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Problems of Ageing Population : Issues in Perception, Research and Policy*

THIS presentation on the theme of Ageing delineates a fairly comprehensive analytical frame for discussion at this Plenary Session on the various issues relating to ageing. Hoping that my presentation has captured the various issues, directly or implicitly raised in the papers contributed for this Conference, I will attempt the delicate task of steering clear of two pitfalls: (i) of snatching away the prerogative of the authors to present their papers in detail, and (ii) of being too brief or evasive in pin-pointing the main issues raised in the papers.

I. Analytical Frame for Discussion

My statement attempts to formulate specific issues which relate to the following four main areas concerning ageing.

- (a) Perception of the phenomenon of ageing population and of the problems of the aged,
- (b) research priorities in this field of inquiry,
- (c) policy perspectives, and
- (d) logistics of programme implementation.

This approach is adopted for three main reasons: (i) it is an easier way; it is

*Organiser's statement on Ageing in the Plenary Session of the VIII Annual Conference of the IASP *op. cit.*

easier to ask questions than answer them; (ii) we do not have enough data and in some respects no data at all, to answer some crucial questions; and (iii) ageing of population, though apparently not a serious problem in terms of the proportion of the aged in total population, is going to be a very critical problem in India in the times to come. Hence, instead of trying to solve the problems *after* they crop up and begin to vex us with full vengeance, as is the practice in Indian policy making, it is better to conceptualize and frame the issues concerning problems like ageing population *before* they actually emerge on the scene. Framing of issues on ageing today may greatly help long-range economic and social planning for tomorrow.

Only three papers are covered in this statement. They are entitled (1), 'Demographic Profiles of Aged in India' (2) 'The Aged and their work Status' and (3) 'The problem of Ageing in Rural Bengal' All these papers are able and fruitful contributions. In addition, I have contributed a paper on 'Raison d'etre for Economic Support for the Senior Citizens: A Critique of Kingsley Davis and Oever'.

All the three papers mentioned above have attempted descriptive analyses of available data on the aged from such sources as the Indian Censuses, S.R.S., N.S.S., selected social surveys, UN Demographic Year Books, ILO Publications etc. It is to be hoped that the authors would go still deeper and throw light on *why* the socio-economic status of the aged in India is what it is and what policy alternatives are available to improve that status. Their major findings are:

(A) *Demographic Characteristics*

- (1) Though the proportion of the aged in the total population of India is small, the absolute number is quite sizeable.
- (2) Population projections indicate that both the number and proportions of the old persons will increase in future.
- (3) Old aged dependency ratio has increased since 1901.
- (4) Sex ratio among the aged has decreased since 1901.
- (5) Percentage of widows among females is greater than that of widowers among males.

(B) *Health Status*

- (1) Age specific death rates among aged males are greater than those among aged females.
- (2) The major causes of death among the aged are senility, respiratory disorders (cough), and diseases of the circulatory system.

(C) *Economic Characteristics*

- (1) Work participation rate among the aged in India is higher than that for the total population.
- (2) Work participation rate for aged males is greater than for aged females.
- (3) Most aged male workers in rural areas are engaged in the primary sector.
- (4) Among the male non-workers, most are either dependents or retired persons; among females, most are dependents or engaged in household work.

(D) *Aged among the More Developed Countries (MDCs) and the Less Developed Countries (LDCs)*

- (1) Proportion aged in total population is more in the MDCs than in the LDCs.
- (2) Dependency ratio among the LDCs is greater than that among the MDCs
- (3) *eo* is higher among the MDCs than the LDCs.
- (4) Labour participation rate among the aged is more in LDCs than in the MDCs.

These findings confirm widely shared expectations. We may now take up the four areas relating to ageing indicated earlier, namely perception, research, policy and action programmes.

II. Issues in Perception

Correct perception of the problems of the aged and ageing population is of fundamental importance, because perception determines the direction of research, policy and programme implementation. The crucial question, therefore is: how, we in India and other Less Developed Countries (LDCs) should perceive the problems of ageing?

First, it is necessary to distinguish between problems of ageing at the macro, and the micro levels. Demographic ageing is a macro phenomenon which is witnessed when the proportion of the aged in the population increases, as a result of rising longevity and/or fall in birth rates. The micro phenomenon consist of the problems that the aged men and women have to face in their day-to-day living. Here, the main concern is to identify specific problems that the aged face at present and the problems that they may face during the next 20-25 years in the context of the Indian situation. The papers under consideration have mainly dealt with the micro-aspects.

Boardly speaking, there are three models based on distinctive perceptions of the problems of ageing. These are: (1) the Western capitalist philosophy (with

its demographic component of neo-malthusianism), (ii) the socialistic ideology, and (iii) the Gandhian universe of thought.

The Western model invokes the concept of economic rationality in social organisation. Whether classical, Keynesian or neo-classical, Western economic theory regards conditions of Pareto Optimality as the best economic outcome of rationality, irrespective of whether or not distribution of income and wealth is equitable. Wages are related to work and productivity, and unearned income to ownership of property. As such, old people who are unproductive have no claim in this optimal arrangement for any economic support from the society. Also, those who do not have any property—and these 'have nots' are in large majority)—have no unearned income. Under the circumstances, if the old are given any economic benefits, they constitute aberrations from optimally and hence are looked upon as doles or charity. The problem of ageing was so perceived in the early legislations for the poor and the old in England. This rather crude perception has recently taken a little sophisticated form. It is now argued that the increasing ageing of populations places an enormous burden on the young workers. It is neither feasible nor fair to carry this burden of the aged. Hence, it is pleaded that the existing policies regarding old age benefits should be revised. For example, Kingsley Davis and Oever, in their paper on 'Age Relations and Public Policy in Industrial Societies' published in *Population and Development Review* (1982) arrive at the following conclusion, "In the future, the emphasis on policy may shift from the needs and requirements of non-working elderly to those of younger workers. . . If they (younger workers) are now being *squeezed* by the *burden* of the older population, it is *neither fair nor productive*." (emphasis provided)

Majumdar and Chakrabarty argue in a similar vein when they declare: "Our socio-economic conditions do not enable us to have an adequate system of social security for the elderly of our country". The authors have not justified the legitimacy of this serious statement made by them.

Against this background, the basic issue for discussion is: Are we going to adopt the Western or quasi-western perception of the problem of ageing? Will it be logically correct and ethically justified?

I have attempted to answer the logical part of this question. I have tried to show that economic support for the aged is fully justified on logical grounds, even if we accept the Western premise of economic rationality. My argument is that human life has to be viewed as a continuum and that man's contribution to societal income is more than what he consumes during his productive period so as to fully justify social security claims during his old age. The evidence for this proposition is to be found throughout the course of human history in the form of everrising levels of civilization, in capital accumulation and in man's parental role leading to investment in human capital (i.e. his children).

The Socialist and Gandhian models perceive the problems of the aged in a

manner which is radically in different form. The cardinal principle of socialist thought is: from each according to his capacity and to each according to his need. The Gandhian concept of Trusteeship and Antyodaya can take care of the problems of all the poor and the under privileged, including the senior citizens. Against this background, the main issues for discussion are:

- (A) Which model is likely to be more relevant, feasible and potentially progressive, to tackle the problems of the aged in the context of the Indian situation—our traditions, philosophy, culture and value system? If the Western model is irrelevant to Indian situation as many believe, how best can we bring about structural metamorphosis without plunging the society into a violent revolution?
- (B) Does economic rationality satisfactorily justify transfer payments for the old? If not, what principles should govern the formulation of national policy to meet the problems of the aged.

III. Research Agenda Dimensions and Priorities

If we perceive the problems of the aged through Western approach with its concomitant Malthusian ways of thinking, the problems of the aged will surely be relegated to the lowest priority. Funds for demographic research will again be diverted to fertility, KAP and related studies, with little left for research on ageing. The complex question of ageing and the aged shows how the neo-Malthusian way of regarding the numbers as the singular problem of population and poverty is wrong and narrow. It should be remembered that even for the limited objective of controlling the size of population, old age security is essential. *A priori* reasoning as well as empirical surveys show that the poor desire a large number of children, especially sons, because of the security which they provide in old age (Leibenstein's Security Utility of Children). If old age security is provided at the societal level, motivation for family planning will get strengthened. Hence, there is urgent need for in-depth research on the problems of ageing. Dinesh and Rayappa point out though there is no consensus regarding the relationship between security utility of children and fertility, there is agreement that parents do get support from their children during old age.

For academicians, research on any subject begins with axioms and definitions. The first question therefore is: What is ageing and who is to be regarded as an old person? Dinesh and Rayappa, and Biswas in their respective papers have touched upon this aspect. It is, however, obvious that the meaning of ageing depends upon the context and purpose for which it is defined. For example, it is usual for employers to regard ages between 55-56 as appropriate for retirement. Then, we can distinguish between chronological age, mental age, etc. and ageing in

such cases would depend upon the phase when powers in respective spheres begin to show weakening. Apart from serious matters relating to definition of ageing, there seems to be also a lighter side to it. Some claim to be ageless—this is particularly the tribe of the politicians who would stick fast to their position of power whatever their age! Ageing in some industry may begin in early twenties such as in film industry when stars switch their heroine's role to that of a mother. There are two species who are very touchy about the ageing: the fair sex and the aged themselves: There is a saying: Time and tide wait for no man, but for a woman, time stands still at the age 20! About the aged, once a small girl was introducing her great grand father to her pretty girl friend. She said: "He is in his 90s". The old man angrily corrected: "No, in early 90s." One can be sure about the neo-Malthusian definition of ageing: You are old when a family planning worker (like an insurance agent) ceases to follow you with a view to motivating you for family planning!

Turning to serious matters the principal issues meriting research in the area of ageing are:

- (a) What should be the nature and priorities?
- (b) What are the aspects on which the relevant data are available at present at the all-India level and in the micro field inquiries? What is the quality of this data? What are the gaps? The papers for this session indicate the sources and nature of data available. They have also used them to describe the present status of the aged though they have not evaluated the quality of the data or the gaps therein.
- (c) What should be the main questions that need research? How can we coordinate the findings of research that has been done or will be done in the demographic, economic, gerontological, sociological and cultural aspects of aging to give us an integrated view of ageing of populations and of the problems of the aged?
- (d) Are studies needed for relating the problems of ageing to the dynamics of social change like urbanization, modernization, break-up of the extended family, the generation gap, etc.? If so, what are the data requirements? How should such studies be designed? Should these be mainly reflective, analytical or empirical?

Population ageing is a phenomenon which necessarily involves looking into the future. The teenagers of today are going to be the old 40-45 years hence. No group of social scientists is more fit than technical demographers to do this job of futurology. There is a great need of forecasting for policy decisions. We must know *how many* old people would need *what* assortment of goods and services *when* (i.e. during various years over the next 40-45 years) and *where* (i.e. tribal, and rural and urban areas)? Such projections are essential to provide guidelines

for perspective economic planning. Obviously, the greater the proportion of the aged (second childhood) and the less the proportion of the infants in the population, the greater will be the relative demand for goods and services specific to old age, like dentures and walking sticks, and lesser the demand for goods and services specific to infants, like feeding bottles and toys. In the field of health, more of gerontologists and nurses, and less of pediatricians and baby sitters will be required. Population projections by age and sex, along with projections concerning the requirements of such population groups for different goods and services would help in deciding the produce-mix that the economy should have in time to come and hence the investment pattern. Thus, integrated demographic-economic research in the area of projections relating to population requirements for living on the part of different population groups and economic planning becomes priority research in a population which is heading towards demographic ageing.

There is one issue, perhaps, of the most basic importance. The question is simple but the answer is not. The question is where are we going as Indian society, economy and Polity? The relevance of this broad issue with reference to the problems of the aged becomes clear, when we realise that, thanks to rapid urbanization, the family as a cohesive unit is breaking down and the old people confront grievous problems of survival a living; neither the family nor the society may come out to help them. Since 1951, we have adopted heavy industrialization as our model of planning. And we have seen the results. India's leadership has chosen to adopt almost imitate-in social policy and planning, the giant top-heavy economic structure and the lavish life-styles of the affluent Western countries. This is something which the country can ill-afford in the present-day conditions. The results have been rising unemployment, inflation, inequality etc. in economic life and the fast erosion of the precious traditional values (like respect and care for the aged, etc.) in the socio-cultural sphere. The irony is that this assessment is not that of a critic of government policy, it is of the government itself. The Sixth Plan Document (1979-84) itself admits that despite planning over several years, we are nowhere near the goals implicit in an egalitarian social order. The issue for fundamental social research, therefore, is to re-appraise the very premises of the model India has overtly or implicitly adopted in her social policy and planning. We come to the same basic question. Is the Western approach to solve our problems the right one? Does it need modifications to suit Indian conditions? Would modifications work, or is it really that should we just totally discard this approach? What alternatives are available? Would some sort of a truly socialist approach fit? What about the model of our own soil, viz. the Gandhian approach? To be specific, would these alternative approaches provide fairer deal to problems of ageing and aged than the model of the highly industrialized Space-age economics of the advanced societies? Though one may deal with specific problems of ageing, it is necessary to do research in this area

with the overall perspectives of social policy and in an interdisciplinary context involving demographic, economic, medical and socio-cultural aspects.

IV. Policy Issues in an Ageing Population

Correct perception and scientific research are essential inputs for policy formulation. Without them, policy maker is like a blind man leading the way for rest. Some policy issues were implicit in the above discussion. These may be stated in more explicit form. The basic issue is what social order is more likely to effectively meet the requirements of the aged and what socio-economic policy-package would help create the desired order? The more specific issues are following.

- (1) What should be the nature, form and content of social security for the aged that may be evolved in India? Should social security and benefits for the needy aged include provision of (a) basic necessities of life, viz food, clothing and housing (b) medical care, (c) recreation, (d) facilities for continuing education in new skills, etc.
- (2) Where are the major constraints in providing adequate social security for the aged? Are they related to quantum of resources available or to their equitable distribution?
- (3) If old age pension is introduced at all-India level, what should be the criteria for eligibility? (obviously, those old citizens with wealth or power, who can afford to spend holidays abroad extravagantly, do not need old age pensions!) What should be the amount of pension? Should it vary according to circumstances of each individual? Should the amount of pension be linked to consumer price index? Inter alia, Majumdar and Chakrabarty have given information about West Bengal Government's 'farmer's pension scheme' (Rs. 60 p.m.) and have pleaded for bringing more people under this scheme.
- (4) Who should contribute for old age pensions-state, employer or employee, and in what proportions? What about the large number of self-employed persons? Similarly, what about the equally numerous workers who are casual workers almost throughout their working life?
- (5) Until full social security is provided at the state level, should we have a legislation which could force sons and daughters to provide basic needs to their aged parents, in case the former just wash their hands of all responsibility?
- (6) The aged are usually alienated from the main stream of social life. What policies should be designed so as to sustain their interest and promote their participation in the economic social and cultural activities? There is a saying: "You can't teach an old dog new tricks." There is no truth

in this. Old persons can learn new skills and be useful to themselves and to the society.

Programme Implementation

Government policies, rules and regulations have to be translated into specific and concrete programmes of action which would reach the target population. Action programmes for the senior citizens would relate to provision of various facilities for them like subsistence income (in pension form), housing, hospital services, medical and health care, recreational facilities, opportunities for continuing education, concessions in travel (e.g. travel to religious places), etc. It is a sad commentary on the efficiency of bureaucratic machinery, political leaders and the general ethical standards at all levels that the benefits of most well-intentioned programmes meant for the weaker sections are usurped by the middle men or by the rich and influential sections in the localities.

Against this background, the following issues merit detailed consideration.

- (A) What should be the over-all scope of the action programme for the aged? What aspects of their levels of living should be covered by such programmes.
- (B) How can one identify each individual case in every household in every habitation, which would need provision of economic support for old age? In this respect, it is extremely important not to miss a single case of extreme vulnerability such as destitute widows, very old persons (say beyond the age of 80), will it be desirable to prepare Identity cards for each old person, or a special Register of Senior Citizens?
- (C) How can we ensure that the benefits meant for the aged do not get pilfered or exploited by others in any way, but actually reach them?

Conclusion

The issues raised above represent something which unexceptionally concern us *all* i.e. each one of us in this country. For, it is not given to us to age or not to age. Ageing is genetically programmed into our life since very conception, though modified by environmental factors. All inevitably age, whether educated or ignorant men or women, rich or poor. In this country, only a microscopic minority of the old people who are well-placed may not have to worry for the future, and may therefore, take this problem in a casual manner. But it should be remembered that even Kings have become paupers in history. One should not forget William Shakespeare's King Lear!