor elderly.

As women live longer than men, such universal pension or insurance scheme would eventually empower women too. In recent years, given technological innovation in the country, including Adahar card, government could consider banking channel for direct benefit transfers. This will lend popularity to bank accounts, make them useful to wider population and result in achieving higher financial inclusion too.

Moreover, in order to reach out to large number of elderly, the role of private sector, NGO's and religious institutions at different places can also be helpful. Though, many of them are actively engaged in old age care activities (Help Age India, Silver Innings, Old Age Homes run by NGOs, religious institutions etc.), but they are spread everywhere without any common link or network despite all involved in similar issues (some even facing lack of funds to continue). So, by economically incentivizing them through more effective measures would strengthen their role and allow them to render services to the elderly in a more effective way. A good practice in this regard can be found in Liberec, in the north of the Czech Republic where different services combining long-term care and social care are provided to the elderly by NGOs which are funded by the Ministry of Health. In the country Zivot 90 and other NGOs have been involved in the formulation of the Czech National Programme on the Preparation for Ageing (Hoff, 2008).



## **Section VI: Summary and Conclusions**

Population of aged is increasing in all countries of the world, including India. People are living longer due to economic and social development. But, such corresponding increase in the number of aged people around the world is rising with differences demanding needful attention. Similar to other countries, India is also facing challenge in addressing the old age issues of rising population of the elderly. But with family institution itself undergoing a change, the help of government in the form of various social security measures targeted towards elderly are significant that aim at ensuring their financial independence and dignity. In this regard, the present practice of old age pension by the government mainly focused on BPL population can be viewed as a helping hand for the aged. But, on negative side, considering the size of all elderly who account for around ten crore in the total population, the aged being benefited under BPL at around 1.7 crore is quite insignificant. Those who neither belong to BPL families and neither engaged in organized sector do not get any pension benefits. Also, given that those lacking any social security benefits come under the vast workforce of unorganized sector, there is a time to link the formal channels of old age economic support to all because like those insured, others may equally be in need of help but are not receiving it.

Considering the active participation of elderly people in both rural and urban areas till the later years of their life (even seventies or eighties), there is a need for social security reforms for the elderly. With proper measures and policies, one can utilize the economic role of elders more effectively taking into account the aspect of longevity and longer working years of individuals in current scenario. Moreover, this aspect will become important in future, considering that younger workers would shrink in proportion, and the need of reassessment of the capacities of older people in terms of active workforce participation becomes crucial. The policies for the elderly have also to be gender sensitive because problems faced by the old women are more critical compared to that of men due to low literacy rate, customary ownership of property by men and majority of women being not in labour force during their prime age with only very few in the organized sector, and as women outlive men in the same cohort.

There are a number of studies that have established that elderly when employed meaningfully tend to live healthier and longer. Interestingly, in many foreign countries, there are employment

opportunities for the elderly in different places where elderly can volunteer to serve free of cost. In cities and towns elderly can volunteer to be tourist guides. This keeps the elderly busy, economically viable as well as providing them with the feeling of social relevance. In India, something similar already happens in the temples where elderly performs voluntary service. Such voluntary opportunities to the elderly, pensioners and non-pensioners, who would be willing to volunteer to work for enhancing social welfare should also be encouraged.

Finally, the paper argues that for healthy ageing, it may be useful to consider universal pension and universal insurance for the elderly. In this effort, the government should consider partnership with the private sector, NGOs and religious institutions more effectively.

## ANNEXURE

### Country Practices

#### 1. Thailand (Handayani and Babken, 2012)

- Social protection schemes in Thailand encompass both formal and informal schemes, as well as public and private schemes. The social protection system has four main pillars of 1) Social Services i.e. education for all, health care and housing. 2) Social Assistance i.e. Assistance by the government to specific groups. 3) Social Insurance i.e. social protection for employed persons by contributory schemes and 4) Private Mutual support i.e. social protection schemes by the community, non-government organizations and private companies
- Public Officials' Pension Scheme: under this national and regional government officials attain old-age income security from two tiers—from pensions financed from the national budget (after a certain employment period) and from a lump-sum payment as a member of the Government Pension Fund (GPF). A GPF member and the government each contribute 3% of monthly wages. When a member of the GPF retires, he or she receives both a pension financed from the national budget and a lump-sum benefit from the GPF.
- Old-Age Benefits under the Social Security Fund: The Social Security Fund (SSF) is a mandatory and contributory social insurance system for employees of businesses that employ more than one person. This insures them for illness, childbirth, disability, old age, assistance for the family, death, and unemployment. The working population in the informal sector can also voluntarily join this scheme.
- Universal Old age Pension: The old-age allowance system, commonly referred to in Thai as *Bia Yung Cheep* (“money for sustaining life”) and also known as the “B500 pension scheme,” was introduced in 1993 targeted at underprivileged older people. All Thai people aged 60 years or older, who are not living in public old-people’s homes or do not receive permanent income as a salary or pension are eligible. The old-age allowance is financed entirely from the national budget as a specific grant from the national government to local authorities every month.

## 2. Bangladesh (Handayani and Babken, 2012)

- Old Age Allowance (tk 300) introduced in 1998 aimed at transferring cash assistance to elderly in order to reduce old-age vulnerabilities and insecurities. The program provides an unconditional monthly allowance benefit to selected older people countrywide especially .poor, asset-less older people who have no one to look after them, cannot work, and those who have no alternative income sources.(age limit for women is 62 years and 65 years for men)
- Other cash transfer programs by definition are different but older people by default derive some benefits from them. Allowance Program for the Widowed, Deserted, and Destitute Women, and the Honorarium Program for the Insolvent and Injured Freedom Fighters are two such schemes.
- Under public sector pension scheme after completing at least 10 years of effective services to the government, or on reaching the age of 57 years, one is entitled to a monthly allowance on the basis of last salary drawn and the years of service rendered. This pension scheme is a mandatory, publicly managed, tax financed defined benefit scheme and is administered on a pay-as-you-go (PAYG) basis

## 3. Netherlands

- General Old Age Pensions Act (AOW). This statutory social security (state) old-age pension provides all residents of the Netherlands aged 65 and over with a flat-rate pension benefit that in principle guarantees 70 percent of the net minimum wage;
- Surviving Dependents Act (ANW). A surviving dependent's pension is a flat-rate benefit payable to the surviving partner after the other partner passes away and after the decease of parents.

## 4. Bolivia and Brazil (Roland Sigg 2005)

- Bolivia established during the mid-1990s the Bono Solidario (BONOSOL), a universal pension programme providing a cash transfer to all Bolivians over 65 years of age (amount of US\$248). Even though the BONOSOL is open to all Bolivians over 65 years

of age, the benefits it pays out are primarily tailored to the rural regions of Bolivia, where 99 per cent of all elderly people currently live below the poverty line.

- In Brazil Social security benefits equivalent to the minimum wage are paid out to rural workers from the age of 60 (men) and 55 (women), on condition that they can prove at least 10 years of rural activities (whether or not they have previously contributed to the system). The rural old-age pension is very important in that it ensures a minimum retirement income to those who have worked in family agriculture, restoring the elderly to the status of assets, instead of the liabilities they had come to be to their families in the past. The maximum family income requirement is very low and the minimum age of entitlement high (67 years or older).

## **5. Norway**

- The National Insurance Scheme old-age pension at present is paid from the age of 62. Persons who on medical grounds cannot stay in work until the age of 67 are entitled to receive disability pension. In Norway pension can be taken from the age of 62 as whole or partial pension. Those who continue in work also continue to earn pension, and there is not to be any deduction of pension in relation to work-related income.

## **6. Canada(LI, 2005)**

- Under the Old Age Security Act, government granted a publicly-funded Old Age Security Pension (CAN\$474) to elderly people who aged 65 or older.
- The Canadian government has also introduced various types of supplementary allowance for the elderly such as: (a) Guaranteed Income Supplement in the year 1967, to help the elderly who had retired and would retire before payments of the Canada Pension Plan became available. (b) Allowance/Allowance for the Survivor: The Spouse's allowance was established in 1975 for Guaranteed Income Supplement recipients' spouses aged 60-64. In 1985, the benefit was extended to widowed spouses aged 60-64, which was known as the Widowed Spouse's Allowance. In 2000, cohabiting partners of the same sex or opposite sex could also apply for the Spouse's Allowance or

the Widowed Spouse's Allowance, which were renamed the Allowance and the Allowance for the Survivor respectively.

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