

Book Reviews

Moneer Alam. *Ageing in India: Socio-economic and Health Dimensions*. Delhi: Institute of Economic Growth. 288 pages. Indian Rs 695.00.

A while back I read an interesting news item in the Indian daily *The Hindustan Times* (dated July 21, 2006), giving results of one “HelpAge India” survey, which made me wonder how much things have changed in our part of the world. Among the many findings of the survey the salient ones were that: one out of eight older people feel no one cares they exist; 13 percent feel trapped within their own homes; 21 per- cent feel more or less alone and socialise with very few people; and, most importantly, more elderly couples are choosing to live independently. With these rather unexpected findings still lingering in my mind I came across a book, *Ageing in India* by Moneer Alam, which deals with the gerontological transition in India and the multifaceted issues linked to it, and, needless to say, I was eager to know what the book had to say.

The transition from having around six children per woman during the 1950s to around two births per woman in 2005, accompanied by increasing life expectancy in India, is attracting the attention of scholars to ponder over the reasons and consequences of these changes, and Alam’s book is a remarkable empirical research in this direction. The book not only presents the state of ageing in India but also links its repercussion for the economy and society at large. The book also raises questions regarding certain conceptual issues that can be significant in analysing the ageing process. These include concepts of old age poverty, inclusion of the aged in the changing economic structure of the country, and also the concept of the functional health of the aged.

The book has eight chapters, each dealing with different dimensions of ageing and its ramifications. Chapter One gives an overview of the issues dealt with in the book, such as the fertility-mortality transition, increased life expectancy in India, and public policy issues like declining returns to savings and the aged. Chapter Two highlights the conceptual, behavioural, socio-economic and health issues related to ageing. Alam believes that an economic-demographic mismatch is taking place in the country due to the bulging young and old populations, accentuated further by the large socio-economic and health disparities prevalent in the country, specifically among the aged. The gender dimension is found to be most worrying as older women were more likely to be sick, living alone and lack chances of becoming heads of households.

Chapter Three presents characteristics of the sample households included in the survey of the elderly in Delhi, focussing on major income sources of the elderly, their pattern of expenditure, health practices, nature of inter-generational relationship, consequences of growing a economic burden on familial transfers and any available public support system. Based on the evidence of this survey, Chapter Four discusses the socio-economic issues of the elderly in India. The poor and lower middle-income elderly still primarily rely on familial support, and the concept of old-age savings has not yet

matured in the country and remains confined to high and middle income elderly. Such savings are mainly in the form of bank deposits and are thus vulnerable to fluctuations in the profit rates.

In Chapter Five, Alam turns his attention to the health and functional deficiencies of the elderly, and its linkages with socio-economic factors and the public health delivery system. A high rate of disabilities is found among the older-olds affecting not just their ability for activity but also their very survival. The functional disabilities are found to be not just a function of age but are also linked to sex and health related factors of the aged, including disease, frailty and lifestyle. Chapter Six focuses on the perceptions of the non-elderly regarding caring for the aged and planning for self-ageing. These factors become all the more vital in the light of the increasing cost of living, especially the cost of the health provision, and the formalisation of the labour market which is reducing opportunities for the elderly to be economically active. In the absence of any aged public support mechanism the significance of the familial support becomes all the more important. The evidence suggests that socio-religious and moral factors encourage people to take care of their elderly, especially by the younger siblings. A sense of altruism, as Alam refers to it, still prevails between the young and old as care is provided by the young even in cases where the old have no wealth to bequeath.

The last two chapters deal with the public response to old age income security followed by some policy recommendations by the author. Various plans by the government, including the National Social Assistance Scheme, National Old Age Pension Scheme, Workmen Compensation Act, and Employees' Estate Insurance Scheme, are reviewed and along with identifying loopholes in these schemes the author gives an account on how these programmes are under funded and even then the funds are underutilised. Eligibility criteria and target beneficiaries, funding, respective contribution by the aged and government, declining interest rate regimes and rising inflation are some of the issues that raise questions over the structure of these schemes. For example, the National Social Assistance Scheme that intends to provide security to the destitute elderly is dodged by under-coverage and an arbitrary ceiling formula to determine the size of the beneficiaries, along with using a definition of destitution given by the Central Government which might not be relevant at the state level. With growing numbers of the elderly in the population such issues can put the very well-being of the aged at risk.

The book ends with identifying areas that need policy interventions if the aged are to be provided security, with Alam stressing the need for all policies to be gender and region-sensitive as women and rural elderly are more likely to face difficulties than their male and urban counterparts. Along with the rather routine suggestions of alleviating health and economic status of the elderly, the book gives an interesting recommendation of having differential rates of return to old age savings. The book advocates for a larger role by government to provide income security to the aged as "pure privatisation may not work". Some of the steps wanted in this regard include public guarantees against capital risks and a minimum return on pension funds. In the time when neo-market pro-market economic regimes are the mantra in India these are very courageous recommendation given by Alam.

The issues discussed in the book, though based only on the Indian experience, are not peculiar to India alone. Other developing countries, especially those in the region

including Pakistan, having somewhat similar socio-economic conditions and a growing aged population have a lot to learn from the book. Despite being an analytical and empirical piece of work, the language and writing style of the book are simple and even a layman can comprehend the issues related to an ageing population and steps needed to make ageing a graceful phase, which is not possible without social, economic, mental and physical well-being. The issues discussed in the book and the holistic approach adopted by the author would not only interest sociologists and demographers but also the policy-makers.

Coming back to the question that made this book catch my fancy at first—are the aged of today becoming different from their predecessors? From what the book says, the answer would be yes! As Alam concludes, “On living arrangements, the aged are apparently losing interest in co-residing with children. A majority of them preferred to live independently, though close to their siblings”, and also, “Most respondents did not agree that a large family with too many children help ensure old age security” (p. 257). These are definitely views that sound different from what the elderly of yesterday might have believed. With changing perceptions of the elderly, changes are also coming in the issues linked to them and the whole process of ageing as such, calling for a more proactive policy formulation that eases the lives of the elderly without denting larger national economic goals. This is exactly what the book talks about, making it a timely effort to elude towards the serious need to plan strategies in advance to counter the repercussions that ageing might have for a developing country.

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