

Strengthening Active Aging through Older People's Association and Economic Activity of the Older People in Nepal

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Abstract

Aging is a natural lifelong process ending in death. Many older people are living in poverty. Older people are generally considered dependent on others as they grow older. The purpose of this article is to explore the entrepreneurship activities of Nepalese older adults. Data for this study were collected from the project Help Age International (HAI) implemented in Nepal. Qualitative data observations and interviews were used to collect data. The findings of this study show the formation of the Older People's Association (OPA) has supported many older people to participate outside the home in various social activities. Moreover, regular deposits through OPAs offer little help. OPAs support older people in their need of financial support to implement minor entrepreneurship. Older people who received support were pleased and were actively involved in their activities and also regularly deposited money in them. Subsequently, older people's participation in social activities has increased and also helped to lower elderly abuse, loneliness, and depression. Local governments should promote such activities which will help with healthy aging.

Keywords

Aging in Nepal, Active Aging, Older People's Association, Older People, Healthy Aging

1. Background

The fact we are facing is that the world is greying at an alarming rate. Aging is a natural, lifelong process that starts at conception and concludes with death [1] [2]. Regardless of each country's degree of development, the world's population

aged 60 or older is predicted to rise significantly in the coming years. Longer life spans and falling fertility rates are together causing a crisis. Education and technological advancements, as well as improvements in medical care, food distribution, and public health, have all played a role in people living longer [3]. On the other hand, as people age, their physical and cognitive abilities deteriorate and the prevalence of chronic diseases and disabilities rises [4].

Millions of older men and women in low and middle-income countries face severe problems of poverty and poor health. Older People (OPs) identify health and income security as their key priorities; their health status not only determines their physical, mental, and social well-being, but in many cases, health status is also crucial to their ability to earn an income despite the absence of pensions or other sources of income. International development policy and practice, in the larger context, continue to ignore OPs as both target populations and indirect beneficiaries. The Millennium Development Goals (MDGs) make no direct reference to them. While MDG 1 committed to halving the number of people who live proportion of those living in extreme poverty by 2015, the deep poverty of millions of older men and women makes it likely that they will remain in the “other half” not reached by programs aimed at achieving the MDG targets [5].

Individuals 60 years and older are considered older people (OP) in Nepal [6]. In the last few decades, the life expectancy of the Nepalese increased rapidly [2] [7] and the OP growth rate is higher than the total population growth rate [2]. A report shows the number of OP is projected to increase rapidly in the future [8]. Family and household poverty seem to have a particularly severe impact on the youngest and oldest family members. The key role that older men and women often play in supporting households and communities remains largely unrecognized and unrecorded. In Nepal, the family serves as the primary caregiver for OP, assisting them with daily tasks and providing them with various forms of support [2] [8] [9] [10]. The latest situation shows traditional norms and values eroding due to shrinking family size and increased migration of youth looking for better opportunities [9] [11] [12]. Many older people are left behind in the countryside and some are even still working to support themselves. The rapid increase in the older population in Nepal coupled with the rapid social changes resulting in the gradual breakdown of the traditional joint family system and ever-increasing financial constraints at the national level is likely to continue to pose serious problems for the elderly. Moreover, some parents in developing countries have children as a form of insurance for their later life, so the children can take care of them. However, with much of the younger generation leaving home for better opportunities, many older people live alone or only with a spouse and struggle hard for their livelihood.

2. Methodology

Data for this study was taken from the Help Age International-supported

Strengthening Active Ageing in Nepal (SAAN) project in Nepal. The SAAN was signed between the Social Welfare Council (SWC) and Help Age International Nepal (Help Age) on 24 September 2014, for a three-year operation period until 23 September 2017. Help Age's further humanitarian interventions in Nepal post the April 2015 earthquake were then amended into the existing SAAN project agreement and approved by the SWC on 27 October 2015. SAAN-NERP is thus a holistic endeavor that integrates Help Age's work in 14 districts and 61 villages, with delegated area coverage on themes such as livelihood, disaster risk reduction, health, and research. The findings here included are based only on the qualitative study based on the final monitoring and evaluation of the study carried out in 2018 [13].

The overall objective of Help Age's SAAN project was to empower Older People in Nepal and their families through an Active Ageing approach wherein Help Age envisions that Older People can continue to be active (socially, psychologically, physically, and mentally) and contribute to their wellbeing, that of their families and to the wider society. SAAN comprises several thematic areas of activity including sustainable livelihoods, health, emergency/disaster preparedness, and advocacy and campaigning.

Permission for this study was carried out from the Social Welfare Council, Kathmandu, Nepal, and also from the local governments.

3. Results

Help Age International has supported the formation of the Older People's Association (OPA) and also deposited some money in the account OPA. OPA members could borrow money from it to carry out some income-generating activities. Project monitoring was also carried out through the OPA executive body. Case Studies and Focus group discussions are presented in these results.

3.1. Individual Case Studies

Case 1. Ms Rasmi Kharel (name changed) 64 from Jhapa became a member of OPA three years ago she is running a small shop in the village taking some support from the OPA. She has started to save Rs 50 per day in a local bank and saved around Rs one lakh so far. She actively goes to buy required goods in the nearby whole seller shop. Being busy in the self-created job has given her lots of satisfaction and she has made herself very active too in her community. She used to feel sick if she had to spend the whole day at home. Her shop is on the entrance corner of a high school.

Case 2. Ms. Jaya Ram (name changed) is 67 years old. She used to live in a joint family. Her husband died a few years ago. She was mistreated by family members. She started to live alone nearby in a separate small house. Her house was near to Indian border. She became a member of OPA and borrowed some money to start small business activities targeting weekly local businesses hot buying some goods crossing the border. She was happy as she could make some

money through the financial support of OPA. She was also depositing daily Rs 50 with the OPA group. She used to share her problems with OPA and they supported her socially as well. She goes to meet the OPA office and talks with other people coming there. Due to her regular interaction with OPs and social and economic support, she is feeling happy and healthy.

Case 3: Ms. Durga Maya Timilsina (name changed)-63, expressed that “Now we are aware, we can raise our voice for our rights. At first, we were accused of raising our voices by family members but now family members take it easy. Due to our effort, we could check our eyes at our local level and we got reading glasses. It has increased our expectations too. If some older people have some kind of abuse by children, we go together just to ask what’s happening. It has helped to reduce the cases of elderly abuse also.

3.2. Interaction with OPA

Case 1: Eastern Nepal

It is quite difficult for poor OPs to borrow money from others. OPAs members could borrow up to Rs. 10,000 loans for some income-generating activities. It has supported their livelihoods. Some older people were engaged in vegetable farming and it has also helped to have good relationships with family members. Widows have comparatively lots of problems compared to widowers. Widows are more benefitted from the loans they receive through OPAs for their livelihood support.

Every member has to visit the OPA office at least once a month to deposit their monthly savings. It has helped to tend to save some money in the OP. OPA activities have supported OPs to come outside of the home and interact with like-minded people. They were also involved in launching the health camps in their locality. OPs gather and discuss different issues including some problems and also try to find solutions. Talking with others has supported solving some mental health-related problems like depression and loneliness as well. It has supported OPs to live an active and healthy life.

Case 2: Central Nepal

Many older people do not have a regular income of money so, we have started it with a monthly deposit of Rs 30 per month so that we can cover many older people. We have provided agricultural and love stock-related training and exposure visits as well. It has encouraged many OPs to start small-scale farming and livestock-related activities. Technical support was provided in coordination with local bodies. Needy OPs borrowed money from the savings they have made through OPAs.

It supported older people active, busy with their work and contributed to the family income as well. Indirectly it has supported doing some exercise and is easy to pass the time. It has increased the happiness in the OPs.

Still, some OPs were not in their coverage saying they do not have money to deposit monthly. The government should also support the poor elderly. OPAs should focus further work to make an environment where the elderly can live

with dignity in the family and society. Regular programs are required to minimize the gap of intergeneration.

Case 3: Central Hill

OPAs have supported OPs to come and interact with other members from the same place. Instead of spending time being idle in the home, it has made older people active and talk about different issues. This type of gathering is also becoming a means of entertainment as well.

Through training and other support, some OPs have started to start their small business work. Some OPs doing mushroom farming, some have kept pigs, and some have poultry.

On the other hand, youths are unemployed. OP activity has encouraged youths also to be active and productive.

Further, on the death of OPA members, they have started to publish condolence messages on their notice boards and also go to visit family members. It has also attracted many OPs to be united through OPAs.

Case 4: Central Mountain Nepal

OP gathering increased after the formation of OPA. It supports to exchange the happiness and sorrow. Further, negligence and abuse of OPs are also reduced in the family and society. A culture of respecting senior citizens has also started again.

3.3. West Nepal

OPAs provided great support during the time of crisis due to the earthquake. Many people think now elderly are useless at home, but it's good that they are active now and their relationship with other family members has improved. If the OPs do not have any cash source other family members neglect them, but start to love them if they have money although it may be in a small amount. "Our mother is going to get some money" ...created a positive attitude toward OPs. There is no single model that can be sustainable for active aging, the main thing is government should own the concept of active aging has support the needy ones, they say "*chhorole ta didain aru kasle dinchh ra hamilai paisa*" The literal translation is my own son does not give me money, how can we expect from others?

Participating in the gathering of the elderly has lots of benefits.

- See many members
- Feel very happy in the group
- Helps to pass the time
- Know who has what sorts of problems
- A widow who does not any property nor income (child widow) was also very happy to be a member of OPA
- People hope to get social support from OPAs in case of problems

Practical Intergenerational training organized in the school was very effective, which has increased respect for senior citizens from school children. Many OPs were lured by the exposure visit, women elderly participants reported "*swarg*

gaye jasto aanand aayo” literal translation is it was feeling just like we went to heaven.

3.4. Key Informant Interview

The most important program we launched is to reduce the inter-generation gap, this awareness program is the most important everywhere in the community. We all should be aware of our duty and responsibility. If we violate duty and responsibility, that’s the main reason for conflict in the family. Old Age Home is not a solution for the elderly but an alternative for the homeless. The elderly should not immediately transfer the property to their children.

Major Achievements OPAs gained is to develop inclusive culture in the planning and implementation process of Disaster Risk Reduction as well as community-level development initiatives. OPA was established as a pioneer group to advocate the issues of older people at their local level. OPAs access to local resources whereby they have been able to disburse the fund for capacity-building activities in their communities. OPAs are supporting OPs with entrepreneurship idea to materialize in the local context. OPAs have supported having an environment of being active, productive, and supportive to others as well (Figure 1).

4. Discussions

In Nepal, older populations are increasing rapidly [2] [14] [15] and the aging will continue [14] [16]. The latest data shows that the aging population of Nepal is increasing rapidly, and the aging seems magnified because of decreasing fertility and mortality [16]. The proportion of the older population is increasing faster than the UN projected [17]. In Nepali culture, children are considered insurance for aging, and norms of filial responsibility are an important factor behind intergenerational relationships [10] [15] [16] [18] [19]. However, a recent study shows that traditional systems of support are in crisis and many older people have started living in old age homes [16] [20] [21] [22] [23]. This qualitative descriptive study is the first study that has focused on how the initiative was carried out to make active in old age.

As part of its developing social protection provision, the Government of Nepal introduced the first social security program in 1994-1995. The program provides non-contributory benefits (cash transfers) to eligible beneficiaries: individuals with disabilities, widows, Dalits senior citizens of Karnali Province, and OPs aged 68 and over. The monthly allowance provided to older persons is Rs 4000 per month [24]. In Nepal, family support is a major source of support and income for older people, but more than 50% of older people’s major income is the old age allowances received from the government. Older people may receive income support from agriculture, and from sons and daughters as well, less than 10% of older people in Nepal receive pensions.

Many older people in Nepal and elsewhere are living in poverty. Accurate information about old-age poverty is scarce. Furthermore, evidence of poverty



Figure 1. Older people gather during the interaction program while visiting one rural area.

rates among older persons is limited to selected country- or regional-level studies. Poverty is a major threat to the well-being of older persons. Aging presents a significant, additional risk of becoming or remaining poor. In later life, people reduce their working hours or stop working because of retirement options or health issues, and when they need to or prefer to continue working, many earn low wages. Studies show that poverty rates are higher for older people than for the population in general [25]. In many countries, the absence of social protection systems with high coverage and adequate benefits, their assets and savings, when savings exist, are usually not sufficient to guarantee adequate income security until the end of their lives. This makes older persons particularly vulnerable to economic insecurity as well as poverty and with limited options [26].

Nepal's social security system for older people faces challenges in terms of sustainability. As life expectancy rises, the number of recipients will grow. This puts a strain on the national budget to keep funding the program at its current level. The allocation of budget for social security was NPR 125 billion in FY 2019/20, the allocation rose to NPR 190 billion in FY 2021/22. The allocation was 25 billion in FY 2022/2023 and it is 32 billion in FY 2023/2024. This shows a growing investment in social security. Though the allocation is rising, it hasn't kept pace with overall budget growth. So, there are many questions arising about the sustainability of old age allowances as the government has to allocate more than 10% for the old age allowances only.

This study shows the formation of OPAs supports older people. Older people gather and share their problems with similar age groups. Many older people would spend time within the household and, subsequently, feel bored. They have also been supported. If any older member is not seen visiting the OPAs, other members will check on them. If OPAs are abused in any way is that they share information with others OPAs also lower loneliness, depression, and increase happiness. Walking together and socializing with friends has benefits and can also improve the sleep quality of older people [27].

Further regular deposits of money through OPAs help save money. Savings

are borrowed by others who need money and, hopefully, they return it on time. It also helps some older people to increase or start their own businesses as well. Borrowed money can also support income-generating activities. Having some income in old age has helped to change the attitude of family members towards them as well, increasing their dignity and also giving them decision-making power in the family and society.

This study found many OPs were interested to do some kinds of income-generating activities. However, they lack sufficient funding. Also, there were problems with the marketing of their product as well. Local governments should take initiatives on how they can be funded for their entrepreneurship and ensure that there is a market for their products.

Further, talk programs through health personnel have helped them to follow the lifestyle of healthy aging. Being active or having healthy aging has lots of benefits. Studies show being active and healthy as people get older includes increasing well-being and participation, recovering from illness more quickly, reducing the risk of getting a chronic disease, and preventing falls and sleep quality as well [28] [29] [30]. Older people who stay healthy, active, and independent can continue to contribute their skills, knowledge, and experience to society.

5. Conclusion

The older population in Nepal is increasing rapidly due to decreasing fertility and increasing life expectancy. Traditionally, older people are considered dependent on others as they grow older. However, in recent decades, decreasing family size, migration of children, and modernization has created some crises in the care system of the elderly. Many older people live in poverty. Being a member of an OPA allows older people to increase their social network and actively be responsible for their own rights and responsibilities. Furthermore, those who are involved in income-generating activities through the money borrowed from OPAs have supported many needy people. Indirectly such a type of activity has supported living healthy aging and supported the well-being of older people.

Conflicts of Interest

The authors declare no conflicts of interest regarding the publication of this paper.

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