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# HAPPY AGEING Elderly Inclusion Project

## ABSTRACT

**We all know that India is undergoing a demographic transition.**

The large increase in human life expectancy over the years has resulted not only in a very substantial increase in the number of older persons but in a major shift in the age groups of 80 and above. The demographic profile depicts that in the years 2000-2050, the overall population in India will grow by 55% whereas population of people in their 60 years and above will increase by 326% and those in the age group of 80+ by 700% - the fastest growing group. That too. The ageing scenario of Kerala is much more prominent than in any other state of India. People above 60 constitute 13% of the state's population of 3.34 crore compared to the national figure of 8.2%, according to the 2011 census. Kerala has the highest proportion of elderly in any state in India. A society having a population of more than 10 per cent elderly is considered as an old age society. With this kind of an ageing scenario, there is pressure on all aspects of care for the older persons – be it financial, health or shelter.

The lack of regular incomes, economic dependence and falling health bring about rapid reduction in the quality of life in older persons. Their position in families deteriorates with the reduction in their physical abilities and financial contributions.

Hence the time has come to sensitize and take initiative in bringing effective and conducive environment for aging so that both elder citizens and the younger generations will be adapted to the changing scenario. Old persons need to be seen not merely as a dependent group, towards whom welfare measures need to be targeted, but rather as people who can contribute in an active manner to the economy and society. Enabling conditions in families and communities need to be created to facilitate active ageing and for older persons to enjoy a positive quality of life, without becoming a burden to their families and society.



Various studies including Studies undertaken by Kerala State Planning Commission , Help age India and so on also establish the seriousness of intent in addressing needs and concerns of older persons in society, and enabling to live with dignity. At the same time National Rural Livelihood Mission also came up with the readiness to consider “Elderly” as vulnerable groups who require special focus. National Rural Livelihood Mission was ready to try and test Elderly Inclusion through Self Help Group Model. In order to emerge with suitable model that enable elder persons in the state to tackle the multiple dimensions and manifestations of poverty, holistically NRLM decided to Pilot Elderly Inclusion Project in interested states and Kerala was one among them

This has paved way for piloting Elderly Inclusion Project in Ernakulam and Kollam District in the year 2015 under NRLP. Two blocks namely Mulamthuruthy and Edkkattuvayal were selected and program was started with a survey to identify elder citizens. Later through a mobilization campaign with the help of Local Self Government Institutions interested elderly citizens were selected and formed Neighborhood Groups. At present there are 1000 elderly groups in this two blocks comprising of 16, 682 members. It is a heterogeneous group where both men and women can be joined. The project intended to address all issues of aging through various components namely social, financial, health, livelihood inclusion and support to access the rights and entitlements.

Though initially there were few teething issues project was successful and Kudumbashree has replicated across the state. However in order to attain its vision Kudumbashree has to go a long way that requires dedicated fund, Human Resources and Structured Systematic Program. Anyhow gravity of the aging scenario in Kerala demands Kudumbashree to take a call with which it has to fulfill.

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## BACKGROUND

The large increase in human life expectancy over the years has resulted not only in a very substantial increase in the number of older persons but in a major shift in the age groups of 80 and above. The demographic profile indicates that in the years 2000-2050, the overall population in India will grow by 55% whereas population of people in their 60 years and above will increase by 326% and those in the age group of 80+ by 700% - the fastest growing group .

According to the studies undertaken by Help Age India following statistics are indeed thought provoking

- The more developed states in the southern region, including Kerala, and a few others like Punjab, Himachal Pradesh and Maharashtra have experienced demographic transition ahead of the others Kerala is in the final states of demographic transition to low fertility and mortality.
- The ageing scenario of Kerala is much more prominent than in any other state of India. People above 60 constitute 13% of the state's population of 3.34 crore compared to the national figure of 8.2%, according to the 2011 census. A society having a population of more than 10 per cent elderly is considered as an old age society.
- The proportion of elderly dependent population in the state is 57.8% and 35.1% of the aged persons possess no property. At Rs.7,311 crore, the annual outflow from the exchequer for pensions is more than 35% of the total tax receipts.
- Mirroring the rest of the population in Kerala, nearly 75% of elders live in rural areas.

- In the 60+ years age group, Kerala has the highest sex ratio at 1247 females to 1000 males, as compared to 1028 females for 1000 males all India. The situation improves further to 1319 (70+ years) and 1472 (80+ years). However, elder females fare worse than elder males in terms of dependence, inability to meet basic needs and ownership of property.
- High literacy rates, increase in standard of living, access to health facilities, increased transportation facility, wide road network, high rate of institutional delivery and acceptance of family planning, etc., have helped to decrease the death and birth rates. The present scenario leads to a drastic growth in the elderly population from one out of ten persons in 2001 to one out of four persons in 2051. Rapid changes in age structure may be more difficult for societies to adjust to than change that is spread over a longer time horizon.

## DEMOGRAPHIC ANALYSIS OF ELDERLY IN KERALA

- In 2001 Kerala had 26.1% child population, 63.4% adult population of working age and the elderly population was 10.5%.
  - Average age of death in Kerala is 75 years for women and 71 years for men.
  - The elderly population would increase to 25.6% by 2051
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<b>Total population (2011)</b>	3,33,87,677
Male	1,60,21,290
Female	1,73,66,387
<b>Population 60+ years (2011) ('000) projected</b>	
Total	4,340 (13%)
<b>Total population (2001)</b>	3,18,38,619
Male	1,54,68,664
Female	1,63,69,955
<b>Population 60+ years (2001) ('000)</b>	
Total	3,336 (10.5%)
Male	1,484
FemaleW	1,851
<b>Location distribution 60+ years (2001)</b>	
Rural ('000)	2,479
Urban ('000)	857
<b>Age structure of elderly (2001)</b>	
60-69 years	58%
70-79 years	30%
80+ years	12%
<b>Age composition of population (2001)</b>	
0-14 years	26.1%
15-59 years	63.4%
60+ years	10.5%
<b>Literacy rate 60+ years (2001)</b>	
Total	68%
Males	81%
Females	58%
Rural	66%
Urban	75%

## ELDERLY IN DISTRICTS OF KERALA

Among the districts of Kerala, the highest percent of elderly population was found in Pathanamthitta, followed by Alappuzha and Kottayam. Pathanamthitta district had 15% elderly population. The 70+ and 80+ population also contributed the highest percentage in Pathanamthitta. The lowest percentage was found in Malappuram district for all three divisions of the elderly. The total population of the elderly was the highest in Ernakulam followed by Thrissur and Thiruvananthapuram in the three old-age categories.



**Table 1: The elderly in the districts of Kerala, 2001**

Districts	60+	70+	80+
	Population	Population	Population
Thiruvananthapuram	337184	135224	37044
Kollam	281616	117709	32710
Pathanamthitta	180018	84296	25539
Alappuzha	271910	118763	32000
Kottayam	251835	117030	35105
Idukki	102560	43437	12717
Ernakulam	352743	155098	44415
Thrissur	346943	148470	39862
Palakkad	265758	105561	27667
Malappuram	263351	96878	26412
Kozhikode	277870	114260	30954
Wayanad	58097	22957	6507
Kannur	246752	103391	28091
Kasargod	98838	38450	9990
Kerala	3335475	1401524	389013

## SITUATIONAL ANALYSIS OF ELDERLY

Today, the biggest enemies of the geriatric population include solitude, loneliness, isolation, neglect and a sense of not being wanted. Over and above many households in rural areas at the bottom of the income distribution are too poor to save for their old age. Available resources are used to meet daily consumption needs. The poverty in rural areas for older persons is increasing and needs attention.

The problems of elderly women are exacerbated by a lifetime of gender based discrimination, often stemming from deep-rooted cultural and social bias. It is compounded by other forms of discrimination based on class, caste, disability, illiteracy, unemployment and marital status. Burdened with household chores for a longer span of time compared to older men, older women don't have time for leisure or recreational activity. Women experience proportionately higher rates of chronic illness and disability in later life than men. Women suffer greater non-communicable diseases and experience lower social and mental health status, especially if they are single and/or widowed. Over 50% of women over age 80 are widows.

## ROLE OF KUDUMBASHREE IN THE WORLD OF ELDERLY

Kudumbashree has an enriched experience in working with vulnerable population namely Ashrya- the project

for destitute, Tribal Special project, and BUDS- School for differently abled children. This experience provides an insight to understand the basic reasons behind the vulnerabilities and capacitate a delivery support mechanism which will facilitate their articulation of need and empowerment. More over being a nodal Agency for National Rural Livelihood Mission(NRLM), Kudumbashree has been entrusted with the responsibility of piloting Elderly Inclusion Project in two districts namely Ernakulam & Kollam. One block each in both districts namely Mulamthuruthy and Edakkatuvaayal were selected for the project. It was decided to select these blocks as Help Age India (a Non Governmental Organization that strives to work for the cause and care of disadvantaged older persons and to improve their quality of life) already had a similar intervention in these areas.

## DETAILS OF THE SELECTED BLOCKS

According to the 2013 Kerala Ageing Survey carried out by the Center for Development Studies in Thiruvananthapuram, a significantly smaller proportion of older people live in rural areas in Ernakulam compared to both Kollam (58.6% vs. 79.4%), and Kerala as a whole (58.6% vs. 78.7%)

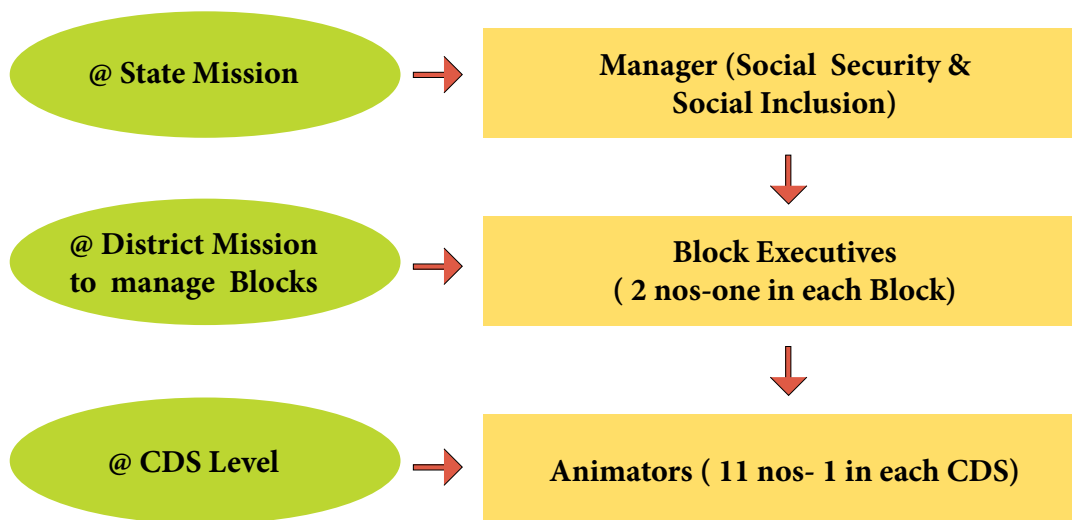
## OBJECTIVES OF THE PROJECT

- To support them to remain integrated in society, participate actively in the formulation and implementation of policies that directly affect their well-being and share their knowledge and skills with younger generations.

## Kudumbashree Writeshop

- To enable them to access to health care to help them to maintain or regain the optimum level of physical, mental and emotional well-being and to prevent or delay the onset of illness
  - To enable elder persons live in dignity, through appropriate and adequate economic, physical and social interventions
  - To create a common platform for the solidarity of elders where they can discuss issues of personal and common concern and collectively work towards solutions.
  - To provide them with opportunity to save and avail credit and thus prepare them financially for old age.
  - To be able to live in dignity and security and be free of exploitation and physical or mental abuse.
  - To provide them required skill and handholding support to start income generating activities
  - Promote the concept of Ageing in Place or ageing in own home
  - To create a supportive community based health service initiative
  - To create awareness on the rights and entitlement and ensure that they have access to Implementation Strategy
- NRLM has sanctioned a 3 year project under The National Rural Livelihoods Promotion (NRLP) from 2015-2018 to pilot the Elderly Inclusion Program. The total project outlay was Rs. 8 crore. In order to execute the program Kudumbashree had positioned dedicated Human Resources.

### HR – Structure



Implementation of the program was much easier as Kudumbashree has a strong successful three tier CBO ( Community Based Organisation) structure across the state viz Community Development Society's at Local Body, Area Development Society at ward level and the Neighbourhood groups . The PRI- CBO convergence has another thrust area where convergence of the program becomes very handy. In order to address the all the issues the project was divided into various verticals as given below.



## COMPONENTS UNDER ELDERLY INCLUSION PROJECT



### PRESENT STATUS

Social Inclusion: Preliminary surveys to identify the citizens above 60 years of were conducted at the ward level and through ward level mobilization campaigning was conducted. The interested members were joined together and formed Neighborhood Groups.

District	Block	CDS	No. Of NHGs started with	No of NHGs Existing
Ernakulam	Mulamathurathy	Mulamthuruthi	188	117
		Edakkattuvayal	87	87
		Amballoor	120	110
		Chottanikkara	44	44
		Udayamperoor	70	68
		Maneed	37	35
Kollam	Chavara	Thekkumbhagam	105	105
		Chavara	200	151
		Neendakara	100	96
		Panmana	24	24
		Thevalakkara	25	25
		Total	1000	862

How the Neighbourhood Groups helps these people. Unlike General Neighbourhood Groups where financial Inclusion becomes the prime component, group for the elderly focuses on spending time in sharing and belonging. Though there was flexibility to meet once in a month the members of the elderly Groups were ready to meet every week. They cherish these opportunities to get out of the house and meet with others to share stories, experiences, talents, and concerns; to participate in activities and outings; and to provide needed assistance to each other as they are able.

### Financial Inclusion :

Revolving Fund(RF): an amount of Rs.10,000-15,000 as corpus to meet the members' credit RF is given to NHGs that have been practicing 'Panchasutra' (Regular meetings; Regular savings; regular inter-loaning; Timely repayment; and Up-to-date books of accounts).

### Vulnerability Reduction Fund(VRF):

Given to NHG Federations ward level( Area Development Society) to address vulnerabilities like food security, health security etc., and to meet the needs of the vulnerable persons in the village.

### Community Investment Fund: CIF:

Seed Capital to SHG Federations at Local Body (Community Investment Fund) to meet the credit needs of the members through the SHGs/Village Organizations and to meet the working capital needs of the collective activities at various levels.

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Income insecurity is one of the major causes of vulnerability in old age. Thus this component plays very prominent role in this project. There are various fund that is earmarked for Elderly under this Project Namely Revolving Fund(RF), Vulnerability Reduction Fund , and Community Investment Fund . All the eligible NHGs, ADS and CDS were given required funds.

### Health Inclusion:

With advancing years, the incidence of acute and chronic morbidities increases and it requires special attention. Under this component with the

convergence of hospitals various health camps were conducted. Cataract surgery were conducted for 13 senior citizens.

**Livelihood Inclusion:**

Income insecurity is one of the major causes of vulnerability in old age. In India, it is normative for families to take care of the needs of older persons, including economic and social needs. The case of aged women are worst than this where

more than four out of five women have either no personal income at all or very little income; income insecurity increases with advancing age. Only a small percentage of older women reporting no income actually receive a social pension.

In order to tackle this issue the elder groups were given skill training at support to start various income generating activities. **The details are given as under**

District	Block	CDS	No. Of Individual Mes started	No of Group Mes & JLG
Ernakulam	Mulamathurauthy	Mulamthuruthi	32	35
		Edakkattuvayal	12	0
		Amballoor	4	0
		Chottanikkara	3	0
		Udayamperoor	2	0
		Maneed	14	0
Kollam	Chavara	Thekkumbhagam	18	8
		Chavara	40	1
		Neendakara	31	3
		Panmana	0	0
		Thevalakkara	0	0
		Total	156	47

**Access to Entitlements:**

Old persons dependent on others for their daily needs, are routinely abused, neglected, and exploited worldwide and India is no exception. Usually the abusers are their dear near ones Through this program the elders and their family members are sensitized and groups are empowered to voice against the injustice and ask for their rights.

**Real life Instances**

**PHYSICAL VIOLENCE BY SON:** A member of one of the NHGs was being beaten by the son with whom she lived. The members joined group and they demanded her son to stop his physical violence towards his mother. The interviewee reported that the son stopped his violent behaviour, probably to protect his reputation in the community.

Extension of working hours of Hospital: In one of the areas the community hospital is only open until 1:00 p.m. But during an NHG monthly meeting, members pointed out that they need it to remain open for more hours, until 4:00 p.m., because some older people need emergency care. Members agreed to take action. They got together and delivered a request to the panchayat. The panchayat president promised to extend the hospital's hours until 4:00 p.m. in due course. In the same area they requested and were granted a separate queue for older people so that they do not have to wait in long lines for medical services



## FUTURE PLANS

- Replication of elderly project across the state
- Converge with other organizations to reduce parallel effort as well as to manage the resource wisely
- Plan structured diversified program for elderly according to their health status

## CONCLUSION

Though Government has many welfare measures to support elderly in order to reach this to the needy and deserving a common platform is inevitable. It is essential that the elders are sensitized and they are empowered as to become whistle blowers for themselves. It is of no doubt that the Elderly Inclusion Project was a successful. But the real essence would come only when it is replicated across the state. Though the project is scaling up in a slower pace, we could not initiate any structured program in other areas. Scarcity of fund could one of the stumbling blocks . However considering the gravity of the issue Kudumbashree being a strong community organization can play a effective role in main streaming ageing population.

