

Ageing in India: drifting intergenerational relations, challenges and options

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ABSTRACT

India, like many other developing countries in the world, is presently witnessing rapid ageing of its population. Almost eight out of 10 older people in India live in rural areas. Urbanisation, modernisation and globalisation have led to changes in economic structure, erosion of societal values and the weakening of social institutions such as the joint family. In this changing economic and social milieu, the younger generation is searching for new identities encompassing economic independence and redefined social roles within, as well as outside, the family. The changing economic structure has reduced the dependence of rural families on land, which had provided strength to bonds between generations. The traditional sense of duty and obligation of the younger generation towards their older generation is being eroded. The older generation is caught between the decline in traditional values on the one hand and the absence of an adequate social security system, on the other. This paper explores the nature and extent of the social and economic pressures that are impinging on intergenerational relationships and discusses the implications for policy towards improving the wellbeing of India's senior citizens.

KEY WORDS – rural ageing, India, intergenerational relationships, old age security in India, policy for older persons.

Introduction

Since a large majority of older Indians live in rural areas, discussion of ageing in India is essentially a discussion of ageing in rural areas. India is currently going through the initial stages of the ageing of its population, a phenomenon that started decades ago in developed countries. India is expected to continue to age at a constantly increasing rate and will face a serious problem in the next 50 to 100

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years, unless steps are taken now to make the transition smooth. Ageing of the population has many profound social and economic implications, affecting every type of social relationship, costs of social security and health care, education, labour force, migration and perhaps even the stability of the family as an institution.

India is a country of great cultural, linguistic, racial and ethnic diversity. Modernisation and globalisation have led to a widening of the gap between the rich and the poor and amplified the differences in access to social and economic opportunities and resources available to different groups. The resulting intensification of competition among the groups for societal resources has adversely affected older people, especially the poor, who are more vulnerable than others to social and economic hardships. Pervasive poverty and inequalities of income, coupled with a very inadequate safety net, has meant that a majority of older persons become marginalised or even destitute. The poor among elderly people have been losing out even as economic development is taking place in the country as a whole. It is important therefore that the ageing process and its impact on society be understood well, so that appropriate measures may be taken to minimise the negative effects and to develop appropriate policies and programmes for the welfare of older persons. As the United Nations in its International Plan of Action on Ageing of 1982 states: 'Countries should recognise and take into account their demographic trends and changes in the structure of their populations in order to optimise their development' (United Nations 1999).

The Indian demographic scenario

One in eight among older persons in the world now lives in India. The older population has been increasing steadily in number and proportion. According to Indian census figures, there were 12.1 million in the 60+ age group in 1901, the number rising to 24.7 million by 1961, and then, following sharp increases in each decade, to 55.3 million in 1991 (Government of India 2000). In 1999 the figure, according to the United Nations, stood at 75.2 million, which was eight per cent of the country's total population of 998 million. This is expected to rise to 21 per cent, 323.9 million, of the population by 2050, which will strain the resources of the society. According to the 1991 Census, 78 per cent of elderly people in India resided in rural areas. Women comprise a slightly higher proportion than men, basically due to higher female life expectancy at birth.

TABLE 1. *Old age dependency ratio, India, 1971–2016*

	Dependency Ratio*		
	Total (%)	Male (%)	Female (%)
1971	11.47	11.39	11.57
1981	12.04	11.84	12.24
1991	12.26	12.16	12.23
2001	11.88	11.72	12.05
2011	12.84	12.67	13.00
2016	14.12	13.94	14.31

* Dependency Ratio is the number of people aged 60+ for 100 people in the age group 15–59. Source: Census of India (1991) quoted in Vijayanunni (1997).

As greater urbanisation has resulted in the out-migration of the younger generation, more and more old parents from rural areas have opted to live with their sons or daughters in the cities. The proportion of older people in urban areas has increased, with an estimated 27.7 per cent living in cities presently. Also, 90 per cent of old people work in agriculture or in the urban informal sector consisting of small self-employed entrepreneurs such as street vendors, small repair shops and roadside food stalls trying to eke out a meagre living in the harsh urban environment (Dhruvarajan and Arkanath 2000).

The population of India is ageing in two ways: (i) ageing as a result of slower growth at the base of the population pyramid, due to reduced fertility, and (ii) ageing at the top of the population pyramid, due to reduced mortality (Gupta and Kumar 1999). There have been dramatic increases in life expectancy from 32 years in 1951 to 52 years in 1981, 62 years in 1996 and an expected 70 years by 2020. The Total Fertility Rate (average expected number of children born by a woman during her entire reproductive span) fell from 4.7 in 1981–86 to 3.9 in 1991–96 and is expected to fall to 2.6 by 2021–26. The dual phenomenon of reduced fertility and reduced mortality has resulted in the gradual shifting of the dependency burden from the young to the old. Table 1 gives the dependency ratios for India during the period 1971–2016.

The old-age dependency ratio (used as an indicator of the degree of dependence of older persons on potential workers) is defined as the number of people aged 60+ for every 100 people in the age group 15–59. According to the United Nations, the dependency ratio is expected to triple in developing countries between 2000 and 2050 (United Nations 2000). As Table 1 shows, this ratio has increased from 11.47 in 1971 to 12.26 in 1991 and is expected to rise to 14.12 by 2016

(Vijaya Kumar 1999). We also note that dependency is slightly higher among women than among men.

Concept of old age in India

The use of the words 'elderly', 'older persons', and 'senior citizens' in both popular and scholarly work gives the impression that they are a homogeneous group, but in fact there is a great deal of variation between and among various categories of older people. The concept of old age has varied between societies and has undergone a great deal of change. Population ageing is a multidimensional phenomenon and as such it is difficult to provide a clear definition. Different writers have viewed ageing in different contexts as the outcome of biological, demographic, sociological, psychological or other processes. Ageing in its demographic sense is not the same as the biological process of ageing which is dynamic and continuous. Chronological age does not measure physiological or psychological age (Hermanova 1988).

A chronological definition of old age is often made by governments for administrative purposes, and is a poor indicator of functional ability of the person. Many developed nations have 65 years as the age of retirement, whereas in India 55 years has been common. Retirement age, currently between 58 and 60 years, differs among states and among occupations. (For details on retirement ages and legal cases, see Sivaramayya 1996.)

In terms of cultural practice, the marriage of the first son generally heralds old age, especially for the mother, since it signifies major shifts in her role and status in the family (Sati 1996). For the mother, the entrance of the daughter-in-law into the household invariably meant passing on to her the management of the household and often competing with her for the son's affection. For the father, it meant giving up the mantle of headship of the household in substance if not in name. A special religious ceremony called *Shashtabyapoorti* (completion of 60 years) is generally performed to celebrate reaching age 60. In general, 60 years has been used as a yardstick for old age (Prakash 1999a). Indian censuses have also used 60 as a cut-off point for classification and we shall also use 60+ as a guideline for defining old age¹.

The life plan enjoined by the vedas, the ancient Hindu scriptures, divided life into four *ashramas* (stages): *Brahmacharya* (student life with sexual abstinence), *Grihastha* (married life with righteous living), *Vanaprastha* (retired life, with religious study) and *Sanyasa* (renunciation

with spiritual practice). Although, no strict ages were specified, the stages were functionally different and non-overlapping (Thursby 2001; Tilak 1989). The onset of the *vanaprastha* or retirement stage is meant to coincide with the first son's reaching maturity and eager to take over authority. These injunctions, of course, were meant mainly for the upper castes. There were no special life plans for the woman since she was expected to follow her husband throughout her life (Prakash 1999a).

In the agricultural sector and in the rural and urban informal sectors, there is no set age at which people retire and stop working. Both men and women continue to work as long as they are physically able, although the type of work they do may change and they may work with diminished capacity (Dandekar 1996). This is true for both men and women.

There are both positive and negative connotations of getting old. On the positive side, especially in the traditional Indian context, old age is associated with wisdom, respect and the potential for spiritual growth. It relieves them from family responsibilities and gives them freedom of action. On the negative side, it is associated with physical and mental decline, stereotyped as self-pitying, unhappy, complaining and unproductive. They often suffer from depression caused by loneliness and alienation. These negative effects probably derive from a loss of authority, absence of a meaningful role in social life, marginality in social relationships, material insecurity, dependence and attenuated intergenerational relationships (Bali 1999b).

Changing social structure and institutions

For the past few decades, India has been experiencing considerable change in its social structure and institutions. Such a change can be seen especially in the family structure, both in rural and urban environments. To understand the changes and their implications for older people, we need to look at the traditional Indian society as a functioning unit.

The traditional structure of the mainly Hindu society in India was a patriarchal system based on the institutions of caste and the joint family. The economy was basically agrarian and society was divided into four hierarchically ordered castes and further sub-castes, each sub-caste generally based on a particular occupation. In a joint family, as many as three generations (including all brothers and sisters and their families) or more lived together under one roof and shared common

property and income. The family was a social as well as an economic unit. The family structure was patriarchal – the oldest male member controlled all social and economic affairs. Correspondingly, the senior female member exercised authority in all household matters and influenced general matters as well. Everyone earned according to his or her capacity and everyone received according to his or her needs.

In essence, the joint family was a micro social security system. According to Gangrade: ‘The joint family performs the tasks of national insurance, guaranteeing basic subsistence to all: the orphans, the disabled, the aged, the widows as well as the temporarily unemployed’. The joint family owned land in common and all income went into a common pool. Economic transactions were made between families and not between individuals. The son inherited his father’s occupation, ensuring continuity. Society was divided according to a hierarchical caste system. Marriage within sub-caste kept economic differential within castes to a minimum. Thus, the social institutions of caste, kinship and the joint family were the basic building blocks of society.

Part of the value system of traditional society was the veneration of elders. Parents in particular were held in the greatest regard. The Hindu scriptures proclaim: *Mathru Devo Bhava, Pithru Devo Bhava* (Mother is God, Father is God). Taking care of parents in their old age is a sacred duty of children and failing to pay back *Pithru Rina* (filial debt) would have dire consequences in after-life. In fact, Indian religious literature, the epics, folklore and tradition, all reflect this value system. Despite the weakening of tradition, this value still persists.

Indian society is undergoing rapid transformation under the impact of industrialisation, urbanisation, technical change, education and globalisation. Consequently, the traditional values and institutions are in the process of erosion and adaptation, resulting in the weakening of intergenerational ties that were the hallmark of the traditional family. Industrialisation has replaced the simple family production units by mass production and the factory (Dandekar 1996). Economic transactions are now between individuals. Individual jobs and earnings give rise to income differentials within the family. Push factors such as population pressure and pull factors such as wider economic opportunities and modern communication cause young people to migrate, especially from rural to urban areas (Vijaya Kumar 1999; Jamuna 1998).

Work places not always being close to home, family togetherness is disrupted and family ties loosened due to distance. Differences of

economic power create sharper disagreements, causing tensions in the family. Differences in economic power that are not in conformity with ascribed status erode the familial authority system and respect for tradition. Increasing urbanisation due to migration and the compulsions of the city have further weakened the family. Improved education, a concomitant of technological change and economic development, is promoting individualism and rational questioning of authority. Nuclear households, characterised by individuality, independence, and desire for privacy are gradually replacing the joint family, which emphasises the family as a unit and demands deference to age and authority. The two cannot be easily reconciled. Children who migrate often find it difficult to cope with city life and elect to leave their old parents in the village, causing problems of loneliness and lack of care givers for the old parents (Government of India 1999). Parents in this circumstance cannot always count on financial support from their children and may have to take care of themselves. They continue to work, although at a reduced pace.

Another development impacting negatively on the status of older people is the increasing occurrence of dual career families. Female participation in economic activity either as workers or as entrepreneurs has increased considerably in the recent past in the urban informal sector, and the middle class formal sector, as well as in rural areas. In the rural and informal sectors, increased expenditures on education, health and better food require higher incomes. This development has implications for elderly care. On the one hand, working couples find the presence of old parents emotionally bonding and of great help in caring for their own children. On the other hand, high costs of housing and health care are making it harder for children to have parents live with them. This is true both in rural and urban areas. As the National Policy on Older Persons puts it:

Due to shortage of space in dwellings in urban areas and high rents, migrants prefer to leave their parents in native place. Changing roles and expectations of women, their concepts of privacy and space, desire not to be encumbered by caring responsibilities of old people for long periods, career ambitions, and employment outside the home implies a considerably reduced time for care giving. (Government of India 1999)

The fact that care by children cannot be taken for granted any more creates problems for older people with regard to their physical and health care needs (Bagchi 1998). Thus, 'Changing factors are undermining the capacity of the family to provide support to the elderly and the weakening of the traditional norms underlying such support' (Vijaya Kumar 1997). The dual career family thus poses a

difficult problem to older people, particularly ailing elders, who need constant care and attention.

Problems of older people

Sociologically, ageing is a serious form of transition from one set of social roles to another, and such roles are difficult (Coleman and Cressy 1984). Among all role transformations in the course of ageing, the shift into the new role of 'old' is one of the most complex and complicated. Now, elderly people have to cope not only with the changing family structure but also with changing role relations within the family. In an agriculture-based traditional society, where children followed their parent's occupation, it was natural that the expertise and knowledge of each generation were passed on to the next, thus affording older persons a useful role in society. However, this is no longer true in modern society, in which improved education, rapid technical change and new forms of organisation have often rendered obsolete the knowledge, experience and wisdom of older persons. Once they retire, elderly people find that their children are not seeking advice from them any more and society has not much use for them. This realisation often results in a feeling of loss of status, worthlessness and loneliness. The growth of nuclear families has also meant a need for changes in role relations. Neither having authority in the family, nor being needed, they feel frustrated and depressed. If the older person is economically dependent on the children, the problem is likely to become even worse (Nanda *et al.* 1987; Rajan *et al.* 1999; Prakash 1999a).

Living arrangements

Despite the decline in the traditional values of filial piety and the fact that it is becoming harder for elderly people and their children to live together in a new familial set up, most children still carry a sense of obligation to take care of old parents (Government of India 1999).

Living arrangements are influenced by several factors such as gender, health status, extent of disability, socio-economic status and societal traditions (Prakash 1999a). Most studies, however, show that parents still predominantly prefer to live with their children even when they have problems with them. In particular, living with the eldest son is the most preferred choice and living with a daughter is the least preferred one. Field studies show that living with a married daughter

TABLE 2. *Living arrangements of elderly people, 1986–87*

	Old age homes	Alone	With family	Non-relatives
Rural				
Male (%)	0.65	11.78	87.19	0.33
Female (%)	0.74	0.69	98.42	0.16
Urban				
Male (%)	0.54	8.98	90.08	0.40
Female (%)	0.20	0.60	98.77	0.43
Subtotals				
Male (%)	0.63	11.20	87.98	0.19
Female (%)	0.63	0.67	98.52	0.22
Subtotals				
Rural (%)	0.71	6.01	93.03	0.24
Urban (%)	0.30	4.62	94.57	0.22
Grand total				
All categories	0.63	5.73	93.34	0.24

Source: Computations based on data from National Sample Survey, 1986–87.

Values in rows 5 to 9 corresponding to male/female, rural/urban and grand total are based on the assumption that male/female and rural/urban ratios are 48%/52% and 80%/20% respectively.

TABLE 3. *Economic dependence by sex and rural/urban residence*

	Male		Female		Total		
	Rural (%)	Urban n(%)	Rural (%)	Urban n(%)	Rural (%)	Urban n(%)	Total (%)
Independent	51.1	45.7	8.8	4.8	29.1	24.4	28.2
Partially dependent	16.2	16.9	13.7	9.1	14.9	12.8	14.5
Fully dependent	32.7	37.4	77.5	86.0	56.0	62.7	57.3

Source: 42nd National Sample Survey of India, 1986–87 (Quoted in Dandekar 1996).

was the chosen option only when the parents had no sons or when the sons had moved away. Living in old age homes was the least preferred choice (Prakash 1999a; Bali 1997; Nanda *et al.* 1987; Rajan *et al.* 1999).

Table 2, gives data from the National Sample Survey of 1986–87, showing the living arrangements of older persons by sex and rural/urban residence. The table clearly reflects the preference for living with family (93.34 per cent), especially for women (98.52 per cent). Old age homes were not popular: less than one per cent of older women, rural or urban, stayed in old age homes, whereas the vast majority – 98.6 per cent in rural areas and 99.2 per cent in urban areas – stayed with family or friends. The slightly higher percentage for rural women may reflect the higher levels of poverty in rural areas and the greater sense of independence of rural women (see Table 3).

A smaller proportion of women live alone compared with men, perhaps reflecting the stigma attached in Indian society to women living alone. A relatively greater proportion of men, both rural (11.8 per cent) and urban (9.0 per cent) live alone compared with women, for whom the proportions were 0.69 (rural) and 0.60 (urban). Those living alone were mainly old people who were childless, whose children had migrated far away or, in the case of women, who were widows. There is no clear information on how those living alone manage, but we may surmise that the able-bodied may be involved in agriculture and the infirm supported by children or relatives.

From the point of view of young couples, there are both positive and negative aspects to the presence of old parents in the household. On the one hand, the presence of parents makes it easy for young couples to care for their own children. On the other hand, it has a cost in terms of lack of privacy and the cost of physical and psychological accommodation.

Disabilities in old age

The disabilities that a person experiences in the course of ageing are multiple in nature. For some, ageing enhances status and enriches life satisfaction, but for many others, it may be difficult and problematic. Getting old has both positive and negative aspects. On the one hand, getting old provides opportunity to relax, enjoy and do things they always wanted to do, but never had the time for when they were younger. On the other hand, old age also implies increasing physical, mental and psychological disabilities (Bali 1999: Introduction). Such disabilities are the result of many factors. With increasing age and decreasing health, the older person begins to depend physically and psychologically on either the kinship group or the existing social support network.

Economic disabilities

Economic factors definitely play a major role in generating care for elderly people. The economic status of the family as well as that of the care-receiver, the functional ability status of the care receiver and care giver are additional factors that appear to contribute to the burden (Jamuna 1998). Economic dependence is one of the major disabilities that very often affect the wellbeing of older persons.

Economic disabilities are manifested in two ways. First, the status of economic dependence may be caused by retirement for a person employed in the formal sector. Secondly, for a person in the rural or urban informal sectors, it may result from their declining ability to work because of decreased physical and mental abilities. Sometimes older persons are also faced with economic disabilities when management responsibilities for matters relating to finances, property or business are shifted to children, pushing the older person into a new status of economic dependence.

As stated above, 90 per cent of older persons live and work in the informal sector and 80 per cent of old people live in rural areas. When the oldest son migrates to a city from a rural area, the rural elders face one of three prospects: (i) if other children are still in the village they can live with them as dependants, (ii) if all children have moved away, they can accompany them to the city or (iii) they can continue to live in the village alone or with spouse.

If they live with the children in the village, the care older people get depends on the economic status of the children as well as their own contribution to family income. Since a great majority of rural old people live in poverty and there is almost no social security from the state, the presence of older persons in the family adds to the family's financial difficulties. When older people accompany their children to the city, the situation could be worse, since the older person's ability to contribute to family income would be diminished in the city environment.

Adequate retirement benefits are enjoyed by only some formal sector workers such as those in the public sector and large private sector firms. Given that most people in the informal sector are below the poverty line, retirement and social security benefits are virtually non-existent. Many elderly people are likely to end up in poverty or even destitution (Subrahmanya 2000).

Table 3, which is based on the National Sample Survey of 1986–87 gives the degree to which the aged in rural and urban areas are economically dependent on others, usually their children. The table shows that overall, 57.3% of the elderly were fully economically dependent and 14.5% were partially dependent for a total of 71.8% dependent wholly or partially. Dependence was slightly higher in urban areas and this was true for both males and females. In the aggregate, only 28.2% were independent, with the figure being a little higher in rural areas.

In terms of gender, older women were much more dependent (91.2 per cent for rural and 95.1 per cent for urban) than males (48.9 per cent

for rural and 54.3 per cent for urban). 29.1 per cent of rural elderly people were financially independent, as against 24.4 per cent of their urban counterparts. However, we see a large difference between men and women in both rural and urban areas, much smaller proportions of women are economically independent compared with men. In fact, among elderly women, 77.5 per cent in rural areas and 86.0 per cent in urban areas were financially totally dependent. The numbers for men were 32.7 per cent and 37.4 per cent respectively.

Thus, total dependency is lower and independence higher in rural areas compared with urban areas. This is to be expected since most of the older people in rural areas depend on agriculture and never really retire from work. Therefore, even though the fertility rate is expected to fall considerably in coming years, increasing dependence of older persons on working people will place a burden on the latter. This will be particularly hard on the rural poor, whose fertility rates may not fall by as much as of those in urban areas. Also, among the independent, 70.7 per cent of rural and 71.6 per cent of urban old people had one or more persons depending on them. The dependency load has also been increasing due to increasing life expectancy and higher ages at marriage (Vijaya Kumar 1999).

It is also important to note that in the population as a whole, almost 40 per cent live below the poverty line. In a study done by Dandekar for the state of Maharashtra, interviews of older people, both in the villages and old-age homes, clearly showed that the problem of poverty among them was more serious than that of ageing (Dandekar, 1996). Increasing poverty in old age becomes more evident if we look at work participation rates among the rural aged population. Over the years, the share of old-age workers in agriculture is increasing, both in rural and urban areas. According to the 1991 census, almost 80 per cent of the aged workers work in the agricultural sector. In a detailed analysis of census data, Rajan *et al.* (1999) conclude that around 62 per cent of the elderly males work as cultivators whereas 70 per cent of females work as agricultural labourers. The 1991 census also registered an increased participation of women in the workforce. Vijaya Kumar (1999) is of the opinion that among other factors out-migration of younger generation members might have been a major factor pushing elderly people to seek income by participating in the workforce.

Studies have found that old people who have control over their income are more independent and better taken care of than those who have no income or who have income that is controlled by their kin (Nayar 2000). Group discussions carried out among older persons mainly from rural areas in the states of Tamil Nadu, Kerala and Orissa (Rajan *et al.* 1999) reveal some interesting facts. One of the groups

indicated that policies relating to distribution of parental properties among the children before the death of parents should be seriously reconsidered to protect elderly people. They were of the opinion that if the property gets divided among the children before their death, there remains no incentive for the children to take care of them in old age. With a declining sense of filial obligation, there are many cases of abandonment of parents by their well-off children after bequeathal of property. Some incidents of this type were also reported by the discussion groups. As pointed out by Nayar, for those who have property as the only source of income, it is very important to keep at least part of their property under their control to be bequeathed to their heirs only after death (Nayar 2000).

Social security benefits

In the context of changing intergenerational relationships, economic dependence on children is a major factor in determining the quality of life of the elderly. As such, social security by the state assumes great importance. Unfortunately, at present, there is very little in terms of social security from the state in India. Only those who work in the public sector or for large private companies have benefits such as pensions and provident funds. However for most of the 90 per cent of elderly persons who work in the informal sector, there are scarcely any benefits². The only available benefits for the poor are, (a) the National Old Age Pension of 75 rupees per month, which is universal, but available only to destitute people over the age of 65 years, (b) various state schemes, with benefits ranging between Rs. 60 to Rs. 250 per month, meant generally for people aged 65+ and below the poverty line, and (c) benefits for widows, with benefits below Rs. 150 per month (HelpAge India 2000; Subrahmanya, 2000). With the constantly increasing costs of health care and housing, these benefits fall far short of supporting even minimal basic needs³.

The right of parents without any means of their own to be supported by their children has been recognised by section 125(1) (d) of the Code of Criminal Procedure 1973, and section 20 (3) of the Hindu Adoption and Maintenance Act, 1956. More recently, in 1996, the government of the state of Himachal Pradesh passed a Parents' Maintenance Bill requiring children to take care of parents with no means and to provide assistance to those neglected by their children. The Governments of Maharashtra, Goa and others are in the process of passing similar bills (Vijaya Kumar 1998).

Psychological disabilities

The common psychological disabilities that most of the older persons experience are: feeling of powerlessness, feeling of inferiority, depression, uselessness, isolation and reduced competence. These disabilities, along with social disabilities like widowhood, societal prejudice and segregation add much to the frustration of elderly people. Studies report that conditions of poverty, childlessness, disability, in-law conflicts and changing values were some of the major causes for elder abuse (Jamuna 1998).

Widowhood

Today, 90 per cent of India's elderly population lives below the poverty line and 50 per cent of them are widows (Times of India 08.02.00). Widows and widowers are especially vulnerable to poverty, inadequate care and neglect in old age. Incidence of widowhood is higher among females than for males in the 60+ age group. The tradition of women marrying men older than them by several years, the increasing life expectancy of women, social disapproval of widow remarriage, patrilineal inheritance and problems of finding employment all render widows more vulnerable than most other groups in society (Dandekar 1996; Chen 2000).

Table 4 shows the proportion of married, widowed and divorced/separated persons aged 60+ by sex for 1991 (Government of India 2000). Widows constitute a much higher percentage than widowers among the 'young old' and 'old' and about the same proportion among the 'old old'. Also, the proportion of divorced or separated people is very small, the major reason for this is the social stigma attached to divorced or separated people, especially for women.

As indicated above, Hindu tradition dictates that parents are to be cared for by sons, particularly the eldest son. Daughters are considered to have become part of their husbands' families on marriage and are not expected to financially support their parents. As a common proverb in the Kannada language says: 'A woman given away in marriage is an outsider to the family'⁴. Even if daughters were able and willing to help, many parents would be reluctant to accept such help, especially if they have living sons. In a study by Prakash, she found that of the total of 216 urban and 100 rural elderly in the sample, only 11 urban and 6 rural elderly lived with daughters; that, too, was only in cases

TABLE 4. Marital status of elderly people by age and sex, 1991

Age groups	Males			Females		
	Married (%)	Widowed (%)	Divorced/separated (%)	Married (%)	Widowed (%)	Divorced/separated (%)
60-69	85.4	12.0	0.3	52.5	46.3	0.4
70-79	52.5	19.6	0.3	32.7	66.1	0.4
80+	61.7	25.4	0.5	23.4	69.8	0.3

Source: Government of India 1999.

where they had no sons or the sons had moved far away (Prakash 1998). The situation of widows is the worst since an overwhelming majority of them own very little or no assets of their own and not many have an independent source of income (Government of India 1999). Single persons, particularly women, are more vulnerable in old age as few people are willing to take care of non-linear relatives.

Role of old age homes as care givers

The concept of the old age home, though not very common in India, is not unknown. HelpAge India estimates that there are 728 institutions at present, perhaps a majority of them in urban areas⁵. More than 60 per cent of the old age homes in India are of the charitable type, meant for destitute or very poor persons. About 20 per cent of them are of the 'pay and stay' type and another 20 per cent are mixed. About 15 per cent of the homes were for women exclusively and Kerala state had the maximum number of homes (HelpAge India 2000).

As explained above, surveys show that a majority of children of old parents in India do not wish to put their parents in old-age homes. Even if they did, they might not act on it to avoid societal disapproval and criticism from the family network and community for violating tradition (Prakash 1999a). Most of the primary surveys conducted among the elderly population clearly indicate preference of respondents to stay either with their children or with their own family members (Nanda *et al.* 1987). In recent years, there has been a rapid increase in the number of old-age homes and they are gradually gaining acceptance, especially by those who see these institutions as a better alternative than living in a son's home where you are not wanted (Subrahmanya 2000). Further, there is a debate going on in India at

present among seniors' organisations, non-governmental organisations and others about whether this growth should be allowed, supported or curbed⁶.

There is a strong feeling among some that proliferation of old-age homes would make it easier for children to shirk their responsibility for taking care of their ageing parents by placing them in institutions. Increasing institutionalisation of elderly people, they believe, would lead to erosion of the desirable traditional family values and may even lead to a break up of the institution of the family itself. While this is a possibility in view of the decline in traditional filial obligations among children and the lack of an adequate social security safety net, we believe there is a need for various types of institutions to accommodate the increasing number of elderly parents whose children are unable or unwilling to care for their parents.

Some options for policy

In looking at options, it is important to keep the Indian context in mind. Based on our analysis, we found that there is a change in the very societal framework and reference over the years. As a result, Indian families are now looking for state-sponsored support mechanisms for the problems of older persons. However, state governments are short of resources and it is highly unlikely that there will be any worthwhile social security system in the near future. Appropriate policies in the Indian context are those that would bolster the traditional values of filial obligations, minimise the burden on the governments and support co-operative efforts between various stakeholders. This can be accomplished first, by appropriate subsidies and/or tax and monetary incentives for children who take care of their ageing parents and secondly, by support to voluntary agencies that are trying to assist senior citizens at the grassroots level in the form of old age homes, day care centres, mobile health facilities and recreation.

To arrest the erosion of the traditional Indian value of obligation of children to care for their parents, there is a need for effective legislation for parents' right to be cared for by their children. Singapore has such a law and beginnings have been made by a few states in India. Other states may follow that example. Traditional values can also be reinforced through introducing the ideas in school curricula and through the media. Clearly, there is a need for a decent old age pension scheme for the rural poor, most of them working in the agriculture sector.

The increasing number of dual career families is now posing a greater threat to the care of elderly parents both in rural and urban areas. Establishment of day-care facilities could assist dual career families to manage the care of the elderly members better, at the same time providing a change for the elderly people. These could be combined with child-care facilities to provide for interaction between the old and the very young members of society. More old people's homes would not really serve the purpose as the studies reveal the disapproval of old-age homes both by parents and children. However, in-home care programmes and day-care centres could be developed as alternatives to old-age homes. There is a need for such centres in rural areas.

There are many non-governmental organisations and citizen groups working for the welfare of older persons and these organisations are often short of resources. Governments could support them in their efforts to help senior citizens in rural areas in the form of old age homes, day-care centres, mobile health facilities and recreation. On the whole, there is a clear need for the establishment of support services for rural elderly people to compensate for the reduction in filial obligations and a need for policies that are appropriate for the Indian context.

Conclusion

Ageing in India is predominantly ageing in rural areas. The rapid ageing of the population in India will place great demands on intergenerational relationships and the society's resources. Unless steps are taken now, it will become very difficult to provide for the proper care of elderly people in the coming decades. We have looked at some of the changes that are taking place in Indian society that have lasting impact on intergenerational relationships, especially in terms of mutual obligations and their effect on the care and wellbeing of older persons.

Changing economic structures, increased mobility of people, changing attitudes and increasing numbers of dual-career families have led to an erosion of traditional values under which children held parents in high regard and considered it their sacred duty to care for them in old age. Families in India are now looking for state sponsored support mechanisms for the problems of older persons. Unlike developed countries, the state has not been able to step in and take at least part of the responsibility for the care of the aged population through a social security system. In view of the lack of resources, the

situation is not likely to change in the near future. There is therefore an immediate need to evolve appropriate policies that take account of the culture and traditions of India and at the same time ensure that the policies do not place too heavy a demand on the resources of governments. We have suggested some policies of this type that are likely to be successful in the context of Indian culture and traditional values. The Government of India has recently announced a National Policy On Older Persons (Government of India 1999) that seems to address many of the problems raised here. There is a need to analyse and debate the policy document at various forums so that a progressive set of policies may be forged to improve the quality of care and the well being of older persons throughout India.

NOTES

- 1 Unless specified otherwise, we shall use the phrases: 'senior citizens', 'elderly' and 'older persons' interchangeably to indicate people aged 60 years or older.
- 2 Article 41 of the Constitution of India provides for the economic protection of the elderly population. However, it is only as a Directive Principle of State Policy, which implies that it is not a fundamental right. Most states have generally ignored the problem of their elderly people and have very inadequate social security for them.
- 3 Even these meagre benefits are not utilised by many old people, especially in the rural areas, due to lack of awareness about the benefits (Rajan *et al.* 1999; Dandekar 1996).
- 4 There are similar sayings in other Indian languages. In fact, in many parts of India, there is a stigma attached to living with a daughter (Bali 1997).
- 5 The proportion of old age homes in rural areas is not known since there has been no official count. However, as Table 3 shows, in 1986–87, there was a higher proportion of rural old in old-age homes.
- 6 This point came out during the second author's discussions with seniors' organisations in India.

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