



GOVERNMENT SCHEMES FOR OLDER PERSONS IN THE CONTEXT OF PATNA DISTRICT: A DISSEMINATION STUDY

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Abstract

Social security schemes for the elderly are very much required in the Indian Society to safeguard the welfare and living being of the older age group people. The present study aimed to see the effect and benefits of the government scheme to solve the problems faced by the elderly in Patna Sadar, Danapur, Fulwarishariff, Fatuha Block under Patna District of Bihar. It is very evident from the recent study that these older age group are getting different benefits from various government schemes although a lack of awareness about most of the schemes were seen amongst them. Therefore, a lot more efforts are needed to reach these people with these schemes as well they have to made aware about the various schemes about them so as to garner maximum benefits out of it.

Introduction

In the changing environment, social security schemes for the elderly are negligible. Due to poverty in the country, the possibility of Savings for old age is ending. The traditional system in the name of social security in the form of a joint family is also flowing under the intense impact of disintegration. Ekanki (Nuclear) families in which the elderly has no place have made these problems serious. Modern society is youth oriented where values like utility, productive capacity, health, liberty, achievement, individualism etc. are becoming important among which the elderly are feeling helpless and meaningless. The basic tendency of old people to think of them as a useless thing is increasing; they are getting worried about old age. In all these changed, living conditions, it seems difficult and impossible for the elderly.

The main objective of this study is to see the effect and benefits of the government scheme to solve the problems faced by the elderly. From this study, it is also important to look at the positive effect of government schemes being done for old men and women at the physical, social and financial level. Seeing the effect of government planning on the elderly living in urban and rural areas is also the main reason for the study. The objective of the important study is to see the effect of the government scheme on the educated and uneducated elderly.

Study method

The research study presented was done in the context of Patna Sadar, Danapur, Fulwarishariff, Fatuha Block under Patna District of Bihar. About 100-100 old people were selected from all these blocks. The proposed study was done on the basis of model. A total of 400 elders are included in this

model. In this sample, 100-100 elderly persons whose age was 60 years or above were selected in four blocks. The number of women and men in the elderly is kept at par, that is, half the old women and half older men. There are equal numbers of educated, uneducated, urban and rural areas. With the help of a personal paid form, necessary information is taken from the elderly, as well as the questionnaire regarding the points of study was answered by the participant. For research work, subject related information is obtained from the interview method. Data from primary and second sources such as books, newsletters, government and non- government organizations are provided. The information received from various sources has been classified meaningfully. Based on the analysis, the report has been prepared as per the table.

Government facilities for the elderly: Senior citizens have been given the status of prominent citizens by the Central and State Governments and non-governmental organizations for the welfare of the elderly and they have been provided many special facilities - some specific facilities have been provided by the government to the elderly.

Facilities related to income tax: There is the provision of a separate window for filing income tax returns for the elderly. According to the current rules, a senior citizen whose income is more than Rs. 3,00,000/- per annum is required to file a return. Under Dhara-80D, the general taxpayer gets a rebate of up to 10 thousand rupees on income from medical insurance premium check. And if the same amount is paid for the senior citizen, then the amount of exemption is up to 15 thousand rupees. If the TDS is being deducted on the income, interest, dividend, etc. of any senior citizen, no deduction will be deducted on giving 15 rupees for the fixed amount of investment under 80C, if the investment is made or less than one lakh rupees of income will be done.

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Table 1: Income tax slab for elderly 60 to 80 years

Income tax slabs	Tax Rate	Health and Education Cess
Income upto Rs. 3,00,000	No Tax	
Income from Rs. 3,00,00 to 5,00,000	5%	4% of Income tax
Income from Rs. 5,00,000 to 10,00,000	20%	4% of Income tax
Income more than Rs. 10,00,000	30%	4% of Income tax

Source: Income Tax Department

Famous financial facilities: Many senior and public and ninety-five level banks pay higher interest on the amount they deposit to senior citizens. The rate of interest on postal deposits has been increased to 7.5. Senior citizens in Maharashtra have also been exempted from professional tax.

Medical aid and Central and State Government and some companies also provide medical and medical facilities to their senior employees even after retirement. Senior citizens can get General Insurance up to the age of 80 years. Some hospitals are giving exemption for senior citizens to get medical examination and medical treatment at a free or discounted rate. Specialized medical camps are also organized for senior citizens and special counters are being operated for them in the hospital as well. Also, according to Section 11K, senior citizens are given a discount of up to 60 thousand rupees for treatment of incurable diseases like cancer, AIDS etc.

The proportion of elderly in the population of many developed countries including India seems to be increasing rapidly. Due to the decrease in mortality, along with the improvement in the survival of children and increase in the life expectancy.

Table 2: Demographic Profile; Older Indians

Year	Population (in Lakhs)	Male	Female
1961	24.7	12.4	12.4
1971	32.7	15.8	16.9
1981	43.2	21.1	22.0
1991	56.7	27.3	29.4
2001	76.6	38.9	37.8
2011	103.8	52.8	51.1

Source: Ministry of Welfare, Government of India

It is clear from the demographic data released by the Ministry of Welfare that between 1961-2011 the number of elderly people has increased by 79 lakhs. According to a calculation by the United Nations, there is a very rapid increase in the number of elderly people in the world. While their population was 5.9% in 1980, it is estimated that by 2025 their population will be 9.71 percent of the entire population. Out of this population, a lot of the population will be of the Indian elderly, who will continue to represent the unproductive population of India.

Steps taken by the Central Ministries: Government has provided facilities for the elderly by their Ministries. The government is responsible for the safety and support of the elderly. The facilities available under various ministries can be visualized in this way.

Steps taken by Ministry of Social Justice and Empowerment: This Ministry is the Ministry responsible for the elderly i.e., senior citizens. This ministry has formulated a national policy for the elderly, stating that old is a matter of national thinking and cannot remain unsafe, neglected. The objective of the national policy is to strengthen their place in the society and the last phase of life of older people is aimed at helping them live with pride and peace. The national policy is to provide economic security, health, nutrition, housing, education, information needs, correct concessions, exemptions, etc. to older people and provide them legal rights to save their lives and property. The National Policy of Older People cites those who have attained 60 years of age as senior citizens. This age limit of senior citizens is accepted by both the center and the state.

The following schemes are prescribed for the benefit of senior citizens: Under this scheme under the Ministry of Social Justice and Empowerment, the Center gives a pension of 200 rupees monthly per beneficiary. State governments also add some of their money to it. But now the emphasis of the Center is that the State Governments should contribute at least 200 rupees per beneficiary so that a pension of Rs 400 per month can be sure. The Panchayati Raj Executive Organization and the Old Age Home Supporting Organizations provide financial assistance to the multi-service center for the elderly. Under this scheme, grants are given in the first place to build an old age home.

Under this scheme, a related program has been made, which includes providing 90 percent assistance to the working organizations for the project of old age homes, health centers etc. The National Old Age Pension Scheme is being run by the Ministry of Rural Development. Under this scheme, the Center has to provide financial assistance of 75/- per month for people above 65 years of age. This scheme was handed over from the Center to the State Government in 2002-03 under Annapurna Scheme for the elderly aged 65 years or above for 10 kg. Providing free food items per month. It is for those who are eligible for old age pension but are not eligible. According to Section 88 of the Finance Act 1992, the aged 65 years or above get exemption of Rs 15000 from their tax by the Ministry of Finance. 139; 1 in the Income Tax Return filing, '1 to 6' scheme has affected the old age. According to Section 80D, senior citizens are exempted from medical

insurance premium up to Rs 15,000. The Reserve Bank of India pays 0.5 percent more interest on a deposit to senior citizens. Separate counters have been arranged for senior citizens in the income tax office. Under the Ministry of Health and Family Welfare, all state government hospitals have a separate system for older people; they do not have to be in the line of other general patients. The Railway Ministry has provided 30 percent concession facility in all trains for senior citizens above 60 years of age. Separate counters have been provided for the elderly in railway reservation. The Ministry of Civil Aviation has provided a concession of 50 percent in economic class inland flights for those aged 65 years. The front two seats in all state government buses have been reserved separately for senior citizens by the Ministry of Roads. Municipal Corporation of Delhi has opened a separate counter for property tax for the aged. Decision will be taken early in the cases of old people of 65 years of age and above. The property-related rights were also developed by the Act passed in the state of Barossa in 1933. Accordingly, the widow was granted full authority over the property of the deceased husband. If she wanted to remain independent, she had the same wealth as the son; otherwise she could consume the deceased husband's property along with the son. On the property up to Rs 12000, the recognition of complete possession of the statute was granted.

Facilities provided by Ministry of Rural Development: National Old Age Pension Scheme - In this scheme, the Center provides financial assistance of Rs 75/- per month for people above 65 years of age. This scheme was handed over from the Center to the State Government in 2000-03. Under Annapurna Yojana, 10 kg for the aged 65 years or above. Providing free food items per month. This is for those who are eligible for old age pension but do not get it.

Facilities provided by Ministry of Finance: According to Section 88 of the Finance Act 1992, the elderly aged 65 years or above get a rebate of 15 thousand from their tax. In 139; 1, the old people are affected by the '1 to 6' scheme. 80 d According to it, senior citizens are exempted from medical insurance premium of up to 15,000. The Reserve Bank of India pays 0.5 percent more interest on a deposit to senior citizens. In the Income Tax Office, a separate counter has been provided for senior citizens.

Facilities provided by Ministry of Health and Family Welfare: Under this ministry, all state government hospitals have a separate viewing arrangement for older people; they do not have to be in the line of other general patients.

Facilities provided by Ministry of Railways: The Ministry of Railways has provided 30 percent concession in all trains for senior citizens over 60 years of age. Separate counters have been provided in railway reservation for the elderly.

Facilities provided by Ministry of Civil Aviation: The Ministry of Civil Aviation has provided a concession of 50 percent in international class inland flights for those aged 65 years.

Facilities provided by Ministry of Road Transport: The front two seats in all state government buses are reserved separately for senior citizens.

Municipal Corporation Delhi: Municipal Corporation of Delhi has opened a separate counter for property tax for the aged. The Ministry of Social Justice and Empowerment is the Ministry responsible for the elderly i.e. senior citizens. This ministry has formulated a national policy for the elderly, stating that old is a matter of national concern and cannot remain unsafe, neglected. The aim of the national policy is to strengthen their place in the society and the last phase of life of older people is aimed at helping them live with pride and peace. The national policy is to provide economic security, health, nutrition, housing, education, information needs, correct concessions, exemptions, etc. to older people and provide them legal rights to save their lives and property. The National Policy of Older People calls senior citizens as those who have attained 60 years of age. This age limit of senior citizens is accepted by both the center and the state.

Other: Priority is given to providing telephone connections to the aged of 65 years of age or above. The Chief Justice has said that a decision will be taken early in the cases of old people. In the current budget 2017, the Finance Ministry has raised the tax-free income limit for the elderly i.e. senior citizens to Rs 3 lakh. With this, people above 65 years of age will save just three thousand rupees. The budget seeks to increase the coverage of health insurance facilities for senior citizens. In addition to providing more livelihood opportunities to senior citizens in the latter part of life, senior citizens can now get fixed monthly income in lieu of their house, for which National Residential Bank will soon start the scheme. Under the proposed Reversible Mortgage Scheme, senior citizens will not only be able to get a fixed amount of money throughout their life but will also be able to remain the owners of their houses.

The important achievements of this budget are as follows:

1. Finance Minister Arun Jaitley has proposed to increase the deduction limit for medical expenses in respect of some serious illnesses from Rs 60,000 in case of senior citizens and Rs 80,000 in case of very senior citizens. All senior citizens under section 80DDB.
2. With banks and post offices, interest rebate of up to Rs. 50,000 will now be allowed instead of Rs. 10,000. This will ensure that TDS will not be required to deduct on such income under section 194A. This benefit will also be available for the benefit of all term deposit schemes and recurring deposit schemes. To enable this, the Finance Bill proposes section 80 TTB in the Income Tax Act - relating to deduction of interest on deposits by senior citizens. This includes interest income from deposits with banks, cooperative banks and post offices. Interest income from deposits with companies will not enjoy benefits under this section. This means, senior citizens will not get this benefit for interest income from corporate fixed deposits.
3. Providing relief to senior citizens, Finance Minister Arun Jaitley earlier raised the 80 D limit of Income Tax Act from deduction in respect of health insurance premium from Rs 30,000 to Rs 50,000.
4. The Finance Ministry proposed to extend the Pradhanmantri Vaya Vandana Yojana (PMVVV) by 20

March under which the Life Insurance Corporation of India (LIC) has assured withdrawal. The Government of India announced the Pradhanmantri Vaya Vandana Yojana on 4 May 2017 for citizens aged 60 and above. The LIC of India was given the exclusive privilege to operate the scheme. The scheme was available for one year from the date of launch. The current limit on investment of Rs 7 lakh has doubled to Rs 15 lakh. At a time when the fixed deposit return is around 7, this will help senior citizens with higher interest rates.

But it fell on the outcome of the issues and challenges facing India's senior citizens in recent years due to Goods and Services Tax (GST), inflation, falling savings and fixing deposit rates, and rising costs. Health care, senior citizens who do not have regular income and are living on savings are in deep trouble. Worse, about 65 years of rural elders and about 90 years of senior citizens lived in their silver years without any social security.

National Policy on Senior Citizens

Nearly 10 years after the implementation of the National Policy on Older Persons (NPOP), the government formally set up a committee to review and revise it. The revised draft National Policy for Senior Citizens (NPSC) was submitted in 2011 but is still awaiting cabinet approval. The NPSC also follows an overarching perspective and demands special attention to the elderly women and the rural poor. It identifies income security as an important intervention for more than two-thirds of the elderly living below the poverty line.

1. **National Institute of Age Group:** According to Press Information Bureau, the Government of India stated in January 2016 that it has approved the establishment of two National Centers of Aging at All India Institute of Medical Sciences (AIIMS), New Delhi and the Madras Medical College, Chennai under the third tier component of the National Program of Health Care of the NPHC's Elderly during the Five Year Plan period. National Center of Energy is expected to be a center of excellence in the field of geriatric care in both the countries. The functions of the national centers will be health care delivery, training of renowned health professionals, research activities with patient services in 200 beds.
2. **National Program for Health Care of Elderly (NPHCE 2010):** NPHCE is to create a new architecture for the care of the elderly including rural services through district hospitals and regional medical institutions. Convergence with the National Rural Health Mission and Social Justice and Empowerment Initiative of the Ministry and promotion of integrated community based approach with existing primary health centers and capacity building.
3. **GST on Elderly and Disabled Care:** Government has brought sub group numbers. 999322, i.e. Residential Core Services for Elderly and Persons with Disabilities and Sub Group no. 999349 i.e. other social services without accommodation for the elderly and disabled 18 GST has been proposed that these two Exemption will be given from the present as it is a heavy burden for the families

trying to take care of the elderly and disabled members. Corners, it will directly and adversely affect these two weak categories.

4. **Increase in Social Security Pension:** Old Age Pension is provided under Indira Gandhi Old Age Pension Scheme (IGNAPS) which is a component of National Social Assistance Program (NSAP) implemented by Ministry of Rural Development. Under IGNAPAS, 80 to above Central assistance of Rs 500 per month is given to persons in the age group and Rs 200 per month to those aged 60-79 and are below the poverty line (BPL) family. State and Union Territories (UTs) under the scheme you should contribute at least one amount. This amount is not sufficient and needs to be increased.
5. **Senior Citizens Welfare Fund:** A Senior Citizens Welfare Fund was set up in March 2016, in pursuance of the announcement made in the Finance Minister's budget speech in 2015-16. This includes unallocated funds transferred by government institutions. Such funds will be used for Senior Citizen Welfare Schemes along with National Policy of Older Persons and National Policy of Senior Citizens, to promote financial security of senior citizens, health care and nutrition of senior citizens, welfare of elderly widows. Plans are included. Schemes related to old age homes, day care centers etc. The Fund was to be administered by the Administrative Committee with the Ministry of Social Justice and Empowerment as the nodal ministry for the administration of the; Annual Report, 2016-2017, MoS.
6. **A major mental illness:** Never spoken, but it is taking a roll on the social and economic fabric of families.
7. **Retirement:** Report of Retirement Homes by the Money Life foundation: The first study on retirement homes in India by the Money Life Foundation suggests a huge potential for this growing sector. Also, proper supervision, infrastructure standards and services and grievance redressal measures are required. In the presence of senior citizens and activists, the Retirement Home Report was released last year by BN Makhija, retired IAS Adhikiri and President of Guidestar India. The study was conducted as part of the Corporate Responsibility Initiative with the support of Housing Development Finance Corp Ltd (HDAPFC). June 15 was the release time to mark World Elder Abuse Awareness Day. Sharing the findings from the report, Susita Dalal, Founder-Trustee, Money Life foundation, said the study has given many issues that senior citizens can expect to face over time - from minor hassles like service quality and maintenance Initially, more serious issues such as forceful eviction, denial of services, substandard services and handling cost escalation (regulation. The need for regulation has been outlined in a court case in the Tamil Nadu High Court which has allowed retired home- living seniors in Coimbatore Highlight the oppression.

According to the findings from the study, unless the government establishes appropriate regulation, licensing, supervision and grievance redressal mechanisms with clear

administrative ministries, examples like Coimbatore have an impact on the development of the retirement home segment, which would otherwise have great potential in India. The central government as well as the Maharashtra government has responded well to this report. Money Life is working with the Ministry of Housing and Urban Development at the Foundation and the Ministry of Social Justice in Maharashtra to formulate some rules and regulations for the retirement home segment in India.

National Commission for Senior Citizens: The India Aging Report 2017 released by the UN Population Fund (UNPF) recently predicted it to be 17.8 million by 2030 and 37.9 million by 2050. While India is busy tapping its demographic dividend, this window of opportunity is closing soon. According to the same report, by 2030, about 12.5% of our population will be 60 years of age and above and by 2050 one fifth of India's population will be aged. Emphasizing the need to initiate a demographic transition plan, the report discusses a number of vulnerabilities in India in terms of old age, particularly health, income, as well as social and psychological aspects. The report also highlights the situation of elderly women, who are more vulnerable than their male counterparts due to longer life expectancy. Low-income elderly widows are particularly vulnerable in the absence of proper social security networks. What is more worrying being that 10 of them are living alone, and the number has been increasing over the last few decades, as is evident from the data in the report? While most of the elderly are still living with their children in India, about a fifth either live alone or live with a spouse and therefore have to manage their material and physical needs. Although about 50% of the elderly have some type of personal income, the income earned by the elderly is not sufficient to meet their basic needs and hence they are economically dependent on others.

The cost of health care during old age appears to be very high and this in turn increases out of pocket expenditure on health care, especially when private facilities are taken advantage of. When older people are economically dependent, increasing health expenditure adds to the economic burden on the family. Income insecurity is an important source of vulnerability among older women. More than four in five women either have no personal income or have very little. Income insecurity increases with advancing age. Only a small percentage of older women who report any income actually receive a social pension. India has the third largest community of people with dementia in the world of 4.5 million people. Dementia is a brain disorder affecting memory and language skills in elderly people. Alzheimer's disease is the most common type of dementia and around 5-6 people in the age group of 65-70 years in India suffer from this problem. There is a need for a national dementia policy with a very clear and well defined action plan for India as India has a large population of Alzheimer's disease affected people. As a matter of regret, there is no cure for dementia right now. One report said that there is little social security or none available to people in India and with families becoming more nuclear, it is difficult to care for the elderly.

Tax exemption for senior citizens: The Income Tax Act has two categories for senior citizens. Those between 60-80 years

of age are called 'Senior Citizens', and those above 80 years of age are called 'Super Senior Citizens'. The tax money income for the two categories is Rs 3 lakh and Rs 3.5 lakh respectively. 'Senior' and 'Super Senior' citizens will be highly benefited if this limit is raised to Rs 5 lakh and Rs 10 lakh respectively.

Special financial products: Except for retirees from the government and the public sector, most other retirees do not have access to pensions and do not trust their savings. Very few people know what to do with saving their lives. There are very few pension schemes for retirees. What each retiree wants is an investment from which they can make a lump sum investment and receive a monthly annuity. The government should provide special incentives for mutual funds, banks and financial institutions to launch such financial products, especially for those above 60 years of age.

Instant transaction: Senior citizens often depend on Tatan to build new homes. Pradhan Mantra has announced an attractive reduction in interest rates for senior citizens who want to get a housing loan of up to Rs 9 lakh and up to Rs 12 lakh. Further subsidies on such tickets on higher slabs and uniform subsidies for vehicles and vehicles will be a welcome step for senior citizens.

Benefits of reverse mortgage: Most of India's senior citizens are wealth-rich, but cash-poor. Their homes built on land many decades ago have a lot of money and still struggle to meet their daily needs. While the reverse mortgage scheme is in place and the government has already ensured that any money received through reverse mortgage will be tax-free, very few people are aware of it and even take less advantage of the scheme. The government needs to publicize this reverse mortgage scheme and announce additional incentives, so that seniors can unlock the enormous value of their homes and survive the last three decades of their lives amid financial security.

Affordable old age home: Given the large number of senior citizens who are now living alone after raising their children, the need for social security and friends in the community is becoming very important. While assisted living homes are coming to lesser parts of the country, these are expensive and highly valuable. Because of the high cost of land, builders are forced to charge higher prices. The government should consider giving subsidized land in the budget, especially for building such elderly homes or assisted living houses.

Health insurance: About 70 percent of Indians do not have access to any form of medical insurance. The largest group of over 300 million Indians is covered by the government's medical insurance. Only 75 million Indians are covered by private medical insurance companies. Insurance premiums up to Rs 15,000 are allowed as tax deductions, while for senior citizens it is Rs 20,000. This limit should be increased to a great extent as the premium is even higher for small medical cover of Rs 5 lakh.

Cost of drugs: The government needs to provide funds in the budget to start Jan Aushadhi stores across India so that senior

citizens can access the reasonably priced medicines. Also, more drugs should be brought under the Drug Price Control Order so that the prices of medicines are more economical.

Medical care: While the governments of the United States and other developed countries retire the right to sign up for medical care at the cost of government, over 60 years, no such plan exists in India. There is a provision for EWS (economically weaker section) to get free medical treatment in government-owned hospitals, but such facilities exist only on paper. IT provisions allow a deduction of Rs 40,000 for medical treatment of specified diseases. For senior citizens this limit is Rs 60,000. Given the high medical costs, this limit should be raised significantly for seniors. With no recurring income from any form of employment, most retirees depend on their retirement savings such as utilities, food and more. Therefore, the government has to play an important role to support its senior citizens. The Government of India announced the National Policy of Older Persons on 01 January 1999. This policy identified financial security, health care and nutrition, shelter, education, welfare, protection of life and property, etc. in many areas for the welfare of older persons of the country. As a supplement to the efforts of the State Government in this direction, the NGO has been instrumental in providing favorable economic services. Also recognizes the role of Kshetra. While acknowledging the need to promote productive aging, the policy also emphasizes the importance of family in providing important non-formal protections for older persons. In order to facilitate the implementation of the policy, participation of Panchayati Raj Institutions, State Governments and various departments of the Government of India is being considered for coordination with the Ministry of Social Justice and Empowerment.

The Ministry has also sanctioned a project called Swab. An expert committee has also been formed under this project. The report includes increasing coverage, improving rate of return, Public Provident Fund, Employees Provident Fund, LIC, Annual Plan and UTI. The second phase of this project is being reformed in the old pension and gratuity schemes of the Central Government and old age pension under the National Social Assistance Program. The country's population is increasing by about two percent every year, but the number of elderly people is increasing by more than three percent. As a result, in 2016, the population of the elderly in the country has increased from seven and a half crores to 11 crores. Despite the large number of elderly and the rapid growth in the future, the betterment of the elderly in India has not been given any special consideration. As a result, the elderly here is the most older than the neighboring countries of India and China in Sri

Lanka. Less facility are available in China, where the elderly has 10.9 percent facilities, Sri Lanka has 10.7 percent. While in India, the share of old people in terms of facilities is 7.9 percent. Even so, a country like South Africa gets only US \$ 111 (Five thousand rupees) to all its elders. This facility is also limited to 50 percent of the elderly below the poverty line. Whereas a country like Nepal also gives pension to all the old people who have completed 75 years of age. At present, the government has become aware about the elderly. Now she wants to increase old age pension to at least 1000 rupees per month. At the same time, she wants that all the people above 60 years living below the poverty line should be brought under its purview. Right now the aged above 65 years are entitled to old age pension. Under this scheme under the Ministry of Social Justice and Empowerment, the Center gives a pension of 200 rupees monthly per beneficiary. State governments also add some of their money to it. But now the emphasis of the Center is that the State Governments should contribute at least 300 rupees per beneficiary to ensure a pension of 500 rupees per month.

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