

IN A 6-PART SERIES, HT FOCUSES ON A LARGE AND IGNORED GROUP OF INDIANS – SENIOR CITIZENS. HOW THEY ARE COPING IN A WORLD WHERE TRADITIONAL SUPPORT SYSTEMS HAVE VANISHED AND THE ENTERPRISING SOLUTIONS SOME OF THEM HAVE COME UP WITH. SOME STORIES ARE HEART-RENDING, SOME OTHERS GIVE US HOPE.

To find peace, seniors leave home

MOVING OUT A growing number of senior citizens are moving to peaceful retirement colonies that offer security of a residential complex, comfort of living with people of the same age

hindustantimes
ageing in the city

PART THREE OF SIX

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MUMBAI: Renu Marwa, 63, lived in a rented flat in Juhu – located in the same housing apartment as her son. Despite frequent visits by her family, Marwa decided to move to a serene, quiet place outside the city where she could live amid nature while continuing to enjoy visits by the family.

"All my life I had lived in Chennai, and moved to Mumbai because of my son's new job posting. But rents in Mumbai are exorbitant. It wasn't even worth it, as my children were frequently travelling abroad for work. Finally, I decided to sell off my Chennai property and buy a retirement villa in Lavasa," said Marwa, who moved into a 1,550 sqft apartment at Ashiana Utsav, surrounded by the verdant hills of the Western Ghats, in 2013. "Since the complex is tailor-made for the needs of seniors, I was saved from the hassle of house-hunting. The place has all the required facilities from plumbers to medical services in-house. My children visit me on the weekends and, in fact, enjoy their small vacation here," she said, while sharing she paid around Rs52 lakh when she booked the villa in 2009. She pays Rs4,000 monthly for maintenance. Marwa said she prefers to use the cafeteria at the premises and avoids cooking, for which she pays extra, but enjoys a truly post-retirement life.

Marwa joins the growing tribe of senior citizens who are opting to move to peaceful, less polluted environs that offer the security of a residential complex and the comfort of living with people of the same age.

Ankur Gupta, joint managing director, Ashiana Housing, which runs similar projects in Chennai, National Capital region (NCR) and Jaipur, said there has

TOMORROW
Seniors taking in paying guests

been a marked shift in the idea of after-retirement living that was restricted to Rishikesh or other religious places until a few years ago. "Seniors are now more independent than they used to be. Their mindset is changing, and they want a better life," he said, adding the in-house facilities give a huge relief to their children. "These include clubhouses, dining, activity halls, reading rooms, yoga homes, bill pay services, medical aid, movie theatres and swimming pools," he said, adding around 1,000 similar units are constructed in the country every year.

Asked if such townships threaten to slowly become gated ghettos for the elderly, at the same time giving the final blow to the traditional joint family system, Dr Sheilu Sreenivasan, a PhD in social work and founder of Dignity Foundation, said, "It's all about accepting the needs of the society. There is no denying the joint family system was beautiful and provided much security to members, but society has changed. What worked for centuries may not work anymore, given the rapid developments around us," she said.

Since 2005, the trust has been offering a membership-based resort-like housing scheme in Neral called Dignity Lifestyle Retirement Township – an alternative for those apprehensive about investing in property or lack ready funds.

Sreenivasan said: "At the existing 58 cottages of 500 sqft each in Neral, one becomes a member by paying Rs14 lakh, of which Rs9.5 lakh is refunded once the residents want to leave. For the stay the residents pay a nominal Rs11,500 a month." More premium projects with cottages of 600 sqft and 1,000 sqft are already under construction, she said. The township has been running a dementia

AGEING IN PEACE

60+ is the fastest growing demographic in the world.

506 million the senior population (60+) in the world in 2008 as per the National Institute of Aging (USA)

1.3 billion Number it is expected to reach by 2040. By that time, China and India will be home to half the world's senior population

As per Census of India projections, the percentage of elders as a percentage of total population in the country would jump from 7.4% in 2001 to 12.4% in 2026 and touch 19.7% in 2050

By 2050, it is estimated that the number of dependent adults in India will be at par with the number of dependent children

Senior housing is a \$25-billion industry worldwide. India, with a senior population of 100 million people, has an estimated demand for three lakh such homes

Three out of four seniors today are open to the idea of living in assisted senior living community

30 retirement projects (approx.) are under construction in India and as many in planning, mainly in metros like NCR-Delhi, Pune, Bangalore, Amritsar, Coimbatore and Chennai

Besides growth in sheer numbers, seniors are also evolving as a customer segment and have needs and wants, which are different from seniors in earlier times. A significant section of seniors today are independent, financially stable, well-travelled, socially connected and as a result have well developed thoughts of how they want to spend time after retirement.

Source: Senior Living in India: Jones Lang LaSalle India, a consultancy firm

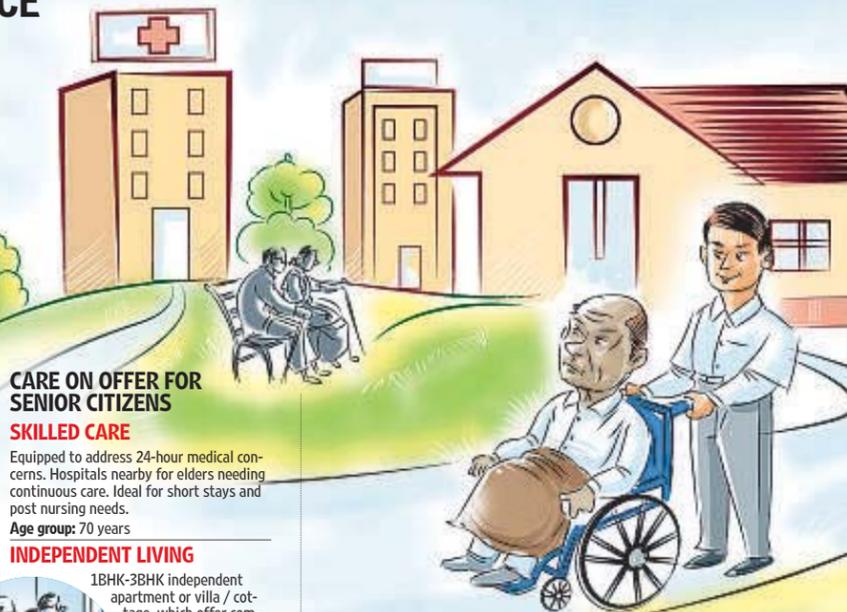


ILLUSTRATION: SHRIKRISHNA PATKAR

CARE ON OFFER FOR SENIOR CITIZENS

SKILLED CARE

Equipped to address 24-hour medical concerns. Hospitals nearby for elders needing continuous care. Ideal for short stays and post nursing needs.

Age group: 70 years

INDEPENDENT LIVING

1BHK-3BHK independent apartment or villa / cottage, which offer common facilities such as club house, recreation space, health club, eateries, housekeeping, security and travel.

Age group: 50-70 years of age

ASSISTED LIVING

Staff available for taking care in dressing, bathing, reminders; assistance in non-medical, non-nursing needs. Home-like atmosphere. 1BHK-2BHK houses with attached toilets and a pantry.

Age group: 65-75 years of age

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WHAT MAKES RETIREMENT COLONIES DIFFERENT?

Green areas, with lower traffic congestion, lower density, lower pollution levels than metros

Designs suited to the need of seniors, for instance, anti-skid tiles, grab rails, big-sized switches and wall-mounted night lamps

Emergency response system installed in the apartments

Ambulance kept ready 24x7 at the premises. Doctor-on-call service available

Regular group activities such as picnics, sports events and celebration of birthdays, anniversaries and major festivals. Most retirement colonies maintain a weekly calendar of such activities

Presence of social facilities such as

temples, clubs, retail mall, entertainment and recreation facilities in the nearby catchment

To save the seniors the task of cooking if they so want, an in-house common dining hall is available. Most give the option of food delivery within the complex

Amenities such as maintenance of common areas, plumbing services and electricians are available on call

Bill pay services, travel operators and assistants at the premises

Lately, some residential projects have tied up with non-governmental organisations to enable the residents to engage themselves in some voluntary work

case study

'REINVENTED SELF AFTER MOVING TO THE COLONY'

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MUMBAI: Dr Usha Mantri, who retired as a Hindi professor from Santacruz's LS Raheja College in 2004, compares the new-age retirement colonies to the ancient Indian tradition of Vanaprastha – a Vedic ashram system meant for people who gradually withdraw from the world after handing over household responsibilities to the next generation.

The comparison may seem too far-fetched, but for Mantri, her nine-year stay at Dignity Lifestyle Retirement Township, Neral, has proved to be a "spiritual journey", a revelation that has helped her to reinvent.

Until 2006, Mantri lived by herself in an apartment in Bandra, while her son lives in Powai with family. Mantri said she felt a need to be independent and truly free of responsibilities, and applied for membership at the township. Since she moved in, Mantri said she has had a "very fruitful second-innings". "I joined the Dignity lifestyle township as a volunteer also. For two years, I brought out the Hindi edition of their monthly magazine (Dignity Dialogue-Hindi) as its editor. I also set up a library using the stock of 3,000 books available with the trust," she said. "I reinvented myself," she adds.

Mantri found accommodating to her new society far easier than adjusting with family or relatives. "Here, you come without a baggage of expectations. In the family, there are a lot of adjustments to be made," said Mantri.

"I continue to be attached to my family, and make a visit to Powai almost every month. But I am not very involved with family life anymore," she says, adding she does not intend to return to the city life anymore.



"The demand for such projects is high; they are in fact becoming the need of the hour. This is especially true for physically and financially independent seniors," said Shashank Paranjape, managing director of Pune-based Paranjape Schemes (Construction) Ltd. Since the launch its senior citizen housing (Athashri) in 2000, the company has already completed six such projects – five in Pune, one in Bangalore. The houses range between Rs45 lakh (for 1BHK) and Rs85 lakh (for 3BHK).

Subhash Bapat, 72, who bought a 400 sqft apartment at Athashri, said the concept suits childless couples like him very well. "I came to know about this project through a newspaper advertisement, and was instantly drawn to it. I promptly sold off my flat in Pune and moved to Pashan," said Bapat, who said he paid a very nominal Rs5 lakh for the flat back then. "The fellow residents are like family and all the facilities are at my doorstep," he said. Having retired from a senior position at a government bank, Bapat said he uses his skills with banks and documents to help neighbours.

New trends have thus emerged in such retirement homes. "We have created platforms for our resident seniors by adopting villages wherein they can either donate funds or engage themselves in spreading lessons of health and hygiene. They also volunteer to teach in schools and colleges in villages," said Paranjape.

Like Ashiana's and Dignity's, a number of senior living projects in Maharashtra have come up in the recent past, including Nulife by Disha Direct and Gagan Group near Lonavla; Athashri by Paranjape group in Pune and Tata Housing's upcoming project in Talegaon.

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facetoface

SAILESH MISHRA, founder, A1 Snehanjali assisted living elder care home

'Assisted living not same as old-age homes'

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MUMBAI: Under the concept of senior living, there are two categories – independent living and assisted living. While the former is fast spreading across the country, with a number of realtors engaged in such projects, assisted living is still at a nascent stage. In this, a resident gets 24/7 services and nursing aid, while in independent living, seniors take care of themselves – with medical services like hospitals and ambulances available in close vicinity. Sailesh Mishra, founder of NGO Silver Innings (setup in 2008), started a similar 24/7 assisted elder living facility in a care-home in Nala village, Nalasopara, in 2013 called A1 Snehanjali. A five-bedroom bungalow property with a garden, the care-home at present has nine residents – all suffering from Alzheimer's or dementia. Mishra, however, cautions against confusing it with an old-age home, which is generally meant for the destitute and run for charity.

Why has the need for assisted living risen?

With increasing nuclear families and challenges of the corporate world, children are not able to devote so much time and attention to elders as they want to. Such care-homes give them relief that their elders are taken care of and they can concentrate on their work without guilt or stress. In the past, the joint family system absorbed much of such problems. A1 Snehanjali is not an old-age home. The elders come from well-off families, and some of them are retired businessmen and government officials.

What are the social facilities available?

Besides routine care such as nutrition food, medication management, incontinence care, laundry, bathing and dressing, we provide regular medical check-up, transportation for doctor visits, frequent picnics and outings, and activities such as crafts and yoga. There is access to television and music. We also hold

regular sessions in various alternative therapies. Caretaker-to-residents ratio is 1:3.

How do you screen patients?

We take elders who do not need constant medical intervention or nursing home care. We definitely do not want children or guardians dumping the needy elders at our care-home. The admission process is lengthy. There are several visits to their home to understand their situation. In these two years, we have rejected 39 applications on suspicion the elders were being dumped or had reached an advanced stage of their disease. We also insist on monthly visits by the resident's family.

What is the cost structure?

A deposit of Rs3.5 lakh, of which Rs3 lakh is refundable. A daily fee of Rs1,100 or Rs33,000 a month is charged, which includes lodging, meals (vegetarian), grooming, care and recreations. Cost of medicines, toiletries, diapers and special medical treatment is not included in this.

Foul-mouthed parrot gets owners in trouble

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NAGPUR: The owners of a foul-mouthed parrot have been booked by the police after an 85-year-old woman filed a complaint against them. The Chandrapur police have booked two youths, one of whom is the octogenarian's son, on Tuesday, for using their parrot to swear at her.

The parrot that belongs to one Suresh and his friend Amit Watwekar, reportedly hurled abusive words at the woman whenever it saw her. Suresh is the only son of the complainant, Janabai Sakharkar, from her first marriage.



ILLUSTRATION: JAVANTO

REPEAT OFFENDER

The parrot that belongs to one Suresh and his friend Amit Watwekar, reportedly hurled abusive words at the former's 85-year-old mother Janabai Sakharkar whenever it saw her

When the police were reluctant to file any case against the parrot's owners, Janabai threatened to commit suicide in front of the police station

The owners have been booked by the police after Sakharkar filed a complaint against them.

complaint against its owners. In her complaint, Sakharkar accused Suresh of teaching his parrot to abuse her whenever she passed his house. When the police summoned

both the owner of the parrot and the bird for the verification of the allegations, the parrot was mum when its cage was brought close to Janabai.

Even after some persuasion, the parrot did not utter

a word, Diwan said.

But, Sakharkar insisted that the parrot was not responding because of the new surroundings and strangers.

"It was prompted to use such derogatory words against me by Suresh and his friend," she said.

When the police were reluctant to file any case against the parrot's owners, Sakharkar threatened to commit suicide in front of the police station.

"We have already booked Suresh for harassing his mother and investigations are on," Diwan said.

The police department has now decided to hand over the parrot to the local forest department.

Woman loses ₹1.51L to man pretending to be bank staff

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MUMBAI: A 32-year-old woman, the wife of a Thane civic employee, lost Rs1.51 lakh to debit card fraud, after a man called her pretending to be a bank employee and managed to get her debit card details. No arrests have been made so far.

The police said the accused kept in touch with the woman for four days during which time he made various online purchases using her debit card.

The suspect called the woman Harsha Hinwar first on August 14 around 4pm. He told her he was calling from the State Bank

of India. He told Hinwar he needed her debit card details, which was a routine bank procedure. After he managed to convince Hinwar of his credibility, he used the debit card number for online purchases, the police said.

"Once he successfully made the first transaction, he contacted Hinwar again several times until August 17 and kept her out of Rs1.51 lakh," said Chaitan Shinde, assistant inspector at the Virar police station.

The police said as banks were shut for two days during the time, Hinwar and her husband did not check with bank authorities about the alleged procedure. This gave the caller a four-day

period to continue with his fraud, an officer said. The family only approached the Virar police on Tuesday. Following the complaint made by Hinwar, the police have registered a case of cheating against an unidentified person. An officer said they would contact bank authorities to get more facts on the case.

"We will also take the help of the cyber crime department in the case because it is a debit card fraud. Our investigations are on to establish the identity of the person who called Hinwar," said another officer adding that they were in the process of ascertaining under whose name the mobile phone was registered.