

Understanding our  
civic issues

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citizens

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## **Caring for Our Senior Citizens**

The aged in Mumbai face a predicament that is peculiar to an increasingly industrialised and materialistic society and to a city that does not have enough space for its citizens. There are few open spaces earmarked for the elderly and their space within their homes is continually dwindling. Even as age and poor health catch up with them, they are faced with diminishing finances, social isolation, loneliness, excessive free time and loss of family and friends.

Since an age-wise break-up of population in the 2001 Census is not available and no studies have been done on the number of the elderly in the city, it is difficult to access statistics on the number of the elderly living in the city or living alone. However, estimates based on the national demographic patterns suggest that the number of elderly in the city is around 0.72million persons. (Urban elderly account for 5.4% of the total population).

In fact, the 60+ citizens are the fastest growing age group in the country. Among the elderly itself, the growth rate of 80+ is the highest. Ms Sheilu Srinivasan of the Dignity Foundation says that, by 2050, India will have the largest elderly population in the world. Yet, care for the aged is amongst the youngest of “causes” in India. Children's rights and women's rights, though relatively new, have been around for decades; but “rights of the aged” is a nascent concept. It is subsumed under the Ministry of Social Welfare and is ranked only after women and children.

An attempt is now being made to have more authoritative data on this vital age group. As a nodal agency, Dignity Foundation is working with Yashada (Yeshwant Rao Chavan Academy for Development Administration) to set up an Institute of Aging for more authoritative statistics and a think tank that will generate and collate data on the aged.

The elderly, being spread over all geographical areas and socio-economic classes, are heterogeneous. They have different needs and interests. So, any holistic approach towards helping them has to address these differences as well. Failing health and poor finances have emerged as the predominant concerns of the elderly in studies done over time; so far, no satisfactory solutions have evolved.

## **Health Rigours**

The Union Ministry of Social Welfare has maintained that exclusive health services for the elderly may be difficult, but some priority for them should be assigned in health care centres like hospitals. This has not happened, and the elderly, especially the poor, continue to be plagued with worries about health care financing. A study of the health status of 60+ citizens done in 1998 by S Siva Raju, Professor of Urban Studies, Tata Institute of Social Sciences, found that the poor elderly perceived those health problems which are visible -headache, body pain, etc.; whereas the perceptions of the health status among the upper strata were based largely on clinical diagnosis. A disease divide is also present among the classes. The poor had a higher incidence of anaemia, cataract, hypertension and kidney problems. More poor women (28.6%) had knee-joint pain and

poor vision (55.6%) than men. Cutting across class lines, a high proportion of the elderly (62.8%) had poor vision in both eyes.

## **Financial Crunch**

As for finances, the State Government pension scheme disburses Rs150/- per month to a destitute senior citizen, as part of a Central Government programme. But, the State Government has imposed a ceiling of 0.5million on the number of destitutes in Maharashtra who can be given this amount. This leaves out a majority of the needy, as the total number of elderly destitutes in the state is 3.6million.

In fact, financial concerns are common to senior citizens across all classes. Estimates show only 10% of the aged are retirees from the Government or the private, organised sector who get pension and medical benefits. The overwhelming majority of the elderly are dependent on their savings and their children for their day-to-day living needs. Given the falling interest rates, savings are an inadequate source of financial security. Interest rates on savings have declined from 16% per annum a few years ago to 6.5% per annum, though many banks do offer an additional half per cent interest to senior citizens.

Even though socially aware countries make provisions for their aged according to the need of the hour, the amount is never enough as inflation creeps in, scoops out all their savings and renders the Government pension insufficient. This is a problem facing all countries sensitive to the aged as well. The Scandinavian countries, which are more upscale in their treatment of the elderly, also find it difficult to cope with spiralling inflation.

## **Safety Concerns**

Safety of senior citizens is a key concern as the number of aged couples living alone is quite high in the city, thanks to migration of children to greener pastures and the popularity of nuclear families. To address this, a drive was initiated by the police to encourage senior citizens, especially those living alone, to approach the local police stations with their particulars, so that they can be better protected. This drive has had a poor response because senior citizens fear exposing themselves to the possibility of being attacked, as information would then spread fast that they live alone. At another level, Dignity Foundation has a programme for briefing senior citizens about security measures by installing safety devices in their homes. Dignity Foundation volunteers visit their homes and encourage them to install security latches, alarm systems, etc., for prices ranging from Rs500/- to Rs20,000/- at discounted prices. They also try to meet the senior inspector of the local police station once a month to promote a rapport between the society's elderly and the law and order custodians.

## **No Room to Themselves**

In space-starved Mumbai, many senior citizens end up being resented by their families for the space they take up in small homes. Many of them sleep in cramped spaces, like the balcony or the kitchen, and are hardly given adequate space in their homes. Incidents

of the elderly slipping on the floor of the house have increased in the past few years, since more and more middle class families have begun to opt for smooth, glistening tiles for flooring.

## **What Does the Law Say?**

The elderly do have the law on their side. Article 41 of the Indian Constitution obliges the Government to provide for the welfare of old people. Besides, there are two specific enactments. Section 125 of the Criminal Procedure Code, 1973, requires the offsprings (daughter and son) to maintain their old parents and obtain a minimum allowance of Rs500/- per month, if the offspring has insufficient means.

Further, Section 20(3) of the Hindu Adoption and Maintenance Act, 1956, makes it obligatory for a person to maintain his or her aged parents. However, not too many parents want to drag their children to court for maintenance. At their age, social workers point out, many of them are physically, emotionally and financially dependent on their children and do not want to risk souring relations with their only hope.

## **Tap Their Ready Potential**

There are any numbers of healthy, able and willing senior citizens who can be of great service to society. The question of gainfully employing or occupying a senior citizen has been around for a long time. In a city with increasing pressure on employment, senior citizens are rendered unemployable simply because they have crossed a certain age. Justice DR Dhanuka, a former judge of the Bombay High Court, is of the view that senior citizens should be treated as a community asset and their decades of work experience channelled for creating national wealth.

Dignity Foundation, an NGO that runs social service programmes for the aged, is doing some work in this area. It has several outreach programmes focussed on providing care and security to the elderly at their doorstep by involving senior citizens themselves. It has 663 volunteers-all senior citizens-currently involved in conducting the advanced locality management programmes (involving counselling for waste segregation) with the Ward officials of the MCGM in 19 out of 24 civic Wards. Nearly 300 Dignitarians are working on a part-time basis to supervise pipelines of Mahanagar Gas to ensure there is no damage to them, while the roads are dug for laying cables or for repairs and maintenance. They get paid Rs1,000/- per month. Volunteers also work in mobile squads of the Transport Commissioner's Office that fine all buses vehicles not converted to CNG. Each volunteer gets paid Rs100/- for four hours. In its Companionship Scheme, 250 volunteers, all of them 55+ work to reach out to the old and the lonely who call on their help line. A similar scheme aimed at ensuring security of senior citizens in their homes is awaiting government orders. This scheme entails counselling and briefing such citizens at home about security measures including discounted sale of security latches and alarms systems.

## **Support from the Community**

There are institutions in Mumbai that seek to provide succour and recreation to the aged. The three kinds of institutions that address different needs of senior citizens are:

1. Day care centres,
2. Residential old age homes, and
3. Associations of retired persons or of senior citizens.

It has been found that the services of 55% of old age homes are free, 27% charge varying rates for a senior citizen's stay, and 18% have a regular fee structure. None of the three categories of institutions are evenly spread across the city. While 74% of old age homes and the day care centres are within the city limits, 80% of senior citizens' associations are in the western suburbs.

A day care centre, Family Welfare Agency, has launched a recent initiative to network all organisations that deal with the elderly in an attempt to make their lives easier and enhance their accessibility to help. This initiative seeks to rope in the local civic Wards, police stations, other public offices, voluntary organisations and volunteers in the interest of the aged.

### **Day Care Centres**

The idea of a day care centre for senior citizens is fast catching up. A few day care centres have come up in the city. Two such day care centres that seek to provide recreation and social and emotional support are Manav Seva Sangh and Family Welfare Agency.

The day care centre of Manav Seva Sangh, (255-257, Sion Road, Sion West, Mumbai 400 022.) has 75 members. It has a fee of Rs500/- per year and offers varied indoor games like pool, table tennis, chess and carom; it also has medical benefits like services of a physiotherapist and holds sessions on techniques of alternative healing. It facilitates interaction between senior citizens and college students by inviting students to interact with the elderly. A full 24-hour help line for senior citizens in distress is also on the anvil and the Sangh proposes to organise a volunteer service by other senior citizens, says social worker Vineeta Joshi. The help line would offer medical advice, legal and social support, safety and security counselling, referral services, etc.

The Family Welfare Agency (FWA) (Near BDD Chawl No. 10, NM Joshi Marg, Lower Parel East, Mumbai 400 013; Phone: 23082085) runs multi-service centres at Lower Parel and Dharavi, where a senior citizen gets need-based health care: medical check-ups, disease management, health camps. Along with KEM Hospital, the Agency runs a geriatric OPD at the Hospital. The FWA also offers recreation like music, games, picnics and socio-cultural activities and counselling and legal services as well. Its day care units attract retired lower class pensioners. Many are also from the unorganised sector. For this section, says Alpa Desai, counsellor, "family responsibilities just don't end because their children are not very educated and, if they are, the layoffs and unemployment scene still make it bad." Some are willing to work but find it difficult to get jobs. Some others

cannot work because of health problems; others have health problems but have to continue with their odd jobs because of financial constraints. Some are forced to set up a shop in their 80s or to get a small agency or dealership to keep the money trickling in.

## **Gender Differences**

Social workers note that most members of senior citizens' associations are male. There is a need to enrol more female members. Incidentally, the number of female members is higher in institutional care. That speaks a lot for the alienation and rejection faced by older women compared to men.

## **Benefits and concessions**

### **Income-Tax and Investment Benefits for Senior Citizens**

- Senior citizens are permitted a deduction of Rs20,000/- in actual tax on their income. In addition, they are entitled to tax-free interest up to Rs12,000/-.
- Income-tax claims of senior citizens are to be settled within three months of filing the return.
- A senior citizen is permitted tax deduction up to Rs60,000/ p.a. for treatment of specific diseases, mainly terminal or incurable diseases like epilepsy, under Section 80 (D)(D)(B) of the Income Tax Act. They can also get a tax deduction up to Rs15,000/- p.a. for medical insurance.
- A scheme for monthly pension from LIC, called Varistha Bima Yojana, is available to the elderly that fetches them an interest of 9% p.a. for life after 55 years of age.
- Another benefit in the form of the tax-free Dada Dadi bonds with a higher rate of interest has been promised by the Central Government in this year's Budget.

The President of the Federation of Senior Citizens' Associations of Maharashtra, Madhukar Kulkarni, says he has written to the Government asking them to increase the coupon rate (or interest) on these bonds to around 10%, even if it is made taxable. "This will help a huge chunk of senior citizens," he believes. Senior citizens do not have to pay professional tax. Some banks offer a half to one per cent higher interest rate to the elderly.

## **Medical**

- The Aarogyam Card issued by Dignity Foundation entitles a 60+ senior citizen to discounts at 72 designated medical shops and a discount in some polyclinics and nursing homes.
- Senior citizens up to the age of 70 years can obtain medical insurance cover from GIC for Rs5lakh.
- Some public hospitals provide health check-up and treatment on free or concessional basis.
- Some Rotary Clubs offer financial support for health services as and when they have access to funds on a case-to-case basis.

## **Travel**

- Indian Airlines gives 50% concession to senior citizens who are issued an identity card. Sahara Airlines offers 50% discount on basic economy class fare, if the ticket is booked seven days in advance, provided the person has stayed back for at least two days at the first destination.
- Indian Railways gives a 30% concession for which proof of age can be demanded during travel; there are special queues at reservation counters. A heart patient gets 75% discount for himself and one escort.
- MSRTC, that is the ST buses, offer 33% discount on the fare.

## **Other Concessions**

- Dignity Foundation also issues identity cards authenticated by the State Government, that can be used to avail of discounts at all public hospitals and some private hospitals, 25% concession in MTNL rentals, etc.
- MTDC offers 10% discount in their holiday resorts during the off-season.
- Dignity Foundation offers free legal counselling. Its phone numbers are 23898078/79.
- A Committee appointed by the Central Government, called Old Age Social and Income Security (OASIS), presented detailed recommendations for enhancing the coverage, improving the rate of returns and for bringing about a qualitative improvement in the customer service of Public Provident Fund, the Employees' Provident Fund, the Annuity Plans of LIC and UTI, etc. The Union Ministry of Finance is examining the recommendations of the Committee for further action. Phase II of the project is expected to look at the pension and gratuity schemes for all including casual/contract workers, self-employed, farmers, etc.

**Seema Kamdar** is a senior news journalist with experience in reporting and feature writing. She has covered Mumbai and the state of Maharashtra extensively and written on current affairs, health, politics, governance and power.

*The facts presented and opinions expressed in this booklet are those of the author alone.*

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