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**India's Senior Citizens' Policy and  
an Examination of the Life of Senior  
Citizens in North Delhi**

Hitoshi OTA\*

March 2013

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The paper investigates the ageing situation in India and the development of the government initiatives for the welfare of senior citizens. It also presents the initial results of a survey that the author conducted in 2011 in North Delhi. The main features related to ageing in India are 'feminisation', 'rurality' and 'poverty'. The survey in North Delhi reveals the differences between the male and the female senior citizens, and the vulnerability of the latter, in particular. The social security coverage such as pensions and health insurance was found quite limited among the respondents.

**Keywords:** India, Senior Citizens Policy, Social Security, New Pension Scheme (NPS), Indira Gandhi National Old Age Pension Scheme (IGNOAPS)

**JEL classification:** I38, J14, R22

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# **India's Senior Citizens' Policy and an Examination of the Life of Senior Citizens in North Delhi\***

**Hitoshi Ota<sup>†</sup>**

**March 2013**

## **Abstract**

The paper investigates the ageing situation in India and the development of the government initiatives for the welfare of senior citizens. It also presents the initial results of a survey that the author conducted in 2011 in North Delhi. The main features related to ageing in India are 'feminisation', 'rurality' and 'poverty'. Though income security schemes for elderly people were introduced at both the national and state level in the 1950s and 1960s, and the first national policy for senior citizens was announced in 1999, it was not until the middle of the first decade of 2000s that the government took further accentuating steps relating to welfare for senior citizens. The NPS and IGNOAPS are among their major initiatives. The survey in North Delhi reveals the differences between the male and the female senior citizens, and the vulnerability of the latter, in particular. The social security coverage such as pensions and health insurance was found quite limited among the respondents.

**Keywords:** India, Senior Citizens Policy, Social Security, New Pension Scheme (NPS), Indira Gandhi National Old Age Pension Scheme (IGNOAPS)

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## **Introduction**

India maintains a population structure that is far more 'pyramid-shaped' than those of developed countries. However, ageing has also steadily been taking place in India. The effects of ageing, as well as the welfare policy for senior citizens, are important issues not only in developed countries where ageing has taken place rapidly, but also in developing countries. The sustainability of pension systems is a serious concern at the global level (World Bank, 1994; 2005), and India is no exception. It is only a matter of time before senior citizens in India face greater problems than they do now, as the country's social security is inadequate, while a departure from the country's traditional value system and the transformation of the family structure – especially in urban areas – have been occurring. India's population size of 1.2 billion people adds more weight to the coming problems. The government of India is aware of the huge magnitude of these problems, making it necessary to be responsive to the economic, health and emotional needs of senior citizens, and to ensure that the social environment is sensitive to these needs (Ota, 2009).

The old age social and income security institutions for senior citizens in India can be described as follows: The government has taken initiatives to deal with factors such as pensions, health care, insurance, care services, old age homes, etc. However, their coverage is greatly limited in that, with the exception of health care, less than 10 to 20 per cent of the population can access these services. Quasi-governmental initiatives also exist, as well as activities and initiatives by voluntary, non-governmental and/or non-profit organisations that are complementary to or substitute the government initiatives. These initiatives and activities are not confined to serving only destitute people; there are also some especially aimed at affluent people. However, this coverage is limited, and far from covering the whole senior citizen population. Profit-making initiatives by firms/enterprises also play a certain role in old age social security, including pension and health care schemes. Nevertheless, these are also restricted in the sense that only those who can afford it are able to purchase policies. Senior citizens who remain outside this scope have to depend on their family or community, and if they cannot do so, are on their own. Although comprehensive statistics are not available in this regard, family plays the greatest role in the welfare of senior citizens.

The government of India only recently put serious initiatives in place related to a welfare policy for senior citizens. This is because, in India, old age welfare has traditionally been considered a family issue, and the life expectancy in India was not necessarily long. This raises the following questions: How is the ageing in India taking place? What kind of initiatives has the government of India taken? The first part of this study deals with these issues. The second part presents the results of a survey that the author conducted in 2011 on the life and the work of the senior citizens in North Delhi (hereafter the North Delhi Survey) for the better understanding of their present situation. The survey was designed to examine their present situation in relation to their life course in their younger ages. This is due to the understanding that the life course of the senior citizens matters for their present situation (Walker, 1981; Kumar, 2003; Liebig and Rajan eds., 2003; Ramamurti, 2003). This paper presents the initial findings of the survey for more extensive analysis in future.

The structure of the paper is as follows. The first section illustrates the present situation of ageing in India using official statistics. Section 2 outlines the development of policy related to senior citizens in India, while the third section presents the initial results of the North Delhi Survey. The final section concludes.

## **I. The Ageing Situation in India**

Quite a few studies have been conducted on senior citizens in India. Many of these have tried to identify the problems that senior citizens face, seek the solutions to them and make policy recommendations (Siva Raju (2002); Prakash ed. (2003); Alam (2006); Joshi ed. (2006: Part-II) among others). Others also discuss welfare policy for senior citizens from the perspective of institutions (Gokhale (2003); Bose (2006); Hatton et al. (2007); Rajan and Mathew (2008) among others).

Senior citizens in India are defined as those aged 60 years and over. Their average life expectancy at the age of 60 years is presently more than 15 years (Government of India, 2007: 27). The Ministry of Social Justice and Empowerment, which is in charge of senior citizens policy in India, has identified the following four points as the main features of the elderly population of India: (1) most senior citizens are located in rural areas, (2) there is a trend of

‘feminisation’ amongst the elderly population, (3) the number of older-old people (persons above 80 years) is increasing and (4) a large percentage (30%) of the elderly are below the poverty line (BPL)<sup>1</sup>. In terms of the BPL population of the senior citizens, some have pointed out the above percentage is close to that for the population of India as a whole, and that, out of some 80 million senior citizens, 51 million are BPL (*Business Line*, October 2, 2007). In any case, ‘female’ (or ‘feminisation’), ‘rurality’ and ‘poverty’ are the matters that need to be considered in developing senior citizens policy in India. In addition, (3) above may be an issue that will have more significance in the coming years.

Table 1 shows the population ratio of the senior citizens in India. The difference between the Census and the *National Sample Survey* (NSS) 2004 data is due to the difference in their sampling designs<sup>2</sup>. Table 1 reveals that the population ratio of people aged 60 and over increased in the 20 years from 1981 and 2001. However, it should be noted that the proportion is still lower than 10 per cent, and therefore, one can see that the magnitude of ageing and the problems associated with it in India are not yet critical in society, and this will continue to be the case in the short and medium terms. It can also be pointed out that most senior citizens reside in rural areas because more than 60 per cent of the general population of India lives in rural areas. On the other hand, the increase in the ratio between senior citizens and younger people has been more rapid in urban areas than rural ones, and the trend is greater amongst female senior citizens than their male counterparts.

**Table 1 Population Ratio of the Senior Citizens in India (age 60 and over)**

	Rural			Urban		
	Male	Female	All	Male	Female	All
Census, 1981	6.8%	6.8%	6.8%	5.1%	5.8%	5.4%
Census, 1991	7.8%	7.4%	7.6%	6.2%	6.6%	6.3%
<b>Census, 2001</b>	<b>7.4%</b>	<b>8.1%</b>	<b>7.7%</b>	<b>6.2%</b>	<b>7.2%</b>	<b>6.7%</b>
<b>NSS, 2004</b>	7.0%	7.1%	7.0%	6.2%	7.1%	6.6%

Source) Government of India (2006a)

Note) Government of India (2006a) is a report of 2004 National Sample Survey (NSS).

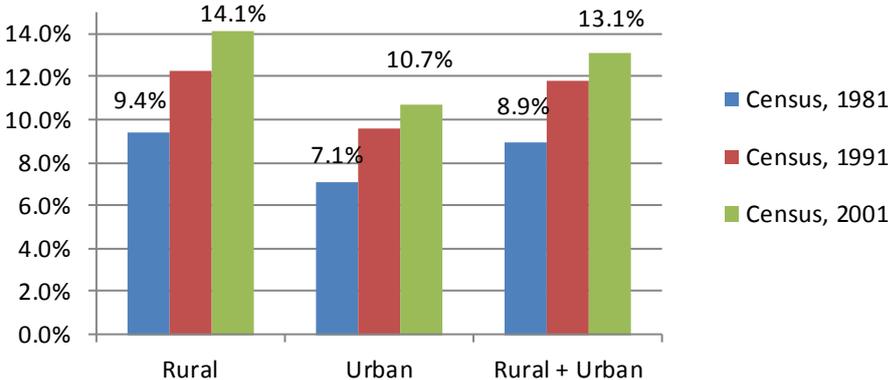
<sup>1</sup> From the internet homepage of the Ministry of Social Justice and Empowerment (<http://socialjustice.nic.in/faqs2.php#q2>, accessed on January 9, 2010).

<sup>2</sup> In its 42nd round (in 1986/87), 52nd round (in 1995/96) and 60th round (in 2004), the NSS focused on ageing and senior citizens, and there are studies, including Rajan and Mathew (2008), which use these micro-data. However, there may be some problems with the data from the 52nd round, and comparison of the 52nd round and 60th round may be difficult.

It is estimated that the population increase in 25 years from 2001 to 2026 will be about 50 million for both men and women, representing a total increase of more than 100 million senior citizens. It is expected that the ratio of those aged 60 years and over will rise to 12.4 per cent of the entire population by 2026, in contrast to its 2001 level of 6.7 per cent<sup>3</sup>. Thus, ageing and its associated problems are likely to be larger policy issues in the future. The rate of ageing will accelerate in the future, and this will occur more rapidly for women.

Figure 1 presents the old age dependency ratio in India. Here, old age is defined as 60 years and over, and the dependency ratio is calculated as this number divided by the number of people aged between 15 and 59 years. The increase in the old age dependency ratio is more rapid in rural areas, due to the migration from rural to urban areas. Migration to the urban areas amongst younger people will accentuate ageing and its associated problems in rural areas. From Table 2, it can be observed that the female ratio of senior citizens in India is increasing. Note that the female ratio among the entire Indian population was 933 for 1,000 males in 2001.

**Figure 1 Old Age Dependency Ratio in India (ages 60 and over)**



Source) Same as Table 1

Note) Old age dependency ratio is arrived at by the number of people aged 60 and over divided by the number of people between 15 and 59.

<sup>3</sup> Ministry of Social Justice and Empowerment (<http://socialjustice.nic.in/faqs2.html#q1>, accessed on January 9, 2010). The data are originally from the Office of the Registrar General of India.

**Table 2 Sex Ratio of the Senior Citizens in India (ages 60 and over)**

(Number of female per 1,000 Male)

	Rural	Urban	Rural + Urban
Census, 1981	954	986	960
Census, 1991	922	960	930
<b>Census, 2001</b>	<b>1026</b>	<b>1038</b>	1029
<b>NSS, 2004</b>	985	<b>1046</b>	999

Source) Government of India (2006)

Note) Sex ratio is the number of female per 1,000 Male

As to the state of economic independence amongst senior citizens, while there does not seem to be a great difference between the rural and urban situations, it is apparent that female senior citizens are far more dependent than male ones (Table 3). Moreover, Table 4 shows that while the share of those living with their spouse rather than in other situations is the highest for both rural and urban areas, there are marked differences between men and women. For male senior citizens, most live with their spouse (and possibly other members of the family). For women, on the other hand, close to 50 per cent fall into the 'living with children' category, which is the most prevalent situation. These differences arise because, first, wives live longer than their husbands on average; this is because men in India marry older, and because women live longer than men<sup>4</sup>. Second, there is a social custom in India for women to remain single after they have been widowed or separated from their husbands<sup>5</sup>. In addition, the labour force participation rate is much lower for women, meaning that they have less old age savings compared to men. It is assumed that these factors are also why the ratios of living 'alone' and 'with other relations and non-relations' are higher for female senior citizens than male ones (Table 4).

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<sup>4</sup> This implies the differences which can be observed between women and men regarding economic dependency and health condition.

<sup>5</sup> Some of the differences and disparities in ageing are attributable to social institutions, customs and/or cultural factors (Ota, 2009).

**Table 3 State of Economic Independence among the Senior Citizens (ages 60 and over) in India**

Rural						
	Not Dependent on Others	Partially Dependent on Others	Fully Dependent on Others	N.A.	Total	N
Male	51.3%	15.2%	32.0%	1.5%	100.0%	11,528
Female	13.9%	12.4%	72.0%	1.7%	100.0%	10,737
All	32.7%	13.8%	51.9%	1.6%	100.0%	22,265

Urban						
	Not Dependent on Others	Partially Dependent on Others	Fully Dependent on Others	N.A.	Total	N
Male	55.5%	13.4%	30.1%	1.0%	100.0%	6,222
Female	17.0%	9.5%	72.1%	1.4%	100.0%	6,344
All	35.9%	11.4%	51.6%	1.1%	100.0%	12,566

Source) Same as Table 1

**Table 4 With Who the Senior Citizens (ages 60 and over) in India Live**

		Alone	Live with Spouse			Live with Children	with Other Relations & Non-relations	N.A.	Total
			(a) Spouse Only	(b) Spouse and Other Members	(a)+(b)				
Rural	Male	2.8%	16.2%	59.7%	75.9%	16.8%	2.7%	1.8%	100.0%
	Female	7.6%	8.7%	28.4%	37.1%	47.5%	5.6%	2.2%	100.0%
	Total	5.3%	12.5%	44.2%	56.7%	32.0%	4.2%	1.8%	100.0%
Urban	Male	2.1%	13.3%	64.9%	78.2%	15.4%	2.9%	1.4%	100.0%
	Female	6.5%	7.5%	29.4%	36.9%	48.2%	6.7%	1.7%	100.0%
	Total	4.3%	10.4%	46.8%	57.2%	32.2%	4.9%	1.4%	100.0%

Source) Same as Table 1

In sum, the statistics above reveal the importance of the ‘feminisation’ of the old age population, as well as the relative volatility of the position of female senior citizens in India. This makes policies aimed at women all the more important. In the next section, we review senior citizens policy in India.

## II. Senior Citizens Policy in India

It is difficult to examine the senior citizens policy in India comprehensively, as the institutional framework is decentralised to a certain extent. We therefore mainly investigate policy initiatives at the central (that is, national) level. Let us first start with this institutional framework.

### 1. Institutional Framework for the Senior Citizens Policy in India

Part IV of the Constitution of India embodies the Directive Principles of State Policy, and Article 41 states that ‘The State shall, within the limits of its economic capacity and development, make effective provision for securing the right to work, to education and to public assistance in cases of unemployment, old age, sickness and disablement and in other cases of undeserved want’. It is thus the government’s responsibility to provide public assistance for senior citizens in India. As to policy initiatives, the area of social security is designated as a concurrent matter of both the central and state governments in the Constitution, and therefore to a certain extent, state governments can take initiatives of their own in their area. As the ageing situations vary from one state to another, this framework enables states to act according to their own needs. However, it will also lead to a disparity among states in terms of the level of provisions, etc.

In this decentralised structure, the legislation process generally occurs such that the Parliament of India, at the central level, first proceeds with the legislation. Then, the state-level assembly adopts this law (act), making it state law, with some amendments if necessary or appropriate so that it will be suitable for the state’s situation. For the enactment of the legislation, the consent of the president of India is required. Sometimes, the state assembly enacts the state law on its own in the area of social security. These laws are naturally confined to the state. One example of this is the enactment of the *Himachal Pradesh Maintenance of Parents and Dependants Act* in 2001 by the assembly of Himachal Pradesh. This act was later adopted at the central level as the *Maintenance and Welfare of Parents and Senior Citizens Act, 2007*. By having the states take initiative, the central government and its legislators may be able to observe first the effectiveness of such laws.

As to the government agency, the Ministry of Social Justice and Empowerment is the nodal ministry in charge of the senior citizens policy in India and coordination of policy-related issues with other ministries and departments<sup>6</sup>. Originally the Ministry of Welfare, when it took charge of policies for the development of women and children, schedule castes (SCs), schedule tribes (STs), minorities and backward classes, it was renamed in 1998.

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<sup>6</sup> See the internet homepage of the ministry (<http://socialjustice.nic.in/>).

Today, the Ministry of Social Justice and Empowerment is entrusted with the empowerment of disadvantaged and marginalised sections of the society, and tries to ensure the equitable treatment of people such sections of society, who suffer from social inequalities, exploitation, discrimination and injustice. Presently, the main target groups of the ministry other than senior citizens are SCs, other backward classes (OBCs) and persons with disabilities. While the tasks related to the development of women, children and STs were shifted to different ministries which were newly set up for the purpose, those regarding senior citizens remained under the auspices of the Ministry of Social Justice and Empowerment. This is an indication that the significance of issues related to the senior citizens is still minor in India compared to women and children, and so on.

The ministry has four main bureaus other than administration-related ones, targeted to SCs, OBCs, persons with disability and 'social defence'. The Social Defence Bureau caters to the requirements of senior citizens, but at the same time deals with victims of alcoholism and substance abuse. It can be observed from the organisational structure that 'senior citizens' do not have a large presence in the institutional framework of welfare policymaking. A look at the budgetary allocation reconfirms this lack of emphasis on senior citizens issues in India. While the plan outlay for the four areas was Rs. 69.77 billion during the *Tenth Five Year Plan* (from 2002 to 2007) and its actual expenditure was Rs. 66.42 billion, the plan outlay and the actual expenditure for social defence were only Rs. 3.14 billion and Rs. 2.45 billion, respectively, with shares of 4.5 and 3.7 per cent. Moreover, while the plan outlay of the *Eleventh Five Year Plan* (from 2007 to 2012) for the four areas rose to Rs. 130.43 billion and that for social defence to Rs. 4.58 billion, the latter's share shrank slightly, to 3.5 per cent<sup>7</sup>.

It should be noted that the senior citizens policy in India may be categorised into two parts: one for those who were not in destitute in his/her economically active ages and are not so presently, and the other for destitute elderly people who, so far, have been considered targets of poverty alleviation programmes and initiatives and just happen to be old, rather than consciously considered as the subject of senior citizens policy. For the former case, the policy

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<sup>7</sup> The data are from the Ministry of Social Justice and Empowerment (<http://socialjustice.nic.in/pdf/fiveyearplan.pdf>, accessed on February 10, 2010). The expenditure on senior citizen-related matters cannot be separated from the data.

would aim at maintaining the standard of living at their younger ages, or at least at preventing its deterioration<sup>8</sup>. It is difficult to make provide effective supports under a single scheme covering both people who have not been destitute whole through their lives and those who are, as their needs differ. Given the financial constraints of the government, the magnitude of poverty in India and the ‘pension politics’ by the trade unions in the organised sector, it cannot be denied that preventing the affluent minority from falling into destitution after retirement may proceed relatively more smoothly than uplifting the entire lives of huge masses of destitute people out of poverty. Historically, in fact, schemes such as the provident fund were first introduced in India for government employees whose working conditions were better.

By categorising senior citizens policy into two parts, it can be further argued that separate government agents should be in charge of each part. In fact, the Ministry of Labour and Employment is in charge of implementing schemes which come under the *Employees’ Provident Funds and Miscellaneous Provisions Act, 1952* – covering the sections of workers in relatively better working conditions – while the Ministry of Rural Development is in charge of implementing, for instance, the *Indira Gandhi National Old Age Pension Scheme (IGNOAPS)*, aimed at elderly people in destitution. Formal employment relations are assumed for the former, and therefore it is natural that this realm comes under the Ministry of Labour and Employment. For the latter, while there is poverty in urban areas too, more than 60 per cent of the population of the country currently lives in rural areas, where less employment opportunities have been available compared to urban areas; thus, it may not be totally odd that the schemes are conceived to be implemented through the existing administrative structure and institutional infrastructures in rural areas under the Ministry of Rural Development for a potentially larger reach. At the same time, however, this has the effect of dispersing the precious resources for senior citizens.

India has yet to implement a universal pension system, and in fact, the actual situation seems that pensions, and other initiatives also, were first initiated where they could be implemented under the decentralised structure. This may result in varied initiatives across the country. In any case, the institutional framework for the senior citizens policy adopts is

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<sup>8</sup> This may be considered parallel to the full-time, regular-salaried employees in developed economies.

decentralised, and therefore its implementation structure will also be decentralised. This provides some flexibility for policymaking and the implementation of initiatives, but at the same time, it may also obscure the locus of responsibility.

## **2. Development of the Senior Citizens Policy in India<sup>9</sup>**

### **2-1. Policy Up to the 1980s**

Some initiatives had been put in place regarding pension and income security for government employees even under British colonial rule. After the partition of 1947, several schemes were implemented regarding provident funds with companies and at several industry levels (Ota, 2012). The Constitution of India mandating that the state would provide public assistance to the senior citizens, as discussed in the previous subsection, came into effect in 1950. The 1950s and 1960s saw the institutionalisation of the provident fund schemes. In 1956, the government enacted the *Hindu Adoption and Maintenance Act*, and in 1973, the *Code of Criminal Procedure* – which incorporated clauses regarding the right of parents who could not be looked after by their children – came into effect. In 1999, the *National Policy on Older Persons (NPOP)*, the first broad policy guidelines at the national level in India for proactive initiatives related to the welfare of the senior citizens, was adopted. However, it was only after the mid-2000s that the government of India started to accentuate its policy stance concerning senior citizens (Ota, 2009), and at least until the 1970s, senior citizens were perceived as the natural recipients of welfare hand-outs, doles and institutionalised services. The state did not view them as a resource or as active participants in planning their own development and welfare (Sujaya, 2000). The reasons for this stagnancy on the part of the government were, first, that the old age social and income security had been long considered a family and community issue, and second, that the life expectancy in India was not as long as it is now. Elderly people's presence in the population and in society only started to increase in the 1970s

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<sup>9</sup> Although we do not deal with them in this study, there are several concessions for senior citizens in India, including that for public transportation. See the homepage of the Ministry of Social Justice and Empowerment (<http://socialjustice.nic.in/consd.php>).

and 1980s.

The institutionalisation of the provident fund schemes started and proceeded in the 1950s and 1960s. The main act is the *Employees' Provident Funds and Miscellaneous Provisions Act, 1952*, which incorporates the *Employees' Provident Fund (EPF) Scheme, 1952*, the *Employees' Deposit Linked Insurance Scheme, 1976*, and the *Employees' Pension Scheme (EPS), 1995* that replaced the *Employees' Family Pension Scheme, 1971*. The act is applied mainly to employees in the organised sector, where working conditions are relatively good, compared to those in the unorganised sector<sup>10</sup>.

At the same time, the pension schemes were also introduced not at the central level, but in several states including Uttar Pradesh, Andhra Pradesh and Kerala (Gokhale, 2003: 219). It was only in 1995 that the same initiative was put in place at the central level. In 1969, the *Public Provident Fund (PPF) Scheme* was instituted on a voluntary basis for those in the private sector, as well as self-employed individuals who were not covered by EPF. Although the PPF scheme covers people in destitution as well as in the unorganised sector, it has been pointed out that this scheme has been utilised as part of tax evasion efforts of the self-employed (Hatton et al., 2007: 93-94), and therefore hardly functions as a scheme for people in destitution.

It was in the 1980s that welfare and senior citizens' issues started drawing significant attentions in the national policy arena, following the World Assembly on Ageing held at Vienna in 1982. In 1987–88, an Inter-Ministerial Committee was constituted by the government of India for the purpose of addressing this problem (Sujaya, 2000). Grants-in-aid programmes began to be implemented in 1983 to encourage non-governmental organisations (NGOs) to set up old age homes and day-care centres (Gokhale, 2003: 222-223). NGOs and volunteer organisations have played significant roles in the area of senior citizens' welfare<sup>11</sup>.

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<sup>10</sup> The organised sector includes all the public sector units and the establishments that are not in the agricultural sector, and whose employment size is 20 and above. Establishments with an employment size of 10 to 19 which are not in the agriculture sector are also considered to belong to the organised sector on a voluntary reporting basis.

<sup>11</sup> For instance, the *Integrated Programme for Older Persons* (revised in April 2008) incorporates financial assistances to the NGOs that run, maintain and/or provide old age homes, day-care centres, mobile medical units and uninstitutionalised services for senior citizens (it can be noted in passing that the budgetary outlay for this in 2006 was Rs. 280 million). There are also schemes of lump sum grants to assist Raj Institutions, volunteer organisations and self-help groups in the construction of old age homes and multi-service centres for older persons.

While the government has taken some initiatives, it is fair to say that these were hardly strong enough up to the 1980s. They mainly had to do with income security, and involved provident funds where formal employment relations were assumed, and which were applied to the sections of workers with relatively good working conditions. Such initiatives would only benefit 12 per cent of the 425 million workers in India even today (Hatton et al, 2007)<sup>12</sup>.

## **2-2. Initiatives in the 1990s**

As further economic liberalisation started in 1991, new initiatives for the seniors began in 1995 both on the pension and the public assistance front for the elderly in destitution. In terms of the former, a part of the provident fund incorporated in the *Employees' Provident Funds and Miscellaneous Provisions Act, 1952* was sought for social insurance, and the *Employees' Family Pension Scheme* was introduced in 1971. However, as the coverage of this scheme was limited, the *Employees' Pension Scheme (EPS), 1995* was introduced, thereby replacing the 1971 scheme.

For elderly people in destitution, the Ministry of Rural Development introduced both the *National Old Age Pension Scheme (NOAPS)* as one of the three main pillars of the *National Social Assistance Programme (NSAP)* in 1995, which targeted people in destitution in rural areas<sup>13</sup>. The provision under the NOAPS was Rs. 75 monthly from the central government and an additional Rs. 25 monthly from the state government, for a total of Rs. 100 monthly; this was to be given to individuals aged 65 years and over in destitution. In January, 2000, the government started the *Annapurna Scheme*, which provides 10 kilograms of food grains free of cost on a monthly basis for those who are eligible for the schemes under the NOAPS but are somehow not by it<sup>14</sup>.

In August 1998, the *Old Age Social and Income Security (OASIS) Project* was set up by

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<sup>12</sup> It was reported in *Hindu* on June 6, 2007 that according to a report by the government, 89.2 per cent of the workers had no social or income security after the retirement (*Hindu*, June 6, 2007).

<sup>13</sup> The other two schemes are *National Family Benefit Scheme (NFBS)* and the *National Maternity Benefit Scheme (NMBS)*.

<sup>14</sup> The introduction of the *Annapurna Scheme* is a clear indication that the implementation of the NOAPS was inadequate. It is usually the case in India that while the schemes exist, their implementations are insufficient. For the NSAP and the NOAPS, see the homepage of the Ministry of Rural Development (<http://www.rural.nic.in/>).

the Ministry of Social Justice and Empowerment in order to research and devise a sustainable pension system, as it was already facing the concern of financial problems in the years to come. It also considered that social and income security should be adjusted to the on-going ageing, the trend towards the nuclear family and changing values in society, the changes of thinking amongst senior citizens due to the rise in the level of education attainments and the improvement of their health conditions, among other factors. The OASIS committee proposed the *New Pension Scheme (NPS)* in its final report published in January 2000<sup>15</sup>. The main purpose of NPS was to include those in the unorganised sector as well as in destitution who were not covered by any pension scheme. At the same time, it also aimed at reducing the financial burden due especially to the thick benefits provided especially to government employees.

The *National Policy on Older Persons (NPOP)*, announced in January 1999, was India's first national policy that tried to cover all aspects concerning senior citizens. The NPOP aimed to support financial security, health care and nutrition, shelter, information needs, appropriate concessions and discounts, etc. for senior citizens. It also gave special attention to protecting and strengthening the legal rights of senior citizens, such as through safeguarding their life and property. At the same time, it was developed to enhance individuals' awareness of the need to prepare for old age, as well as to promote families caring for their elderly relatives. It also presented supporting measures for volunteer organisations and NGOs to supplement care by the family. In May 1999, the *National Council for Older Persons (NCOP)* was established based on the NPOP as the highest body to advise and coordinate with the government in the formulation and implementation of policy and programmes for the welfare of the senior citizens. The Inter-Ministerial Committee was also constituted for the effective implementation of the NPOP, as well as the execution of the NCOP recommendations.

### **2-3. Initiatives since the 2000s**

After the formulation of the NPOP in 1999, the initiatives for the welfare of senior citizens

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<sup>15</sup> The OASIS report can be found in the website of the *Pension Fund Regulatory and Development Authority* (<http://pfrda.org.in/indexmain.asp?linkid=175>, accessed on March 21, 2012)

became somewhat stagnant. It was not until the middle of the first decade of the 2000s that welfare policy initiatives for senior citizens would be further developed. This was because the subject of ageing was rather new compared to SCs and STs, and the Ministry of Social Justice and Empowerment, or Welfare before as we saw above, also took charge of the policy issues and tasks concerning SCs, STs and OBCs, which had much wider attention in India; therefore, little attention was paid to senior citizens' issues (*India Together*, October 2003)<sup>16</sup>.

Finally in October 2003, the *Pension Fund Regulatory and Development Authority (PFRDA)* was established through a government notice<sup>17</sup>; its main objective was to enhance the income security of senior citizens. Moreover, in January 2004, the government introduced the NPS, which was initially made mandatory for all central government employees except members of the armed forces who were appointed on or after January 1, 2004. Both the PFRDA and NPS were based on the recommendation of the OASIS committee. The OASIS committee aimed to expand the pension system in order to cover the elderly people in the unorganised sector and in destitution, but the NPS initiative originally had a limited scope first.

The new coalition government of the United Progressive Alliance (UPA) came into power after the general election in May 2004. The rise of the interest in India concerning the welfare of senior citizens seems to correspond this period. The guiding principle of their social and economic policy, or at least this 'discourse', was 'inclusive growth' or 'inclusion' (Government of India, 2006b; 2008), where the welfare of senior citizens is identified as a policy concerns, although in a more minor way compared to the SCs, STs, etc.<sup>18</sup>. In October 2007, the government upgraded the NOAPS to the *Indira Gandhi National Old Age Pension Scheme (IGNOAPS)*. Like the NOAPS, the IGNOAPS is one of the main pillars of NSAP; NSAP now includes the *Indira Gandhi National Widow Pension Scheme (IGNWPS)* and the *Indira Gandhi National Disability Pension Scheme (IGNDPS)*. The IGNOAPS is also one of the major social welfare schemes which come under the *Unorganised Sector Workers' Social*

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<sup>16</sup> The journal/article was accessed on the website on January 21, 2010. (<http://www.indiatogether.com/2003/oct/hrt-ageing.htm>)

<sup>17</sup> As of the present, PFRDA has not been established through an official enactment due to the opposition against market investment, among other things, by the opposition parties, especially the left.

<sup>18</sup> The idea of 'inclusion' in India may traditionally be considered to be more related to the inequality and disparity due to social demographic factors, such as caste and religion.

*Security Act, 2008* which aims at enhancing the welfare of the workers in the unorganised sector/low-income workers. The age eligibility for a pension under the IGNOAPS was announced to be reduced from 65 years to 60 years, and the amount of pension has been raised to Rs. 500 monthly from Rs. 200 for those who are aged 80 years or above. The IGNWPS and the IGNDPS were implemented in February 2009. Under the IGNWPS, a monthly pension of Rs. 300 is presently granted to BPL widows in the age group between 40 and 59 years, and under the IGNDPS, a monthly pension of Rs. 300 is provided to individuals with severe or multiple disabilities in the age group of 18 to 59 years who belong to a BPL household.

In December 2007, the *Maintenance and Welfare of Parents and Senior Citizens Act, 2007* was enacted at the national level. As noted above, this act is based on the preceding legislation of the *Himachal Pradesh Maintenance of Parents and Dependants Act* of 2001 (Thakur, 2008). The act envisages the provision of need-based maintenance to the parents and grandparents from their children. The act initially attracted huge public attention, as it contained penal provisions to discourage children from abandoning their parents, on pain of imprisonment for a term of three months, a fine of up to Rs. 5,000 or both. However, it should be noted that the act also contains enabling provisions such as setting up of old age homes in every district, better medical facilities aimed at senior citizens, protection of life and property of senior citizens, etc.

The *New Pension Scheme (NPS)*, sometimes referred to as the *National Pension System*, mandated in January 2004, has also seen some development. Since April 2008, the NPS has introduced market investment options managed by professional pension fund managers in line with the government's investment guidelines. Presently, 28 states and union territories governments have also notified the NPS for their new employees<sup>19</sup>. In May 2009, the NPS extended its coverage on a voluntary basis to those who were not in the public sector or not in the employment relation, and to the workers in the unorganised sector who did not have regular income. From September 2010, the NPS-Lite (Government of India, 2010) was launched in order to further promote the workers in the unorganised sector to be the part of

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<sup>19</sup> See the following URL: <http://www.pfrda.org.in/indexmain.asp?linkid=100>

the pension scheme.

Finally, in March 2011, the government announced the draft of the second national policy for senior citizens, the *National Policy for Senior Citizens*. This gives special attention to the needs of elderly women, the rural poor, and the older old. The focuses of the new policy are, among others, mainstreaming of the senior citizens, promoting the concept of ‘ageing in place’ or ageing in one’s own home, housing, income security and homecare services, old age pensions and access to healthcare insurance schemes and other programmes and services to facilitate and sustain dignity in old age. The thrust of the policy is prevention rather than cure. The draft also recommends the establishment of a Department of Senior Citizens under the Ministry of Social Justice and Empowerment, which the author considers a welcome step.

### **III. Life of Senior Citizens in North Delhi**

In this section, we present the initial results of the survey regarding the work and life of senior citizens in North Delhi (North Delhi Survey) conducted by the author from January to March 2011<sup>20</sup>. We start with the methodology.

#### **1. Methodology**

Targeted respondents were elderly people aged of 60 and over who lived in North Delhi. The sample size of the survey was set at 240, 120 for men and 120 for women. The questionnaire was prepared both in English and in Hindi. The survey was carried out with the support of five research assistants by visiting the houses of the senior citizens.

For sampling, we used the *List of Polling Section 2004* of the National Capital Territory of Delhi, and identified the 15 districts that were classified as ‘North’ Delhi. We then allotted a number of polling stations to each district in proportion to the population size of the district (e.g. two polling stations allotted to District A, four polling stations to District B and so on). After this allotment, the specific polling stations for the specified number for the particular

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<sup>20</sup> There are quite a few studies using their own (sample) survey have been conducted regarding the senior citizens in India, including Raju (2002) and Alam (2006).

district were randomly selected. The number of polling stations in the 15 districts randomly selected in this manner totalled 40. For each selected polling station, interviews/inquiries with six respondents – three men and three women – were completed (i.e.  $240 = (3+3)*40$ ).

To identify the respondents, we used the following method: We first stood with the polling station building (place) at our back, and visited the houses/buildings on the right-hand side to approach the male respondents and the houses/buildings on the left-hand side for female ones. We asked if there were any residents 60 years old or over in the household; if there was, we asked that person if he/she would participate in the survey. After administering the survey, or if there were no elderly people in the family or cooperation was not offered, we went to the third next (not the first or the second next) house/building in the specified direction each for men and women, and sought cooperation until we obtained responses from the three men and the three women. When the family lived in an apartment or in a building (such as flat), we moved up from the ground floor to the top in the same manner. Thus, while we could not randomly select the respondents in the sampling phase, we did so when we selected the polling stations as the starting place, and proceeded in this predetermined, regular way, so that sample selection bias would be nil or at least minimal. In the following analysis, we refer to a sample of 238 elderly people, comprising 119 men and 119 women (two were excluded for technical reasons).

**2. Respondents’ Characteristics**

Table 5 shows the age composition of the respondents. Fifty to sixty per cent of both male and female respondents were in their 60s for both men and women. The average age of the respondents was 68.9 years old (see Table 11 in the next subsection).

**Table 5 Age Composition of the Respondents**

	Age 60-64		Age 65-59		Age 70-74		Age 75-79		Age 80-89		Age 90 +		All	
	%	n	%	n	%	n	%	n	%	n	%	n	%	N
Male	25.2%	30	26.9%	32	19.3%	23	16.0%	19	11.8%	14	0.8%	1	100.0%	119
Female	35.3%	42	25.2%	30	24.4%	29	9.2%	11	4.2%	5	1.7%	2	100.0%	119

Source) Author’s Survey

Table 6 summarises the educational attainments of the respondents. It was found that 35.3 per cent of male respondents and 57.1 per cent of the female ones were illiterate. Those who completed the primary education was 42.0 per cent. Only 4.2 per cent had graduated from college, and 1.3 had completed postgraduate education. Both proportions were higher for the male respondents.

**Table 6 Education Attainment of the Respondents**

	Illiterate	Below Primary	Primary	Middle	Secondary	Higher Secondary	Below Graduation	Graduation	Post Graduation	Total	N
Male	35.3%	13.4%	9.2%	13.4%	16.0%	3.4%	1.7%	5.9%	1.7%	100.0%	119
Female	57.1%	10.1%	14.3%	7.6%	2.5%	5.0%	0.0%	2.5%	.8%	100.0%	119
All	46.2%	11.8%	11.8%	10.5%	9.2%	4.2%	.8%	4.2%	1.3%	100.0%	238

Source) Author's Survey

Table 7 shows the marital status of the respondents. While 71.4 per cent of men and 58.0 per cent of women were married at the time of the survey, the share of elderly women who were widowed was greater than 40 per cent. The average age at the time of marriage was 19.0 years old for the male respondents, and 16.1 years old for the female ones. Figure 2 also illustrates that, on average, the female respondents got married earlier than their male counterparts.

**Table 7 Marital Status of the Respondents**

	Married	Divorced	Widowed	Total	Av. Age of Marriage (years old)	S.D.	N
Male	71.4%	0.0%	28.6%	100.0%	19.0	4.6	119
Female	58.0%	1.7%	40.3%	100.0%	16.1	3.4	119
Total	64.7%	.8%	34.5%	100.0%	17.5	4.3	238

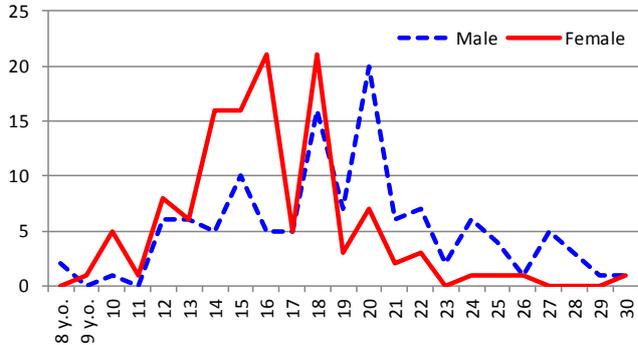
Source) Author's Survey

**Table 8 Number of Children**

	Av. Number	S.D.	N
Children, Total	3.81	1.71	238
Son	2.13	1.26	238
Daughter	1.68	1.37	238

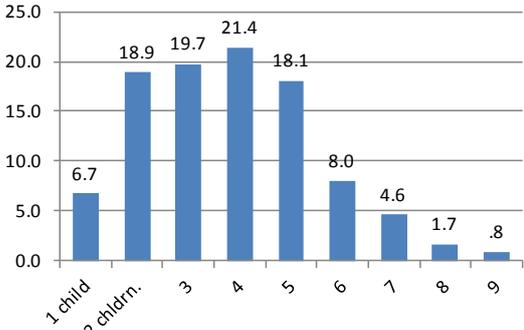
Source) Author's Survey

**Figure 2 Distribution of Married Ages of the Respondents**



Source) Author's Survey  
 Note) "y.o." means "years old"

**Figure 3 Number of Children, composition (%)**



Source) Author's Survey

The number of children the respondents had is presented in Table 8 and Figure 3. On average, the respondents had 3.81 children, and there were more male children than female ones (2.13 male children and 1.68 female children). It is well known that the sex ratio in India is very skewed; there are only about 940 females for 1,000 males, and our survey also confirmed this. The elderly respondents lived with 6.58 people on average (the standard deviation [s.d.] was 3.60).

As to religion, Hindus made up about 90 per cent of the respondents, while only 3.4 per cent were Muslim (Table 9). Therefore, Hindus were overrepresented in our survey.

**Table 9 Religion of the Respondents**

	Hindu	Muslim	Jain	Sikh	Others	Total	N
Male	89.9%	3.4%	1.7%	5.0%	0.0%	100.0%	119
Female	90.8%	3.4%	.8%	4.2%	.8%	100.0%	119
<b>All</b>	<b>90.3%</b>	3.4%	1.3%	4.6%	.4%	100.0%	238

Source) Author's Survey

Table 10 summarises the respondents' castes. About 30 per cent of the respondents (32.8 per cent of men and 26.1 per cent of women) are SCs. These proportions are higher than for Delhi. The reason for this is that our survey aimed at capturing more people in lower income strata or in destitution, and therefore the proportion of SCs was larger. As most of the Delhi area is urban, there were few ST respondents in our sample.

**Table 10 Caste of the Responds**

	SC	ST	OBC	Others	Total	N
<b>Male</b>	<b>32.8%</b>	1.7%	10.3%	55.2%	100.0%	116
Female	26.1%	2.5%	21.8%	49.6%	100.0%	119
All	29.4%	2.1%	16.2%	52.3%	100.0%	235

Source) Author's Survey

### 3. Income, Economic Dependency and Economic Situation

Table 11 shows the individual monthly income of the responding senior citizens. First, 53.8 per cent of the respondents had no income at all. Among these, the proportion of widowed

respondents with no income was higher than that of respondents with a spouse. This partially had to do with the ages of the respondents: Those who were widowed may be considered relatively older than those with spouse on average. This is shown by their average age in the table. It was found that 46.2 per cent of the respondents had an income, but 23.3 per cent had an income of less than Rs. 3,000 monthly. As to their sources of income (not shown in the table), 75.7 per cent of those with an income were drawing from their pension, while 17.1 per cent received their income from their children. The proportions of business and work as their income sources were 9.9 per cent and 8.1 per cent respectively. We can see that pensions play an important role.

**Table 11 Personal Income of the Respondents**

	0 (no income)	Rs. 1 – 2,999	– Rs. 4,999	– Rs. 6,999	– Rs. 9,999	– Rs. 19,999	– Rs. 29,999	– Rs. 49,999	– Rs. 74,999	– Rs. 99,999	Rs. 100,000 and above	Total	Average Age (years old)
Male – Married	41.7%	14.3%	<b>14.3%</b>	<b>10.7%</b>	<b>9.5%</b>	<b>9.5%</b>	–	–	–	–	–	100.0%	67.8 y.o.
Female – Married	<b>53.6%</b>	<b>34.8%</b>	4.3%	1.4%	1.4%	4.3%	–	–	–	–	–	100.0%	65.9 y.o.
<b>Male – Widowed</b>	<b>67.6%</b>	17.6%	2.9%	<b>5.9%</b>	<b>2.9%</b>	<b>2.9%</b>	–	–	–	–	–	100.0%	<b>75.8 y.o.</b>
<b>Female – Widowed</b>	<b>63.8%</b>	<b>27.7%</b>	6.4%	–	2.1%	–	–	–	–	–	–	100.0%	<b>70.4 y.o.</b>
Female – Divorced	<b>100.0%</b>	–	–	–	–	–	–	–	–	–	–	100.0%	67.5 y.o.
Male – All	49.2%	15.3%	<b>11.0%</b>	<b>9.3%</b>	<b>7.6%</b>	<b>7.6%</b>	–	–	–	–	–	100.0%	–
Female – All	<b>58.5%</b>	<b>31.4%</b>	5.1%	0.8%	1.7%	2.5%	–	–	–	–	–	100.0%	–
All	<b>53.8%</b>	<b>23.3%</b>	8.1%	5.1%	4.7%	5.1%	–	–	–	–	–	100.0%	68.9 y.o.

Source) Author's Survey

The family income of the respondents is presented in Table 12. There were no elderly people with no family income. According to the table, 24.0 per cent of the respondents, the largest share by the given categorisation, were in the range of Rs. 10,000–Rs. 19,999; next comes Rs. 7,000–Rs. 9,999 with the share of 18.0 per cent, and then Rs. 20,000–Rs. 29,999 at 16.7 per cent, and Rs. 5,000–Rs. 6,999 at 15.9 per cent.

**Table 12 Family Income of the Respondents**

	0 (no income)	Rs. 1 – 2,999	– Rs. 4,999	– Rs. 6,999	– Rs. 9,999	– Rs. 19,999	– Rs. 29,999	– Rs. 49,999	– Rs. 74,999	– Rs. 99,999	Rs. 100,000 and above	Total	N
Male – Married	–	4.8%	10.8%	<b>18.1%</b>	12.0%	<b>28.9%</b>	<b>15.7%</b>	8.4%	1.2%	0.0%	0.0%	100.0%	83
Female – Married	–	2.9%	10.3%	11.8%	<b>20.6%</b>	<b>19.1%</b>	<b>22.1%</b>	8.8%	2.9%	0.0%	1.5%	100.0%	68
Male – Widowed	–	–	9.1%	12.1%	<b>15.2%</b>	<b>24.2%</b>	<b>21.2%</b>	9.1%	6.1%	3.0%	0.0%	100.0%	33
Female – Widowed	–	4.3%	10.6%	<b>21.3%</b>	<b>25.5%</b>	<b>23.4%</b>	8.5%	6.4%	0.0%	0.0%	0.0%	100.0%	47
Female – Divorced	–	–	–	–	<b>50.0%</b>	–	–	<b>50.0%</b>	–	–	–	100.0%	2
Male – All	–	3.4%	10.3%	16.4%	12.9%	<b>27.6%</b>	<b>17.2%</b>	8.6%	2.6%	.9%	0.0%	100.0%	116
Female – All	–	3.4%	10.3%	15.4%	<b>23.1%</b>	<b>20.5%</b>	<b>16.2%</b>	8.5%	1.7%	0.0%	.9%	100.0%	117
All	–	3.4%	10.3%	<b>15.9%</b>	<b>18.0%</b>	<b>24.0%</b>	<b>16.7%</b>	8.6%	2.1%	.4%	.4%	100.0%	233

Source) Author's Survey

Table 13 summarises whether the respondents (and their family living with them) had

items such as TVs and cars. The 2011 census made a similar inquiry, and the results are also presented in the table for comparison. The proportion of those who own a TV in our survey is very high, at 94.1 per cent, which is higher than the proportions reported by Census 2011. About half of the sample senior citizens' households had a washing machine, and two-thirds owned a refrigerator. On the other hand, the proportions of those who had a microwave and air conditioner were 13.0 per cent and 14.7 per cent, respectively, in our survey. Sixteen per cent of the sample senior citizens' households had a PC, which is lower than the proportion in urban areas, as well as in Delhi in Census 2011. Moreover, 77.3 per cent of the respondents possessed the mobile phone; this is once again lower than the proportion for Delhi in the census. The proportion of those who had a car was 22.3 per cent, which is higher than the census result.

**Table 13 Ownership of the Following Items (%)**

	Author's Survey in North Delhi	Census, 2011		
		India	Urban	Delhi
TV	94.1%	47.2%	76.7%	88.0%
Washing Machine	52.9%	–	–	–
Refrigerator	68.9%	–	–	–
Microwave	13.0%	–	–	–
PC (personal Computer)	16.0%	9.4%	18.7%	29.1%
Mobile Phone	77.3%	59.2%	76.0%	85.6%
Air Conditioner	14.7%	–	–	–
Bicycle	21.1%	44.8%	41.9%	30.6%
Two Wheeler/Motor Cycle	34.5%	21.0%	35.2%	38.9%
Car	22.3%	4.7%	9.7%	20.7%

Source) Author's Survey and from Government of India for the Census 2011  
([http://www.censusindia.gov.in/2011census/hlo/HLO\\_Tables.html](http://www.censusindia.gov.in/2011census/hlo/HLO_Tables.html))

Table 14 shows the economic dependency of the senior citizens in the sample. Those who were widowed appeared more 'fully dependent' than those with a spouse. This may be to do with the age differential between the two groups. Among those with a spouse, female respondents were more dependent than their male counterparts, and 32.1 per cent of the male respondents reported that they were fully independent. Table 15 shows whether elderly people's financial assets were sufficient to support them for the rest of their life. It appears that these assets were less sufficient among the female respondents than their male counterparts.

**Table 14 To What Extent Are You Financially Dependent on Others?**

	Fully Dependent	Mostly Dependent	Half Dependent	Somewhat Dependent	Fully Independent	Total	N
Male – Married	45.2%	9.5%	4.8%	8.3%	32.1%	100.0%	84
Female – Married	66.7%	10.1%	4.3%	2.9%	15.9%	100.0%	69
Male – Widowed	76.5%	8.8%	0.0%	2.9%	11.8%	100.0%	34
Female – Widowed	72.9%	10.4%	0.0%	0.0%	16.7%	100.0%	48
Female – Divorced	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%	2
All	62.0%	9.7%	3.0%	4.2%	21.1%	100.0%	237

Source) Author’s Survey

**Table 15 Is Your Own Financial Asset Sufficient Enough to Support You for the Rest of Your Life?**

	Not at ALL	Not Much Sufficient	Half Sufficient	Somewhat Sufficient	Sufficient Enough	Total	N
Male – Married	27.1%	22.4%	18.8%	12.9%	18.8%	100.0%	85
Female – Married	47.8%	24.6%	11.6%	7.2%	8.7%	100.0%	69
Male – Widowed	9.1%	9.1%	18.2%	33.3%	30.3%	100.0%	33
Female – Widowed	58.3%	10.4%	10.4%	12.5%	8.3%	100.0%	48
Female – Divorced	0.0%	0.0%	50.0%	0.0%	50.0%	100.0%	2
All	36.7%	18.6%	15.2%	13.9%	15.6%	100.0%	237

Source) Author’s Survey

When asked if children should look after their parents when they became old (Table 16), 69.3 per cent of the respondents replied that they ‘strongly think so’, while 41.2 per cent said that they ‘rather think so’. Thus, most of the senior citizens in the sample expected their children to look after them. What is notable is that the proportion of the female respondents who ‘strongly think so’ was remarkably high compared to their male counterparts. As we will see in the following section, there were fewer female respondents with work experience, and they were more dependent than men, as already seen above (Table 14). These results illustrate the vulnerability of female senior citizens in India.

**Table 16 Do You Think That the Children Should Look after their Parents When the Parents Become Old?**

	Do Not Think So At All	Not that Much	Neutral	Rather Think So	Strongly Think So	Total	N
Male	0.0%	.8%	0.0%	41.2%	58.0%	100.0%	119
Female	.8%	0.0%	1.7%	16.8%	80.7%	100.0%	119
Age 60–64	1.4%	0.0%	0.0%	38.9%	59.7%	100.0%	72
Age 65–69	0.0%	0.0%	1.6%	24.2%	74.2%	100.0%	62
Age 70–74	0.0%	0.0%	1.9%	25.0%	73.1%	100.0%	52
Age 75–79	0.0%	3.3%	0.0%	23.3%	73.3%	100.0%	30
Age 80 +	0.0%	0.0%	0.0%	27.3%	72.7%	100.0%	22
Total	.4%	.4%	.8%	29.0%	69.3%	100.0%	238

Source) Author’s Survey

As to their evaluation of the government support for senior citizens, 33.6 per cent of the

respondents thought it was ‘adequate’, which may be considered relatively high. However, a caution may be necessary, as the proportions among older respondents of in their latter half of 70s and in the 80s or over were much higher for ‘adequate’ than the younger elderly respondents. It may be indicative that 30.6 per cent of the respondents aged between 60 and 64 replied ‘inadequate’. This age group appears to have a much more unfavourable view of government initiatives.

**Table 17 Do You Think That The Government Support to the Elderly People is Adequate?**

	<b>Inadequate</b>	<b>Rather Inadequate</b>	Half Adequate	Rather Adequate	<b>Adequate</b>	I do not know anything about it	Total	N
Male	14.3%	12.6%	24.4%	7.6%	31.9%	9.2%	100.0%	119
Female	17.6%	17.6%	17.6%	5.9%	35.3%	5.9%	100.0%	119
<b>Age 60–64</b>	<b>30.6%</b>	<b>15.3%</b>	18.1%	11.1%	16.7%	8.3%	100.0%	72
Age 65–69	11.3%	9.7%	29.0%	6.5%	32.3%	11.3%	100.0%	62
Age 70–74	7.7%	<b>26.9%</b>	19.2%	5.8%	36.5%	3.8%	100.0%	52
Age 75–79	6.7%	10.0%	20.0%	3.3%	<b>53.3%</b>	6.7%	100.0%	30
Age 80 +	13.6%	9.1%	13.6%	0.0%	<b>59.1%</b>	4.5%	100.0%	22
<b>Total</b>	16.0%	15.1%	<b>21.0%</b>	6.7%	<b>33.6%</b>	<b>7.6%</b>	100.0%	238

Source) Author’s Survey

#### 4. Work Experience and Careers

In terms of the work experience and careers of the sample senior citizens in North Delhi. First, 55.9 per cent of the respondents (133 respondents) had work experience. Among those who had work experience, the average age when they started working was 20.3 years old, which may be older than expected. The average age at retirement was 59.3 years old. From the perspective of gender, 98.3 per cent of the male respondents (117 male persons) had work experience, while two had never worked. For women, only 13.4 per cent of the respondents (16 persons) had ever worked. The average ages at which the male and female respondents started working were 19.5 and 25.9 years old, respectively, while their average retirement ages were 59.8 for men and 56.0 for women.

It was found that 53.0 per cent of the senior respondents in their 60s, 57.3 per cent in their 70s and 68.2 per cent in their 80s and over had work experience. The proportion of male respondents who had worked increased with age in our sample, and this is likely to be reflected in the proportions of work experiences. As to the starting ages of work, it was 20.9

years old among the respondents in their 60s, 19.8 years old among those in their 70s and 18.9 years old among those in their 80s and over. It is interesting that the older generations started working slightly earlier in their lives than the younger generations. The average ages of retirement were 58.0 years old, 59.7 years old and 62.4 years among those in their 60s, 70s and 80s and over, respectively.

Among 133 respondents who had work experience, 33.8 per cent or 45 persons started their work career as regular salaried employees. Almost the same proportion at 32.3 per cent (43 persons) started their careers as self-employed, while 20.3 per cent (27 persons) as daily wage earners. The proportion of respondents who started working as farmers or agricultural labourer was 7.5 per cent (10 persons). There was only one person, a female respondent, who started her career as a contract worker. In terms of the job classification, the most popular job was shopkeeper, with a proportion of 22.6 per cent (30 persons) among those who worked. The next most popular jobs were office work at 17.3 per cent (23 persons) and factory work at 15.8 per cent (21 persons). Nine per cent (12 persons) started working as construction workers; all of these respondents were male.

As to the classification of workers in terms of the organised and unorganised sectors, 30.8 per cent (41 persons) among those who had work experience started their careers in the organised sector. Considering that the present share of this sector is greater than 80 per cent, the size of the unorganised sector might have been somewhat smaller 40 to 50 years ago. The proportion of those who worked only in the organised sector throughout their career was 27.1 per cent (36 persons). Therefore, many of those who started their career in the organised sector ended it in the same sector. What is significant is that all the persons working in the unorganised sector were in the public sector. On the other hand, those who started their career in the unorganised sector remained in the same sector through their career.

Regarding the experience of occupation/job/company changes, 77.4 per cent (103 persons) had no such experience. Only 6.0 per cent (8 persons) replied 'more frequently' and 3.8 per cent (5 persons) 'rather frequently'. The survey also asked the senior citizens how they worked and what they did at around 30 years and 50 years of age, and the replies to these questions support that occupation/job/company changes did not necessarily take place frequently among the respondents. On the other hand, considering that about 70 per cent of

them worked in the unorganised sector, we may need to be cautious in straightforwardly concluding that their work or employment in general was stable.

Among the 133 senior persons who had work experiences, 15.8 per cent (21 persons) still worked full time even at the time of the survey, and 6.0 per cent (8 persons) worked occasionally. For the male respondents who had work experience (117 respondents), 17.1 per cent worked full time, and 6.0 per cent did so occasionally. For the female respondents who worked, numbering 16, only one woman each worked all the time or occasionally. Age-group-wise, among the respondent in their 60s who had work experience (71 persons), 26.8 per cent still worked all the time, and 7.0 per cent occasionally; among the respondents in their 70s (47 persons), 4.3 per cent worked all the time and 2.1 per cent occasionally; and among the respondents in their 80s (15 persons), while there none of them worked all the time, 13.3 per cent (2 persons) worked occasionally. The main reason for continuing to work at the time of the survey was economic. Among the 29 affirmative replies to this question (multiple choice question), 25 men said they worked out of economic necessity, two men replied that they liked working and one man replied that the company had requested him to work. For the two women, both worked out of economic necessity.

As to what type of work they did presently, 34.5 cent (10 persons) of the male respondents were self-employed, 24.1 per cent (7 persons) were daily wage earners, 17.2 per cent (5 persons) were farmers or agricultural labourers and 10.3 per cent (3 persons) as regular salaried employee. For the female respondents, one woman was self-employed and the other was a daily wage earner. Both of the respondents in their 80s and over worked as famers or agricultural labourers.

Finally, to look at the issue of social security, at the time of retirement, 35 persons received a gratuity, pension or benefits of some kind. The number of such persons was almost the same as those who had worked in the organised sector (numbering 36 persons). On the other hand, only 6.3 per cent (15 persons) of the entire respondents were covered by health insurance at the time of survey (8.4 per cent of the male respondents and 4.2 per cent of the female ones; 6.7 per cent of the respondent in their 60s, 6.1 per cent of those in their 70s and 4.5 per cent in their 80s and over). Among these 15 persons, 9 were covered under the Central Government Health Scheme (CGHS) and 2 under Employees' State Insurance (ESI). Several

others had joined the pension insurance scheme offered by insurance companies including the Life Corporation of India (LIC). It was therefore revealed that the social security coverage was far from adequate for the North Delhi Survey respondents.

Among the 35 persons who received some benefits at the time of retirement, 74.3 per cent (26 persons) spent it on housing. In fact, the expenditure on housing was the largest portion of the entire expenditure for 73.5 per cent (25 persons) of participants. The second largest expenditure was investment (40 per cent of the respondents, or 14 persons), followed by the marriage of children/grandchildren (25.7 per cent, or 9 persons), education of children/grandchildren, savings (25.7 per cent or 9 persons, respectively) and medical care (17.1 per cent, or 6 persons). Only two persons (5.7 per cent) spent their benefits on paying off debt.

#### **IV. Concluding Remarks**

In this paper, we investigated the ageing situation in India and the development of the government initiatives for the welfare of senior citizens, as well as presenting the initial results of a survey that the author conducted in 2011 in North Delhi. We showed that the main features related to ageing in India are 'feminisation', 'rurality' and 'poverty'. The statistics also revealed the feminisation of ageing and the vulnerability of the female senior citizens in India. However, it should be noted that while ageing is expected to accelerate in India, the situation is yet as dire as that in developed countries yet. The main reason of this is that the share of the senior citizens in India is still low. This is why, historically, less attention has been paid to the issues and problems concerning senior citizens than those of SCs and STs. The institutional framework of the welfare policy for the senior citizens also reflects this light presence of the senior citizens in the society. This is not to say, however, that ageing issues in India are of no importance.

Policy interest concerning senior citizens arose in 1982, but income security schemes for elderly people such as the provident fund were introduced much earlier at both the national and state level. Although the first national policy for senior citizens was announced in 1999, it was not until the middle of the first decade of 2000s that the government took

further accentuating steps relating to welfare for senior citizens. One of the main initiatives has to do with the pension reforms, namely the introduction of the NPS, and focuses on the sustainability of the pension schemes, as pension financing is already a large burden on the government. Initially, the NPS was applicable only to the central government employees, but now it has been extended to the wider public. The NPS-Lite was an initiative in the same line to further include people in the lower income strata. However, it may be necessary for the PFRDA to be officially approved through legislation by parliament before the effective implementation of the NPS/NPS-Lite and the expansion of the coverage occur.

Another important initiative has to do with public assistance to people in destitution, where the IGNOAPS is the major scheme. The IGNOAPS also comes under the rubric of the *Unorganised Sector Workers' Social Security Act, 2008*. However, its coverage is not universal, and because of this, the *Pension Parishad* (pension council) was organised by senior citizens in May 2012 with a view to extending its coverage. It was reported that the government has finally conceded to Pension Parishad's requests, including the universalisation of the scheme and an increase in the amount of pension (*Hindu*, March 8, 2013). It is expected that changes will occur in connection to this development in future.

From the North Delhi Survey which the author conducted in 2011, differences between the male and the female senior citizens were also revealed. Among other things, there were obvious distinctions in work experience and careers according to gender. Furthermore, it was also shown that while many elderly people who started their work career in the organised sector remained within it whole through their working life, those who started working in the unorganised sector ended their careers in the unorganised sector. It was also found that the social security coverage such as pensions and health insurance was quite limited among the respondents.

As of today, government interest in the welfare of senior citizens is high, as evidenced in the announcement of the second national policy for the senior citizens in 2011 – the *National Policy for Senior Citizens*, which had been developed since the first policy was enacted. It is rather fortunate, one may say, that India still seems to have some time to address the much more serious and larger problems that will arise from the further ageing of the population, as the share of the senior citizens in India is still low at this point. The welfare

initiatives concerning senior citizens in India has and will continue to proceed in the milieu of financial constraints on the government, the initiatives of NGOs/volunteer organisations, the changing family structure, changes in the value system in the society in the context of economic development and globalisation.

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## Appendix

The following tables show some additional results from the North Delhi Survey. According to the Appendix\_Table 1, about one third of the respondents rarely see a doctor. On the other hand, 27.0 per cent of the respondents see a doctor once a month and 21.5 per cent about twice a month.

**Appendix\_Table 1 Frequency of Seeing a Doctor**

	(Almost) Everyday	3 to 4 Days a Week	Once a Week	About Twice a Month	Once a Month	Rarely See	Do Not See	Total	N
Male	5.1%	3.4%	.8%	24.6%	31.4%	27.1%	7.6%	100.0%	118
Female	3.4%	5.9%	9.2%	18.5%	22.7%	37.0%	3.4%	100.0%	119
Age 60s	4.5%	6.0%	4.5%	22.4%	20.1%	35.8%	6.7%	100.0%	134
Age 70s	4.9%	2.5%	6.2%	19.8%	32.1%	32.1%	2.5%	100.0%	81
Age 80s +	0.0%	4.5%	4.5%	22.7%	50.0%	9.1%	9.1%	100.0%	22
All	4.2%	4.6%	5.1%	21.5%	27.0%	32.1%	5.5%	100.0%	237

Source) Author's Survey

The female respondents suffered from some slightly more illness than their male counterparts (Appendix\_Table 2). The highest incident of illness was arthritis, followed by blood pressure and eye problems. It was found that 13.9 per cent of the survey respondents suffered from the diabetes.

**Appendix\_Table 2 Illness Suffered in the Past 1 Year, multiple responses**

	Percentage of those who suffered from illness in the past 1 year	Arthritis	Blood Pressure	Eye Problem	Chest Pain	Heart Problem	Gastric Problem	Diabetes	Asthma	Cough	Depression
Male, total 100%	68.9%	39.5%	38.7%	24.4%	7.6%	7.6%	14.3%	13.4%	12.6%	3.4%	4.2%
Female, total 100%	79.8%	58.8%	47.1%	33.6%	31.1%	6.7%	19.3%	14.3%	11.8%	0.0%	4.2%
Age 60s	70.9%	44.0%	42.5%	24.6%	18.7%	5.2%	16.4%	14.9%	13.4%	0.7%	3.0%
Age 70s	79.3%	54.9%	42.7%	34.1%	23.2%	11.0%	20.7%	12.2%	9.8%	1.2%	7.3%
Age 80s and over	77.3%	59.1%	45.5%	36.4%	9.1%	4.5%	4.5%	13.6%	13.6%	9.1%	0.0%
% among those who suffered illness	66.5%	58.0%	39.2%	26.1%	9.7%	22.7%	18.8%	16.5%	2.3%	5.7%	
% among total respondents	49.2%	42.9%	29.0%	19.3%	7.1%	16.8%	13.9%	12.2%	1.7%	4.2%	

Source) Author's Survey

Note) The number of those who suffered illness in the past one year was 176 (out of total respondents of 238)

For the medical expenditure, three-fourths of the respondents replied that their children paid for such expenses (Appendix\_Table 3). This proportion was much higher for women.

**Appendix\_Table 3 How Do You Finance Your Health Expenditure? Multiple responses**

	Pay from Own Resources (including insurance)	Spouse Pays	Children Pay	Relatives pay	Help from Other People's Resources	Only Go to Free / Charitable Hospitals etc.
Male	42.4%		64.4%	3.4%	0.8%	7.6%
Female	21.0%	16.0%	86.6%	1.7%		4.2%
Age 60s	34.6%	12.0%	75.2%			6.0%
Age 70s	28.0%	3.7%	73.2%	4.9%		7.3%
Age 80s +	27.3%		86.4%	9.1%	4.5%	
All	31.6%	8.0%	75.5%	2.5%	0.4%	5.9%

Source) Author's Survey

Appendix\_Table 4 shows the extent to which respondents were satisfied with their own past life. It appears that, all in all, they were not dissatisfied. However, the level of not satisfied (including not at all) was much higher for female respondents.

**Appendix\_Table 4 Are You Satisfied with Your Own Past Life?**

	Not At All	Not Satisfied	Somewhat Satisfied	Satisfied	Very Much Satisfied	Total	N
Male	.8%	4.2%	30.3%	49.6%	15.1%	100.0%	119
Female	8.4%	12.6%	25.2%	48.7%	5.0%	100.0%	119
Age 60-64	8.3%	11.1%	30.6%	44.4%	5.6%	100.0%	72
Age 65-69	1.6%	8.1%	25.8%	54.8%	9.7%	100.0%	62
Age 70-74	7.7%	11.5%	30.8%	38.5%	11.5%	100.0%	52
Age 75-79	0.0%	3.3%	26.7%	56.7%	13.3%	100.0%	30
Age 80 +	0.0%	0.0%	18.2%	63.6%	18.2%	100.0%	22
Total	4.6%	8.4%	27.7%	49.2%	10.1%	100.0%	238

Source) Author's Survey

Finally, it was revealed that most of the respondents think that God determines a person's life. This ratio was much higher for women than men, indicating the vulnerability in the lives of female senior citizens in India.

**Appendix\_Table 5 Do You Think That a Person's Life Is Determined by God?**

	Not At All	Slightly	Half Determined	Rather Determined	Very Much	Total	N
Male	1.7%	4.2%	11.8%	39.5%	42.9%	100.0%	119
Female	3.4%	.8%	2.5%	29.4%	63.9%	100.0%	119
Age 60-64	2.8%	1.4%	9.7%	44.4%	41.7%	100.0%	72
Age 65-69	1.6%	1.6%	6.5%	30.6%	59.7%	100.0%	62
Age 70-74	3.8%	3.8%	7.7%	26.9%	57.7%	100.0%	52
Age 75-79	3.3%	6.7%	0.0%	26.7%	63.3%	100.0%	30
Age 80 +	0.0%	0.0%	9.1%	40.9%	50.0%	100.0%	22
Total	2.5%	2.5%	7.1%	34.5%	53.4%	100.0%	238

Source) Author's Survey