

# **Sustainable Livelihoods for Elderly in India: Insights from Elders' Self-Help Groups and National Education Policy 2020**

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## ***Abstract***

*The ageing population in India is increasing, which has led to an urgent need for sustainable livelihood opportunities for the elderly. This paper aims to identify the opportunities and constraints towards achieving sustainable livelihoods for India's elderly population. Additionally, in this context, this paper attempts to explore the role of the new education policy of India 2020 (NEP, 2020) in enhancing the sustainable livelihoods of older adults in India. This review paper uses a qualitative approach to analyze the existing literature on elderly livelihoods in India and the provisions mentioned in the NEP 2020 to understand the challenges and opportunities related to elderly livelihoods. The review finds that along with many challenges, also there are several positive opportunities exist for improving livelihoods, such as skill development programs offered by the Government and Non-Governmental agencies. The New Education Policy of India (NEP-2020) has several provisions that can positively impact the livelihoods of the elderly population, the policy's emphasis on lifelong learning, vocational education and training, digital literacy, and intergenerational learning can enable older adults to remain active and productive members of society, in addition to, several pension and saving schemes, and community-based initiatives, i.e., Elders' Self-Help Groups (ESHGs).*

**Keywords:** Elderly, Sustainable Livelihood, Elders' Self-Help Groups, Social Security, National Education Policy.

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## Introduction

India's population is ageing faster than researchers, national and international organisations, and demographers estimated. In India, the number and ratio of older people are expanding at a rate that is 40.5 per cent faster than that of the overall population, from 8.6 per cent in 2011 to 13.1 per cent in 2031; the share and proportion of the ageing population will similarly rise (NSO, 2021). According to a United Nations report, one in six persons worldwide will be elderly by 2050 (NSO, 2021; Population Division, 2020). The population is living longer due to the development of science, modern medicines, advanced treatment facilities, state-of-the-art technology, globalization, and mushrooming urban societies. The easy access to modern medical facilities, advanced healthcare support systems, and a decline in fertility associated with reduced mortality rates increase the overall life expectancy of senior citizens worldwide. Those living longer also deal with the various difficulties that come with it. Due to the fast-changing family and social architectural structure, the worth and status of the elderly, particularly those excluded from society on multiple grounds, are having trouble in dealing with the newly emerging socio-economic, psychological, and deteriorating physical challenges. Furthermore, evolution in the expected roles, responsibilities, and attitudes towards the older generation are visible in the traditional family structure and society. The migration of younger earning adults, searching for decent employment and a better lifestyle, creates a space in the household, leaving the older adults behind to deal with the “empty nest” situation. The family members considered the “primary caregivers” to the elders and responsible for most unmet needs, including socio-economic, healthcare, medical help, and mental and emotional support, are no longer able and willing to provide support.

Furthermore, inadequate income sources, insufficient early savings, and increased costs for healthcare facilities, medical treatment, and other necessities for living a healthy, worthy, and dignified life have strained society's resources and caused economic difficulties for the elderly. The old-age dependency rate (ODR) likewise rises with each decade, that is, 10.9 per cent in 1961 to an estimated 20.1 per cent by 2031, as forecasted by the National Statistical Office (NSO, 2021), and that is evident in the study conducted by a non-governmental Organization; where it shows that almost half of the elders' source of income comes in the form of remittance and allowances by their family members (HelpAge India, 2022).

The older people must continue to be active and provide helpful services inside and outside the family if they want to live freely without

taxing the family's resources. This can only be accomplished by providing the elderly with the necessary opportunities and amenities to continue contributing to the development efforts of the family, the community, and society (NPOP, 1999). The new National Education Policy of India 2020 has several provisions that can positively impact the sustainable livelihoods of the elderly population. The policy emphasizes the importance of lifelong learning, which can help older adults acquire new skills and knowledge, making them more employable later. The approach also encourages integrating vocational education and training to provide older adults with skills in demand in the job market. Furthermore, the new education policy also highlights the importance of digital literacy, which is increasingly essential in today's ultra-digital age. The policy also promotes intergenerational learning, which can help reduce social isolation among older adults and enhance social interaction and integration.

In a world characterized by an increasing number and proportion of older people worldwide, the UN General Assembly (UNGA), in a resolution 46/91 on 16 December 1991, adopted "The United Nations Principle for Older Persons", stated that "opportunity must be provided to willing and capable older persons so that they can be able to pursue the opportunity for their overall development and contribute in the activities of socio-economic development in the society" (General Assembly, 1991, p. 46/91). In this regard, Self-Help Groups (SHGs) can transform the rural population into tangible developmental outcomes such as financial inclusion, livelihood diversification, and skill development (NABARD).

Grameen Bank, established in 1983, experimented with Self-Help Groups (SHGs) as a 'poverty alleviation' tool by availing 'micro-credit' facilities to the poor villagers, especially women, as many economists and banking institutions regarded the poor as 'Not creditworthy' because they lacked collateral. After realizing that providing a small amount of money is all low-income families need to escape the unending suffering of local moneylenders, they can enjoy the fruits of their labour and not worry about mountainlike interest rates compared to the moneylenders and their control over the market (Yunus, 1998). By establishing a system called 'Social collateral.' Social Collateral assures that micro-credit recipients will repay the loan and not become delinquent in the loan repayment system (Conning & Center, 1996). It is considered an essential component for the success of the Micro-credit program (Hadi & Kamaluddin, 2015). The Grameen Bank provided small loans to the groups, which consisted of 5-10 members initially, and found that their loan repayment rates were very high as they were repaying their loans in a timely, mainly due to the peer pressure and

with a hope that in need they will quickly avail the loan again. The result also shows that those who helped the loans through self-help groups (SHGs) regularly escaped extreme poverty within 8-10 years (Yunus, 1998).

## **1. Challenges: Faced by the Elderly in India**

### ***2.1. Population Ageing***

The demography of India is transforming very fast; as projected, by 2031, the percentage share in the total population, the elderly's share, will be 13.1 per cent and will reach 193.8 million elderly population with a growth rate of 40.5 per cent than the general population growth rate, which is 8.4 per cent (NSO, 2021). The "demographic transition" is attributed to lower fertility and mortality rates due to improved healthcare services. It has been discovered that the reduction in mortality is more significant than the reduction in fertility (Vaishnav et al., 2022)

The tremendous effects of population ageing and their ramifications for all aspects of human life are substantial. Economic growth, intergenerational transfers, labour markets, pensions, investments, and savings will all be impacted by population ageing. Population ageing impacts housing, migration, family structure, healthcare, and social health. (Prasad, 2011)

The younger generation seeks new identities, including financial freedom and redefined social positions within and outside the family in this fast-evolving economic and social environment. Rural families' reliance on the land has decreased due to the shifting economic landscape, which has profoundly impacted the ties between and across the generations (Bhat & Dhruvarajan, 2001). The older population of India is quickly losing the customary support of extended families (Ageing in India).

### ***2.2. Healthcare***

Due to a lack of human and financial resources, India's health systems, like many developing nations, cannot protect, maintain, and promote the health and socio-economic well-being of the elderly. The harsh realities of globalization, shifting cultural practices and beliefs, a high disease load from noncommunicable diseases, and inadequate family backing and social welfare provisions all affect the elderly (Krishnaswamy B et al., 2008). The medical and socio-economic issues that elderly individuals in India experience must be highlighted. Exploring ways to enhance their quality of life is also necessary (Ingle & Nath, 2008). The

aged, especially those from lower socio-economic backgrounds, are in severe financial danger because of the high cost of healthcare facilities and a lack of medical and related insurance (Sahoo et al., 2021).

### ***2.3. Inadequate Social Assistance Measures***

The National Social Assistance Program is inadequate to lead a life with dignity, which covers only a fraction of the impoverished population. The strict criteria for qualifying for social security programs should be made more lenient to benefit a more significant population. (Lena et al., 2009). A recent survey by Mercer, 2022 shows that India ranks 41 out of 44 countries' pension systems.

### ***2.4. Financial Insecurity and Elder Abuse***

Socio-economic and healthcare issues also give birth to other associated evils like elder abuse. Seth et al. (2019) state that elder abuse is mentally more intense than physical. As the elderly advance in life, their physical strength also deteriorates, affecting their mobility and source of income; having less money without any sustainable livelihood security and losing a spouse or partner is at risk of getting abused. In their study, Sebastian & Sekher, (2016) found that nearly 60 per cent of the respondents in the household that participated in the study had experienced mild to severe forms of abuse in addition to neglect. In a study, Chandiramani, (2017) stated that elder abuse could be knowingly or unintentionally or careless neglect, potentially harming the older person in the short and long term. To address the issue of elder abuse it does not appear to be modifying the subject, more attention and strong regulation. There is limited research on elderly abuse in India's judicial system's causes, effects, and effectiveness (Bhattacharya & Bhattacharya, n.d.).

The above literature shows that the elderly worldwide, including in India, face socio-economic, health, and emotional insecurity challenges. There are many scopes to improve the condition of the elderly living their daily life. From the above literature, some of the critical challenges are pointed out below.

Issues	Statement of the issues
Loneliness and social isolation	With changing family structures and increased migration, many older adults in India are left without social support, leading to loneliness and isolation.
Healthcare	Access to affordable and quality healthcare is a significant challenge for many older adults in India, particularly those in rural areas. This leads to inadequate treatment of chronic diseases and a higher risk of health complications.
Financial insecurity	Many older adults in India live in poverty and lack adequate financial support. They are often dependent on their children or rely on government pensions, which may not be enough to cover their basic needs.
Elder abuse	: Elder abuse, including physical, emotional, and financial abuse, is a growing concern in India. Older adults are vulnerable to mistreatment from family members or caregivers, and many cases go unreported.
Lack of mobility and accessibility	The built environment in India is often not designed with the needs of the elderly in mind, making it difficult for them to move around independently. This limits their ability to participate in community activities and socialize with others.

### 3. Sustainable Livelihood

The term 'sustainable' implies long-term or enduring. A stable source of income ensures a person's long-term security and keeps him stress-free (Karki, 2021). World Commission, 1987, for the first time, used the term sustainable development. It stated, "Humanity can make development sustainable to ensure that it meets the needs of the present without compromising the ability of future generations to meet their own needs." Furthermore, the commission also believed that "sustainable development requires meeting the basic needs of all and extending to all the opportunity to fulfil their aspirations for a better life."

Robert (1991) gave a working definition by modifying the World Commission report on the purpose of sustainable livelihood and stated that "A livelihood comprises the capabilities, assets (Stores, resources, claims, and access) and activities required for a means of living: a livelihood is

sustainable which can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation, and which contributes net benefits to others livelihoods at the local and global level and in the short and long term.”

Sustainable livelihood approaches of social work practice improve the understanding of poor people's livelihoods. It organizes and demonstrates the variables that affect the availability of employment prospects. It can be aided by planning development initiatives and assessing how well existing activities contribute to maintaining livelihoods (Serrat, 2017).

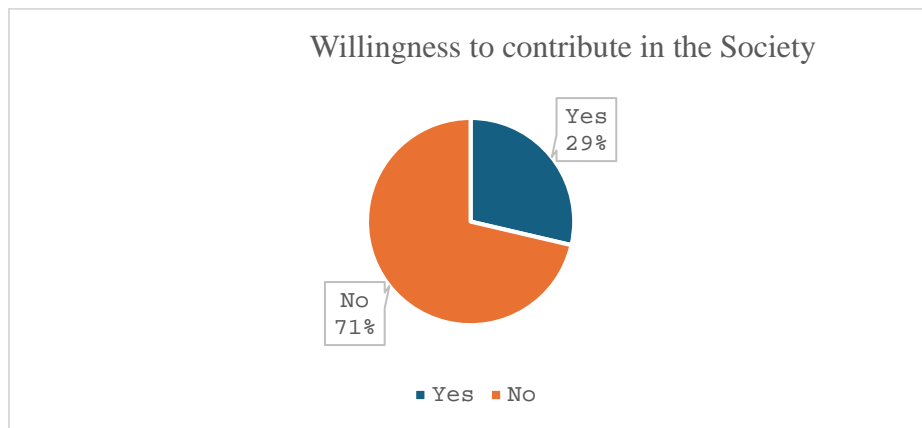
#### **4. Learning for Life: The New Education Policy of India and its Promise of a Dignified Livelihood for Older Adults**

India's population is ageing rapidly, with the number of older adults expected to reach over 193 million by 2031, as per the projection by NSO (2021) report. This demographic shift presents both opportunities and challenges for the country. It is a challenge to ensure that older adults or senior citizens have access to sustainable livelihoods that allow them to lead fulfilling lives and contribute to their communities (NPOP, 1999). “Adult education and lifelong learning” are essential in achieving this goal.

##### ***4.1. The Role of “Adult Education and Lifelong Learning” for the Elders in India***

The role of 'adult education and lifelong learning' is significant in providing sustainable livelihoods to the elderly of India. India is experiencing a demographic shift, with an increasing number of people over 60. Many of these elderly individuals face financial insecurity and struggle to support themselves. (Endow & Mehta, 2022) In a study, point out a need to recognize the country's existing knowledge treasure and provide adequate worth, dignity, status, and financial incentives to deserving skilled workers, even if the traditional technical and formal education does not cover them. The Western-centric system of knowledge must be challenged, annihilating other knowledge systems. At the very least, the two designs must be combined to correct the disparity between formally educated workers, either trained or untrained. Women's domestic skills need more remuneration and recognition as skill systems. A recent study conducted by HelpAge India, 2022, shows that about 53.7 per cent of caregivers are willing to provide skill-building opportunities to the elders so that they can remain gainfully employed, be socially included, and learn new things. However, the very

same report also shows that only one-fourth of the elderly (29.8 per cent) are willing to contribute to society, and the rest (74.2 per cent) are not interested at all in any volunteer work.



Source: HelpAge India's Bridge the Gap: Understanding Elder Needs report  
<https://www.helpageindia.org/aboutus/publications/helpage-research-reports/>

Adult education and lifelong learning programs can help elderly individuals develop new skills and knowledge that can help them earn a living. These programs can include vocational training, computer literacy, entrepreneurship training, financial management, and job placement services. The HelpAge India (2022) report also pointed to taking action in re-training for gainful employment by providing opportunities similar to the needs and skills of older adults.

As a developing Asian country, India should understand the value cheap education with a skilled workforce. In the future, this will be beneficial in maintaining the economic growth rate considering the rapid expansion of manufacturing products and technological advancement. A country's development depends entirely on a solid and effective educational system. Economic growth is only conceivable with improvements in academic level, labour productivity, and knowledge capacity (Yadav et al., 2022).

A critical aspect of "adult education and lifelong learning" is that it can help bridge the digital divide that many elderly individuals face. As the world becomes increasingly digital, those who need more digital literacy skills can be left behind. The significance of IT and technology must be recognized, given the current situation of the globalized world and the speed of change. So, expanding access to these fields of knowledge over time is essential. However, India is a 'labour-surplus' country, and there is an urgent



need to push for 'labour-intensive' technological options until most of the population has a level playing field (Endow & Mehta, 2022). To provide improved social and mental well-being and to reduce digital inequalities in society, it will be a landmark step to include the elderly in the world of the digital revolution. (HelpAge India, 2022). Education programs can provide training on basic computer skills, social media, online marketplaces, and other digital tools to help elderly individuals find new job opportunities.

Moreover, lifelong learning can help elderly individuals stay engaged and active, positively affecting their mental and physical health. It can help them develop new hobbies, interests, and social connections, leading to a better quality of life.

#### ***4.2. New National Education Policy of India 2020: The Opportunity for the Older Adults***

National Education Policy 2020 (NEP, 2020), specifically Part 3 of Chapters 20-24, emphasizes the need for sustainable livelihood opportunities in India, particularly for marginalized communities. This policy recognizes the importance of skill development and vocational training for creating employment opportunities that can provide a sustainable livelihood for people. It also stresses the importance of entrepreneurship and innovation as critical economic growth and job creation drivers. The policy highlights the need for collaboration between educational institutions, industry, and the government to foster a culture of entrepreneurship and promote innovation.

**Promoting a Culture of Lifelong Learning:** In chapter 21, the policy emphasizes the importance of fostering a culture of lifelong learning, which involves creating an environment that encourages individuals to pursue education throughout their lives. This includes providing access to various opportunities, such as online courses, community classes, and vocational training programs. Another vital role of adult education and lifelong learning is to provide older adults with the skills and knowledge they need to pursue new career opportunities.

Establishing community-based learning centre policy recommends installing community-based learning centres, which can provide older adults access to various educational and vocational training programs. These centres also serve as social hubs, providing opportunities for social interaction and community engagement. In Chapter 24 of Part III, the policy emphasises the need to develop digital infrastructure to promote online learning. The policy aims to increase the 'Gross Enrolment Ratio' (GER) in

higher education to fifty percent by 2035. To achieve this, the policy proposes the development of a National Education Technology Forum (NETF) in chapter 23.4 that will facilitate the integration of technology in education. The NETF will promote using online resources and Massive Open Online Courses (MOOCs) to provide learning opportunities to people of all ages, including older adults.

In Chapter 22, the policy emphasizes the importance of recognizing prior learning, which involves acknowledging the knowledge and skills that older adults have acquired through their life experiences. By recognizing this knowledge, older adults can be encouraged to continue learning and pursuing new opportunities. Moreover, the NEP 2020 in Chapter 20 of Part III emphasizes the need for vocational education and training to provide older adults with the necessary skills to secure a sustainable livelihood. The policy aims to establish a National Skills Qualification Framework (NSQF) to offer a standardized vocational education and training framework. The NSQF will enable individuals to acquire skills and certifications recognizing by the industry and promote their employability.

Encouraging intergenerational learning: The policy emphasizes the importance of intergenerational learning, which involves bringing together people of different ages to learn from one another. This can help older adults stay engaged with younger generations and share their knowledge and experience.

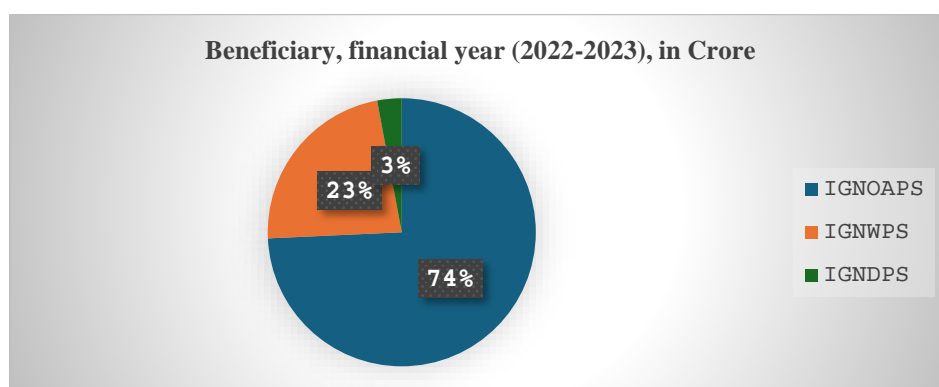
## **5. Governments' Welfare programs and Schemes for the Elderly in India**

### ***5.1. Social Security Schemes and Programs***

In India, social insurance schemes and social assistance schemes and programs cover the social security of the elderly. 'Employees' Provident Fund' (EPF), 'Varishtha Pension Bima Yojana', and 'PM Vaya Vandana Yojana' are all social insurance schemes that guarantee a minimum pension based on contributions (Agewell Foundation, 2019). For private-sector employers and employees (in companies with more than twenty employees), as well as in other engagements like civil servants' services, personnel engaged in military occupations, and different public-sector organizations, EPF contributions are required. However, only 26 million workers (6.5 per cent) can access an EPF pension (Agewell Foundation, 2019).

## 5.2. National Social Assistance Programme

The government's old age pension amount in India varies across different states. The central government runs the 'National Social Assistance Programme' (NSAP), which provides monetary assistance to eligible elderly, widows, and disabled people below the poverty line. As of 2021, the highest old age pension provided by a state government in India is in Telangana, where eligible individuals receive Rs. 2,016 monthly. In contrast, the government of Bihar provides the lowest amount of old age pension, where qualified individuals receive Rs. 400 per month. It is worth noting that the central government's NSAP also assists Rs. 200 per month to eligible individuals aged 60 years or above, regardless of gender, in addition to the amount provided by the state governments. As per the data provided by the National Social Assistance Program, MORD, the total number of NSAP beneficiaries is 29.55 million, of which 21.92 million are getting benefits from IGNOAPs, and 6.72 million are getting IGNDPS. Under IGNDPS, 8.69 million beneficiaries are getting benefits Under NSAP. In addition to government-sponsored pension schemes, earning-related pension schemes are available for the employee and supplementary employer-contributed pension schemes. According to Mercer CFA Institute Global Pension Index 2022, India ranks 41 out of 44 pension systems worldwide. This indicates that India needs revolutionary strategic reform in the pension system so that the needy and marginalized population can get a dignified, adequate pension.



Source: National Social Assistance Program, Ministry of Rural Development  
<https://nsap.nic.in/>

### **5.3. *The “Maintenance and Welfare of Parents and Senior Citizens ACT, 2007” (MWPS Act 2007)***

The Maintenance and Welfare of Parents and Senior Citizens Act (MWPSA) of 2007 required children with appropriate finances to care for elderly individuals who could not care for and manage themselves. The Union Government revised the act in 2018 to broaden the network of relatives looking for grandchildren and relatives. When most basic needs are unmet, elderly persons can bring their family members before a tribunal to request maintenance orders. If relatives disobey maintenance requirements, they could face fines or jail time. Only a tiny part of the elderly population is covered by government social protection because National Old Age Pension Schemes' (NOAPS) eligibility is mainly determined by the family's ability to support: 18.6 per cent of those over 65 receive payments (MORD, n.d.; NSAP).

Since the formal social security measures reach out to a minor section of the population; as a result, they have suffered from socio-economic and health insecurity and fall short of basic amenities due to inadequate income (Chakraborty & Chakraborty, 2018). In India, old age dependency, unemployability, and insufficient social security measures are interlinked and can lead to socio-economic challenges. When the elderly population cannot support themselves, it can lead to a rise in poverty and vulnerability. In addition, the lack of employment opportunities for the elderly can further exacerbate their financial difficulties. Moreover, inadequate social security measures fail to provide sufficient protection for the elderly in emergencies or unforeseen.

## **6. ‘Self-Help Groups’ (SHGs): An Opportunity to generate living for the Elderly**

### **6.1. *‘Self-Help Groups’ in India***

Self-help groups (SHGs) have emerged as a vital support system for the elderly in India. These groups allow members to pool their resources and support one another financially and emotionally. SHGs also provide a platform for the elderly to participate in income-generating activities, which can alleviate financial stress and improve their overall life satisfaction and quality.

## ***6.2. Historical Evolution of Elders' Self-Help Groups***

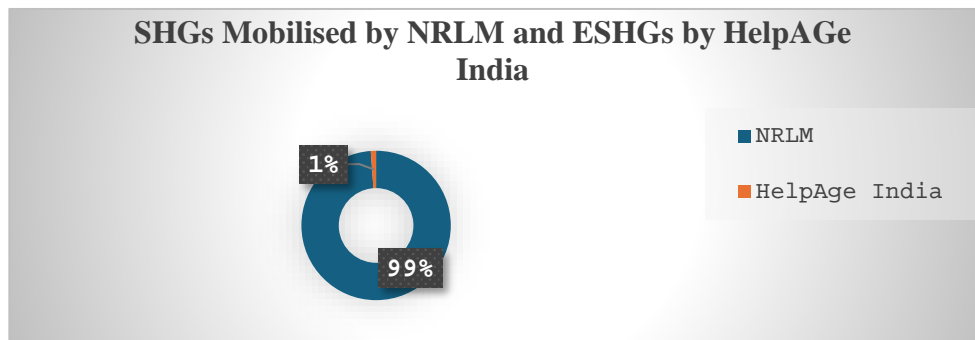
In India, Elder Self-Help Groups' (ESHGs) are a not-for-profit organization founded by homogenous, like-minded groups of 10 to 20 poor, active older adults over the age of 60 years with similar goals and purposes (NABARD, n.d.-b; Rasi, 2013). Elders' Self-Help Groups (ESHGs) are a subset of the more significant Self-Help Group movement that originated in India in the 1990s as a pilot project to connect 500 underprivileged SHGs with institutional financial institutions. The "SHG-BPL" paradigm has developed into an affordable option (Malhotra, (2018) which adheres to the "Panchasutras", which include obligatory group meetings, disciplined savings of predetermined sums decided upon at the group proceedings, lending of loans internally among members, prompt loan repayment, and tracking proper bookkeeping of accounts and related documents. Following the above-mentioned simple rules made the valuable microfinance program worldwide (NABARD).

## ***6.3. Progress of Elders' Self-Help Groups***

Following the devastating effects of the tsunami in 2005, which struck India's southern coastal regions, jeopardizing the life of the vulnerable section of the community, particularly, the poor, marginalized women, children, and elderly, Tamil Nadu was the state to initiate the formation of Elders' Self-Help Groups (ESHGs) first. According to multiple reports, The Elders' Self-Help Groups (ESHGs) significantly contributed to reducing the multifaceted poverty of this vulnerable group in our society, especially the old, during that time. The concept was then implemented in North Bihar by HelpAge India, a non-governmental organization operating throughout India. Because of the river Koshi, which originates from the Himalayan Tarai region. This region has regularly witnessed natural calamities in the form of floods in various districts. People in the region frequently lose their livelihoods and a roof over their heads due to flooding and other natural calamities. The vulnerable elderly, who rely solely on their family members for socio-economic, healthcare, medical facilities, and moral and emotional support, make their lives more vulnerable and unworthy and appear to burden the family members who provide for their family's daily needs. To respond to floods, the Elders' Self-Help Groups (ESHGs) were established in 2007 in some flood-affected regions. They have been working effectively in the region since then, with over Ten Thousand enthusiastic elderly members working actively and consistently to improve from complete dependence to self-dependent and lead a life with autonomy and self-satisfaction (Khan et al., 2017).

#### 6.4. Recent Statistics

As per the most recent data, HelpAge India supports Seven Thousand Four Hundred groups in 16 states and union territories of India, with nearly one lakh elderly members. The Ministry of Rural Development has recently adopted this model (HelpAge India). The Ministry of Rural



Development supports 8.26 million mobilized groups comprising 88.92 million households in India.

Source: <https://nrlm.gov.in/dashboardForOuter.do?methodName=dashboard>,  
<https://www.helpageindia.org/our-work/welfare-development/livelihood-support/>

#### 6.5. Sustainability of Livelihood Opportunities Through Self-Help Groups (SHGs)

Jagannatha, 2020 According to a recent study, resource mobilization and loan issuance to self-help groups have significantly increased, indicating positive progress and playing a crucial part in women's empowerment in the Indian state of Karnataka.

According to Lakshmi Jayapal, 2014, in “A Study on Women Empowerment through Self-Help Groups in Central Tamil Nadu,” stated the fact that the majority of the women participants quickly access bank loans with convenient repayment options through the group and engage in other forms of general empowerment and personal development, such as sociocultural and political participation, demonstrates that the majority of the women participants have significantly changed their way of life. According to the researcher, most respondents used this loan to settle other economic difficulties and repay the previous debt; they hardly ever used it for activities that would have generated money.

The National Rural Livelihood Mission (NRLM) recognized the role of SHGs in reducing poverty by initiating multiple programs for the most

vulnerable, preferably women (NRLM). However, they could have foreseen the potential capabilities of the active older adults by providing an opportunity to gain a sustainable livelihood so that they could be involved in our country's mainstream active economy.

According to Alam & Yadav (2015), Elders' Self-Help Groups (ESHGs) play a positive role in improving the lives of the elderly and raising their status in the family and community because they economically contribute to household duties, according to a study that documented the experiences of elderly, who participated from Tamil Nadu districts. Their savings and turnover were raised as they received ongoing assistance from the groups through materials and the necessary funds to launch small businesses and other pertinent income-generating endeavours. As long as they continued participating in the group process, they became less dependent on their family and more economically independent (Alam & Yadav, 2015).

Another study by Khan et al. (2017) on Elderly Self-Help Groups (ESHGs) conducted in North Bihar mentioned in their key observations that, after joining the ESHGs, the participant's sense of belonging, economic stability and sustainability increased as they got continuous support from the banking institution, as they recently shifted their perception that elderly are creditworthy as the ESHGs were following the "Good Practice" guidelines set by the UNFPA.

In the study mentioned above by Mooner Alam, the prime focus was on ESHG functioning and its impact on the psycho-social development of the elderly. However, he said that the credit, thrift, and saving habits of the elderly increased. However, an in-depth study on those members who are involved in income-generating activities, their needs, challenges, what practices they are following, leading to success or failure of their economic venture, as well as, overall financial outcome and its impact on the lives of the elderly participants are not appropriately studied.

The advent of green and clean technology is ready to transform the livelihood characteristics at a grassroots level in rural India if carefully embraced. Singhal & Kabiraj (2023), in a News Paper editorial page, strongly advocated the use of "distributed renewable energy" (DRE), based on the report of a council, namely the Council on Energy, Environment and Water (CEEW). The information showed that in 80% of women who adopted DRE-Powered technology, their income was enhanced due to mechanization. Furthermore, they are also relieved from laborious manual activities. Although there are so many possibilities for DRE-powered

technology in the future, the author has pointed out some associated challenges in the article. Like every innovation, this technology has shortcomings as the DRE-appliances are prescribed as high-risk purchases, which the small and marginal farmers and entrepreneurs need help to afford. Secondly, difficulties in getting an easy loan to purchase and market constraints create problems in generating higher income. Moreover, the elderly, due to their limited mobility, are held back from establishing market linkage.

## **7. Findings**

The sustainable livelihood of the elderly in India is a critical issue that has received significant attention recently. A review of the extensive literature on this topic reveals several challenges faced by the elderly population in the country, including poverty, lack of access to healthcare, social isolation, increasing dependency rate, reduced source of income, and increasing expenses on healthcare and other essential commodities to lead a life of dignity with self-respect and inadequate government support. However, there are also numerous opportunities to address these challenges and improve the livelihoods of the elderly. The National Education Policy 2020 has highlighted the need to focus on lifelong learning and skill development for all age groups, including the elderly, to enhance their employability and income-earning potential. Additionally, various government and non-government social security schemes and programs are aimed at providing financial assistance, healthcare, and social support to the elderly population.

Moreover, the role of elders' self-help groups (ESHGs) is also significant in promoting the sustainable livelihood of the elderly. These groups provide a platform for the elderly to come together, share their experiences, and support each other in various ways, including starting small businesses, accessing government schemes, and advocating for their rights. DRE also presents an opportunity for the sustainable livelihoods of elderly individuals. With the increasing demand for renewable energy sources, there is a growing need for skilled workers in the green energy sector. Elderly individuals with experience and expertise in traditional energy sources can benefit from training and employment opportunities in the green energy sector. Additionally, they can overcome the challenges associated with the high cost of purchasing and maintaining the DRE through Collateral, i.e., Elders' Self-Help Groups (ESHGs), by easing the loan application process. Overall, addressing the challenges faced by the elderly population in India requires a comprehensive and coordinated effort from the government, civil society organizations, and the private sector, focusing on improving access to education, healthcare, social support, and



economic opportunities by connecting small and marginal producers with consumption hub in the Urban areas.

## **8. Discussion**

The literature review on sustainable livelihoods of elderly individuals in India highlights several challenges and opportunities in promoting this population's well-being and financial security. One of the primary challenges is the need for more access to adequate social security schemes and programs. This lack of access often leads to economic insecurity and poverty among elderly individuals, particularly those unable to work due to age or health issues. The National Education Policy 2020 (NEP, 2020) focuses on revamping India's education system and makes no explicit provisions for the elderly's livelihood. It does, however, emphasize the promotion of continuous learning programs and continuing education courses for people of all ages, including senior citizens. These programs can assist individuals in acquiring skills that will be valuable in their professional lives or, if desired, in starting a new career. Furthermore, increasing adult literacy rates through these programs might lead to more excellent employment options for seniors who choose to work or continue working past retirement age.

Another opportunity for sustainable livelihoods of elderly individuals is the formation of self-help groups. The National Education Policy 2020 (NEP, 2020) strongly emphasizes encouraging lifetime learning initiatives and continuing education courses for people of all ages, including senior citizens. By allowing elders to get together and learn new skills or share their knowledge with others, self-help groups can play a crucial role in advancing this objective. NEP 2020 acknowledges the need to support adult literacy initiatives for various age groups, including senior citizens who may have missed out on earlier educational chances. Senior citizen SHGs can help with these efforts by setting up literacy programs or other educational events. These groups provide a platform for elderly individuals to come together, share their experiences, and support each other in various ways, including skill development, microfinance, and entrepreneurship. The government and non-governmental organizations have recognized the importance of self-help groups and have initiated several schemes and programs to support their formation and operation. In addition, NEP 2020 seeks to improve community involvement in education through programs like School Management Committees (SMCs). Senior citizen SHGs could actively participate as SMC members, which will help them support the growth of schools and maintain relationships with the younger generation. In general, self-help organisations can play a

significant role in attaining the NEP-2020 objectives relating to community participation and lifelong learning for people of all ages.

“Distributed Renewable Energy” (DRE) is another opportunity for the sustainable livelihoods of elderly individuals. The increasing demand for renewable energy sources presents a growing need for skilled workers in the green energy sector. Elderly individuals with experience and expertise in traditional energy sources can benefit from training and employment opportunities in the green energy sector. This opportunity can not only provide financial security but can also contribute to environmental sustainability.

Overall, the literature review on the sustainable livelihoods of elderly individuals in India highlights the challenges and opportunities this population segment faces. Investment in education and skill development, the formation of self-help groups, and the promotion of distributed green energy are all potential avenues for improving the livelihoods and overall empowerment of elderly individuals in India. However, significant challenges remain, and concerted efforts are necessary to address these issues and ensure a sustainable and equitable future for all.

## **9. Conclusion**

In conclusion, the extensive literature review on the sustainable livelihoods of elderly individuals in India highlights the need for comprehensive and integrated programs that address the challenges faced by this population segment. The National Education Policy 2020 recognizes the importance of promoting lifelong learning opportunities and intergenerational learning programs for elderly individuals. The government and non-governmental organizations have initiated several schemes and programs, including social security programs and self-help groups, to support and provide resources for elderly individuals. Promoting distributed green energy can also provide employment opportunities and contribute to sustainable development.

Furthermore, the National Policy for Older Persons (NPOP) outlines a framework for ensuring the well-being and security of elderly individuals in India. Implementing this policy, combined with efforts to promote education, healthcare, and sustainable livelihoods, can help address the challenges faced by elderly individuals and provide them with the support and resources necessary to lead dignified and fulfilling lives. Addressing the challenges and leveraging this population segment’s opportunities will ensure a sustainable and equitable future for all.

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