

## **Situation of the Older Persons in India**

**Ilango Ponnuswami, Ageing Research Foundation of India, S.India**

### **Demographic Profile of the Elderly in India**

India is a vast country both in terms of area as well as population. It has a total area of 3,288,000 square kilometers. Its present population is estimated to be over 850 million. The total working population is estimated to be about one-third of this number. Dependency ratio is therefore about 1:2. The per capita income at current prices during 1988-89 was Rs.4250 (\$280 based on rate of exchange of Rs.15 per one U.S. dollar). About 25.8 per cent of the people are reported to be living below the poverty line (Subrahmanya, 1994).

India, a sub-continent that carries 15 per cent of the world's population, is gradually undergoing a demographic change as a result of many factors including specific development programs. With decline in fertility and mortality rates accompanied by an improvement in child survival and increased life expectancy, a significant feature of demographic change is the progressive increase in the number of elderly persons (accepting 60 years as a practical demarcation for defining the elderly). In 1951, the sixty plus population was around 21 million. Three decades later in 1981, it was a little over 43 million, a further decade later in 1991, this had increased to 54.7 million and for 2001 it is projected to be nearly 76 million (medium projections). Calculations also based on census reports show the decadal rate of growth of the population in the age category sixty plus to be higher than that of the general population. It is estimated that the decadal growth rate for 1991-2001 (medium projection) in the age group 0-14 years (which for most national planning such as policies such as education, welfare, and health is an important target group) will be only 6.7 per cent while that of the 60 + population will be 38.4 per cent. These demographic facts and trends make the elderly in India an increasingly important segment of the population pyramid in the coming years (Shankardass, 1995).

The retirement age is set at age 58 for government employees and age 60 in most other professions. Census data in 1991 recorded 55 million persons aged 60 and over, representing 6.5 per cent of the total population. Life expectancy at birth has reached age 62. The increase in the elderly population between 1951 and 1991 (38 per cent) was greater than for the general population (18.9 per cent). More than four times as many older persons live in the rural areas of India as in urban areas (Gokhale and Dave, 1994).

### **Poverty among the Elderly**

There are no specific official data on the income of the elderly in India. The estimated number of poor persons in the total population of India was 272 million in 1984-85 (Government of India, 1986). Gore (1992) estimated that about 6 per cent of the poor persons, that is, about 16.3 million persons were above the age of 60 years and poor. He also adds that a vast majority of the poor elderly persons were not receiving old-age pensions. Although current official estimates of poverty among the elderly are not available, we can be sure that there are millions of elderly persons below the official poverty line. But, it is important for us to bear in mind, the many limitations of official poverty estimates. Despite the fact that official poverty estimation relies almost completely on monetary sources of income, the Indian Census data cover the other aspects such as illiteracy, employment, dependency, living arrangements, and health

problems among the elderly.

### **Illiteracy**

In India, literacy levels have increased between 1961 and 1981 in the general population and in the population aged 60 years and above. In 1981, among the elderly males, only 34.79 percent were literate as against 46.89 per cent in the overall male population. Among the female elderly, only 7.89 per cent were literate as against 24.82 per cent in the overall female population. Although there seems to be an increasing trend, it is disturbing to note the fact that, in 1981, majority of male and female elderly were remaining illiterate. Moreover, the situation seems to be worse in the case of the elderly females. During the last decade, the government implemented many literacy programs throughout the country very vigorously. In many parts of the country, many districts have been declared as 100 per cent literate. But, there are no official data regarding the improvement in the literacy level among the elderly population between 1951 and 1991 (38 per cent) was greater than for the general population (18.9 per cent). More than four times as many older persons live in the rural areas of India as in urban areas (Gokhale and Dave, 1994).

### **Employment**

When we see the data pertaining to the employment of rural and urban elderly during the period from 1961 to 1981, there seems to be a marked downward trend. Kohli (1996) suggests that this decline may be due to adoption of new technology or methods of production difficult for the elderly or work conditions have become harder and unsuitable for them. Whatever be the reason, the very fact that more elderly persons are out of the work force shows that there is increasing risk for them to become totally or more economically dependent. It is also important to note that a vast majority of the elderly persons in the rural areas are working in informal and unorganized sectors of the economy and hence, not being covered by any social security program.

### **Dependency**

Little evidence exists on the income of the elderly individuals or of households with elderly heads, due to the difficulty of obtaining accurate (or any) responses to survey and census questions on these issues. Even if respondents were willing to report incomes, several factors complicate data gathering: seasonal variations in income; self-employment in agriculture; the extent of the informal or non-monetized economy in many countries; and the frequent pooling of household resources. The human life cycle begins and ends with stages of dependency, in the sense that consumption exceeds labour earnings. This generalization applies on average to age groups, but not necessarily to individuals so far as old age is concerned. The average shape appears to be universal, although ages and extent of dependency may vary widely from population to population. It arises from the combined influence of physiology, culture, institutions, and economic choice, in ways that we take as given (Martin and Preston, 1994). Majority of the elderly in both rural (50.78 per cent) and urban (57.35 per cent) areas are totally dependent on others for economic support. About 15.20 per cent of the elderly in rural areas and 13.71 per cent of the elderly in the urban areas are partially dependent on others. The lower rate of total dependency among the elderly in the rural areas can be explained by the fact that the rural families are more supportive to the elderly. There are many reasons for this phenomenon. In rural areas, there is a greater continuity in the occupational and familial roles of the elderly, particularly among the males. They continue to be active until physical incapacity prevents them from working. Whether a man is self-employed as a cultivator, or an

artisan, or is working as a farm laborer, the chances are that he will continue to remain 'employed' longer in the rural areas than in urban areas (Gore, 1992).

### **Living Arrangements**

Several authors have addressed the question of what it is about different living situations that causes them to be valued more or less highly, most comprehensively by Burch and Matthews (1987). Burch and Matthews note that each potential household living situation available to an individual conveys a distinct array of "component" household goods, including physical shelter; storage of property; domestic services (meals, laundry, cleaning); personal care (including, of special relevance to the elderly, assistance with everyday tasks including hygiene, locomotion, and so on); companionship (both social and sexual); recreation and entertainment; privacy; independence/autonomy; power/authority; and the benefits of economies of scale can take the form of a larger share of personal money income left for discretionary uses, after paying for market inputs to the production of household goods (Martin and Preston, 1994). The National Sample Survey data for the year 1986-87 reveal low percentages of institutionalization among the elderly (0.68 per cent of persons aged 60 years and above in rural areas and 0.40 per cent in urban areas). About 7.31 per cent of the elderly in rural areas as against 5.54 per cent of the elderly in the urban areas are living alone. This is quite contradictory to the popular notion that the rural families tend to keep their elderly relatives with them more than their urban counterparts. However, this trend is quite consistent with the finding that living with children is more common among the urban elderly (50.97 per cent) than the rural elderly (48.57 per cent). On the other hand, percentage of elderly living with spouse is more in the rural areas (37 per cent) than in the urban areas (35.26 per cent). These data reveal that majority of the elderly do not have the plight of living alone during their twilight years. However, we should not lose sight of the fact that living alone does not necessarily mean that the elderly experience loneliness. Similarly, living with spouse or children does not necessarily mean that the elderly do not experience loneliness.

### **Health Problems and Physical Disabilities**

Ageing is associated with the decline in physiological effectiveness, which affects us all sooner or later and is an intrinsic part of growing old. Unlike the universal changes of senescence, disease is sporadic, a particular disease affecting only certain members of the population. However, multiple pathology is a characteristic feature of old age. Not only are the elderly persons at risk of particular age-related diseases; they may also suffer from a combination of several diseases and senescent changes. In addition to the multiple disabilities caused by the diseases themselves, complications may arise due to the complexity of drug treatment prescribed (Bond et al, 1994). The analysis of National Sample Survey data for 1986-87 reveals that about 45 per cent of the rural elderly are chronically ill among whom 45.01 per cent are men and 45.85 per cent are women. In the urban areas, 44.82 per cent of the elderly (45.49 per cent women and 44.34 per cent men) are chronically ill. Cough and problem of joints are the most common health problems. High blood pressure, heart disease and urinary problems are more common among the elderly in the urban areas. As far as physical disabilities are concerned, in the rural areas, 5.4 per cent of all the elderly (6.8 per cent females and 4.4 per cent males) are physically disabled while in the urban areas, 5.5 per cent of all the elderly (6.7 per cent females and 4.7 per cent males) are physically disabled. In both rural and urban areas, more females than males are physically disabled (Kohli, 1996). The official statistics reveal that large segments of the elderly in India are illiterate, out of work force, partially or totally

dependent on others and suffering from health problems or physical disabilities. A review of the Indian government's Five Year Plans shows very limited and inconsistent concern for the elderly. The only welfare measure for the elderly considered by the government until the Seventh Five Year Plan was the running of old age homes. The Eighth and Ninth Plans, however, incorporated fairly more specific and comprehensive welfare measures for the elderly such as provision of old age homes, day care centres, Medicare and no institutional services. However, the issue of older persons' learning has not been given any importance in the government policies and programs.

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### APPENDIX

Table 1

Growth of Elderly Population (60+) by Gender, India

Year	Total Population	Males	Females
1901	12.06	5.50	6.56
1911	13.17	6.18	6.99
1921	13.48	6.48	7.00
1931	14.21	6.94	7.27
1941	18.04	8.89	9.15
1951	19.61	9.67	9.94
1961	24.71	12.36	12.35
1971	32.70	16.87	15.83
1981	43.98	22.49	21.49
1991	55.30	28.23	27.07
2001	75.93	38.22	37.71

Source : Ageing in India : Occasional Paper No.2 of 1991, Office of the Registrar General & Census Commissioner, India.

Table 2  
Characteristics of Ageing Population

Variables	1950	1990	2000	2025
Dependency Ratio				
Total Population	1.22	1.10	0.94	0.75
Children	1.09	0.94	0.77	0.50
Old (60+)	0.12	0.15	0.16	0.25
Sex Ratio				
Total Population	117.46	106.98	106.40	104.40
Children	102.96	107.38	106.43	104.65
Working Group	110.12	107.67	108.15	105.98
Old	89.90	100.28	96.15	95.65
Median Age	19.95	22.31	25.03	33.65

Source : Calculations based on World Demographic Estimates and Projections, 1950-2025, United Nations, New York, 1988.

Table 3  
Literacy Rates for the General and the Elderly Population (Percentages)

Year	Area	General Population		Elderly Population	
		Male	Female	Male	Female
1961	Total	34.46	12.96	29.18	4.30
	Rural	29.09	8.55	24.36	2.28
	Urban	57.49	34.51	55.89	15.82
1981	Total	46.89	24.82	34.79	7.89
	Rural	40.79	17.96	28.74	4.44
	Urban	65.83	47.82	60.03	21.82

Source : Ageing in India : Occasional Paper No.2 of 1992. Office of the Registrar General & Census Commissioner, India.

Table 4 Economic Dependency among the Elderly (Perentages)

Gender	Totally Dependent		Partially Dependent		Non Dependent	
	Rural	Urban	Rural	Urban	Rural	Urban
Male	32.74	37.39	16.20	16.90	51.06	45.71
Female	77.51	86.04	13.71	9.13	8.78	4.84

Source : Sarvekshna, Vol. XV, No.2, Issue No.49, October-December, 1991

Table 5

### Economically Dependent Elderly and Supporting Persons

Supporting Persons	Rural Elderly		Urban Elderly	
	Male	Female	Male	Female
Spouse	7.06	11.51	6.14	11.30
Own Children	74.95	73.84	78.03	72.32
Grand Children	6.24	6.38	6.11	6.52
Others	11.78	8.27	9.72	8.86

Source : Sarvekshana, Volume XV, No.2, Issue No.49, October-December, 1991.

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Men Voice <menoicechandigarh@gmail.com>

21 November 2011 11:36

To: gsbhogal1944@yahoo.com, ivs\_sodhi05@yahoo.com, care <care@dadadadi.org>, avnishjolly  
<avnishjolly@yahoo.com>