

Self Sustenance of Senior citizens of India: A csr Initiative.

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Abstract: With less income or little income, old age has become a great deal to worry in bigger cities of India. Even though, government supports the senior citizens with old age pensions, it only helps to cover basic living expenses. Instead of increasing the load on government, let these senior citizens relocate to villages and let government build old age homes in these villages with civic amenities. This will not only improve the living standards of senior citizens of india but also enable them to lend soft loans.

Keywords: oldage homes, pension, reverse urbanization, living standards

Introduction: With the growing inflation in India, old age life is becoming more cumbersome day-by-day. Especially in metro cities like Delhi, people have to think twice to visit a doctor for general health check up. Even though government is supports the poor, it is only with nominal amount to cover the basic expenses. In this light, the undersaid policy would improve the living standards of old people.

Literature survey : Pramudya et al states that dynamism is observed within the state, across governance levels, and in terms of personal levels, more than institutional levels, between Indonesian state and non-state initiatives[1]. Ourvashi Bissoon states that Mauritian tourism industry improved their corporate image as responsible corporate citizens with symbolic behaviour often referred to as green washing[2]. Mark Anthony Camilleri mentions that the academic discourse of Corporate social responsibility moved away from 'nice-to-do' to 'doing-well-doing-good' mantra. By linking CSR initiatives with profit motive, multinationals would be able to address their societal and environmental deficits across the globe, while adding value to their businesses [3]. Gunarathne et al reveals the difficulty for a standardised set of sustainability indicators to make their intra and inter industry comparisons of the eco-innovations. Gunarathne advocates for broad sustainability indicators to represent the wholeness of the system while capturing long term impacts[4]. F Javier Manzanares states that the UNFCCC fund aims at 50:50 balance between mitigation and adaptation investments over time. A balance between mitigation and adaptation activities is crucial and aims at balanced flow of international climate finance [5].

Policy Definition: Let old age homes be transferred to or newly established in villages where population is less than 5000. let a solar power plant be established in old age homes for the sake of self sustenance. It helps the old age home from relieving off the burden of monthly electricity bills. This also has a cultural impact. It helps preserving Indian heritage of looking after the old. This also aids in economic development at grass root level as per bottom up approach.

Years	Total Population (millions)	60+ (millions)	80+ (millions)
2000	1008	76	6
2050	1572	324	48

table 1: statistics of Indian population ageing[6]

Description: Today, India is one of the youngest nations in the world. The entire world looks towards for energetic and ambitious working youth population of India. But there are constraints with this growing population. As a part of employment, much of the youth goes abroad, migrate or at least moves to other towns and cities. This leaves the youth with no option other than deserting their elderly parents. As per GOI, by 2050, a total population of senior citizens would be 1572 millions. These senior citizens need varied medical care. Those who are affluent could manage but those people who live on govt given old age pensions could rarely afford any medical care.

Methodology: Across India, there are 498 villages in different states where population is less than 5000. Mostly, the primary occupation of these villages is agriculture. So, food costs less in these villages. When old age homes in cities like Bangalore, Chennai are relocated to these villages, the old age homes live more happy and peaceful due to less operational costs and lesser costs of living. A few of the CSR initiatives have been listed out as below, in this direction.

CSR initiatives:

- 1) Let the old age homes in metros like delhi and bangalore be relocated to villages with population less than 5000.
- 2) The old age homes across India be solar electrified so that the old age homes will be relieved from paying huge electricity bills. Government gives subsidy on solar panels. Let government directly install panels or train youth to open panel installation companies in various regions of the country.
- 3) Let a government medical practitioner regularly visit old age homes for the medical check up of the old. As long as a person lives, he/she should be healthy and happy.
- 4) Let economically weaker youth be employed in the houses of old people on monthly wages as maids, upon request. This gives security to the old and also generates low level employment. Let police give clearance as to the background of these maids or servants.

Usually, people think of health care in old age. Let the doctor employed in government hospitals visit the old age home for the sake of senior citizens. Usually, primary health care centers are established in every village. Thus, health care would be also available in these villages. The current population below poverty lines is 22.2 percent. The aged between 60-79 receive a monthly pension of Rs 300 and those aged above 80 receive a monthly pension amount of Rs 750 [8]. Assuming a life expectancy of 100 years, let indicators be selected as 0.35 and 0.2 for both age groups. After calculation, average monthly economy inflow to each village would be 6,15,553 INR. Thus, old age homes could afford themselves of roof top solar power plants, solar water heating systems and other civic amenities, in a given span of time. Also, this eliminates the need of agricultural loans from banks to a larger extent. Because, each old age home could be registered as a society and lend soft

loans to farmers of the village. However, the village has to add-on a population of around 7 lakhs in a span of 33 years, by 2050. This turns out to an annual population addition of 21,235 on average. This necessitates construction of multi storied buildings in these villages for old age homes, instead of consuming farming lands. The population density and uneven spread of these 498 villages among different states of India poses a problem in lives of the below poverty line people to adjust to the climate and local food habits, given their age. So, some old age homes may have higher population and some may have less head count. Moreover, with addition of 20000 people, the village population becomes 25000. It seems unmanageable at the first instance but due to apartment culture and the kind of amenities, it becomes easy to manage the headcount in the given rural area. Also, it proceeds in a geometric progression style of reverse urbanization in adding old age people to various rural areas and improving their living standards. Taking mortality rate into account, the population decreases by 7.3 deaths per thousand people every year. The villages in a given panchayat could bear some load of the given population so that the economic inflow would be distributed equally among villages in a given panchayat. Table 2 gives the spread of 498 villages across the country.

State	Number of villages with population less than 5000	Population
India	498	19,55,909
Jammu & Kashmir	24	84,234
Himachal Pradesh	29	87,351
Punjab	18	75481
Uttarakhand	14	34787
Haryana	8	31172
NCT of Delhi	4	15039
Rajasthan	10	41776
Uttarpradesh	26	108,048
Bihar	9	34690
Sikkim	3	9892
Arunachal Pradesh	9	26085
Nagaland	2	9380
Manipur	7	27,780

Mizoram	8	28,033
Tripura	1	4827
Meghalaya	1	4846
Assam	28	111,637
West Bengal	85	371378
Jharkhand	29	131447
Odisha	29	123,216
Chattisgarh	13	58,625
Madhya Pradesh	11	45846
Gujarat	31	71222
Maharastra	26	103,461
Andhra Pradesh	6	25762
Karnataka	14	55873
Goa	8	36689
Lakshwadeep	1	4419
Kerala	8	36506
Tamil nadu	35	153,666
Andaman and nicobar islands	1	2741

Table 2: state wise list of villages with population less than 5000 [7]

Indicator	Dimension
Expected senior citizens by 2050	1,57,20,00,000
Bpl senior citizens by 2050	$15720,00,000 \times 22.2/100 = 34,89,84,000$
Number of villages with population less than 5000	498
Distribution of old age home population to each village from 2018- 2050	$34,89,84,000/498 = 7,00,771$

Addition of head count in a year on an average to each village	$7,00,771 / 33 = 21,235$
years of pension for 60-79 age bracket	0.35
Pension to the age group 60-79	$300 * 0.35 * 32,40,00,000 = 2,91,60,00,000$
Years of pension for age above 80	0.2
Pension to age group 80 and above	$750 * 0.2 * 4,80,00,000 = 7,20,00,00,000$
economy inflow to each village by 2050	$10,11,60,00,000 / 498 = 2,03,13,253$ INR monthly
average economy inflow	$2,03,13,253 / 33 = 6,15,553$ INR monthly

Table 3: indicators on economy inflow to each village.

Conclusion: The retired and old lives will lead a peaceful life in villages with the minimal old age pensions given by the government. The occupation of villages with less than population of 5000 is mostly agriculture. So, food will cost less and operating the old age home will be a bit easy. Less pollution means more life. And the space occupied by old age homes in urban areas could be used for commercial purposes or schools. Also, urban slums could be eradicated to a major extent. Solar electrification of old age homes is a big leap towards self sustenance at old age. Solar electricity also reduces the demand for conventional electricity production and thereby reduces ecological carbon footprint of power sector.

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