

# Strengthening Active Aging Through Economic Activity of the Elderly in Nepal



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**Submission:** May 24, 2023; **Published:** August 30, 2023

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## Abstract

Aging is a natural lifelong process until death. Many older people are living in poverty. Older people are generally considered dependent on others as they grow older and older. The aim of this article is to explore some entrepreneurship activities of Nepalese older people. Data for this study were collected from the project Help Age International (HAI) implemented in Nepal. Qualitative data observation and interviews were used to collect data. The findings of this study show the formation of the Older Peoples's Association (OPAs) has supported many older people to come outside the home and participate in different social activities. Further, regular deposit through OPAs has helped to have little hope of financial security which they can use when they need it. OPAs supported older people in need of financial support to carry out small entrepreneurship in different areas. Older people who received support to carry out their local business were very happy and they were actively involved in their activities and regularly deposited money in the groups. It has increased older people's participation in social activities and also helped to lower the cases of elderly abuse and loneliness and depression as well. Local government should promote such activities which will help in the healthy aging of older people.

**Keywords:** Aging in Nepal; Active Aging; Older People's Association; Older People; Healthy Aging

## Introduction

Aging is a natural, lifelong process that starts at conception and concludes with death [1]. Regardless of a country's degree of development, the share of the population aged 60 or over is predicted to rise significantly globally. Longer lifespans and falling fertility rates together cause aging [2]. Education and technological advancements, as well as improvements in medical, food distribution, and public health, all played a role in people living longer [3]. On the other hand, as people age, their physical and cognitive abilities deteriorate, and the prevalence of chronic diseases and disabilities rises [4].

Millions of older men and women in low and middle-income countries face severe problems of poverty and poor health. Older People (OPs) identify health and income security as their key priorities; their health status not only determines their physical, mental, and social well-being but, in many cases, is also crucial to their ability to earn a living in the absence of pensions or other income. International development policy and practice, in the larger context, continue to ignore OPs as both target populations

and indirect beneficiaries. The Millennium Development Goals (MDGs) make no direct reference to them. While MDG 1 commits to halving the proportion of those living in extreme poverty by 2015, the deep poverty of millions of older men and women makes it likely that they will remain in the "other half" not reached by programs aimed at achieving the MDG targets [5].

Individuals 60 years and older are considered OPs in Nepal [6]. In the last couple of decades, the life expectancy of the Nepalese has been increasing rapidly [2,7] and the OPs growth rate is higher than the total population growth rate [2]. A report shows it is projected to increase rapidly in the coming days further [8]. Family and household poverty have a particularly severe impact on the youngest and oldest family members. The key role that older men and women often play in supporting households and communities remains largely unrecognized and unrecorded. In Nepal, the family serves as the primary caregiver for its elderly members, assisting them with daily tasks and providing them with various forms of support [2], [8-10]. The latest situation shows traditional norms

and values eroding [9] due to shrinking family size and increasing migration of youths for looking prosperous future. Older people are left behind in the countryside and some older people are still actively working to support themselves. Thus, the rapid increase in the older population in Nepal coupled with rapid social changes resulting in the gradual breakdown of the traditional joint family system and ever-increasing financial constraints at the national level, is likely to pose serious problems for the elderly. Despite having the hope of parents, “children as insurance for old age” while raising their children, older people live only with a spouse or alone and struggle hard for their livelihood. The purpose of this study is to analyze the OPAs activity and economic activity of older people as a means of strengthening active aging.

### Methodology

Data for this study is taken from the Help Age International-supported Strengthening Active Ageing in Nepal (SAAN) project in Nepal. The SAAN was signed between the Social Welfare Council (SWC) and HelpAge International Nepal (HelpAge) on 24 September 2014, for a three-year operation period till 23 September 2017. HelpAge’s further humanitarian interventions in Nepal post the April 2015 earthquake were then amended into the existing SAAN project agreement and approved by the SWC on 27 October 2015. SAAN-NERP is thus a holistic endeavor that integrates HelpAge’s work in 14 districts and 61 villages, with delegated area coverage on themes such as livelihood, disaster risk reduction, health, and research. The findings included here are based only on the qualitative study based on the final monitoring and evaluation of the study carried out in 2018 [11].

The overall objective of HelpAge’s SAAN project was to empower Older People in Nepal and their families through an Active Ageing approach wherein HelpAge envisions that Older People can continue to be active (socially, psychologically, physically, and mentally) and contribute to their own wellbeing, that of their families and to the wider society. SAAN comprises several thematic areas of activity including sustainable livelihoods, health, emergency/disaster preparedness, and advocacy and campaigning. Permission for this study was carried out from Social Welfare Council, Kathmandu, Nepal and from the local governments.

### Results

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

#### Individual Case Studies

**Case1:** MS Rasmi Kharel (name changed) 64 from Japa became a member of OPA three years ago she is running a small

shop in the village taking some support from the OPA. She has started to save Rs 50 per day in a local bank and has saved around Rs one lakh so far. She actively goes to buy required goods in the nearby whole seller shop. Being busy in the self-created job has given her lots of satisfaction and has made herself very active too in her community. She used to feel sick if she has to spend the whole day at home. Her shop is on the entrance corner of a high school.

**Case 2:** Ms. Jaya Ram (name changed) is 67 years old. She used to live in a joint family. Her husband died a few years ago. She was mistreated by family members. She started to live alone nearby in a separate small house. Her house was near to Indian border. She became a member of OPA and borrowed some money to start small business activities targeting weekly local businesses hot buying some goods crossing the border. She was happy as she could make some money through the financial support of OPA. She was also depositing daily Rs 50 with the OPA group. She used to share her problems with OPA, and they supported her socially as well. She goes to meet the OPA office and talks with other people coming there. Due to her regular interaction with OPs and social and economic support, she is feeling happy and healthy.

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

#### Interaction with OPA

##### Case 1: Eastern Nepal

- i. Active elderly member has taken a Rs. 10,000 loan to enlarge their business, they pay on time and again took the loan. It has supported their livelihoods.
- ii. In the Terai-based cast, the son does not support the widowed mother, the loan they received from OPA was very effective for their livelihood. Such elderly were not found major decision-makers in their families.
- iii. OPA activities have helped elderly people to come outside of their home.
- iv. Supported interaction with similar people and sharing their problems.
- v. Supported removing loneliness.
- vi. Supported elderly to come outside from home and interact with each other.
- vii. The elderly participated in the football activities it was fun.

- viii.** Supported to live an active life.
- ix.** Developed a tendency to save regularly.
- x.** If some problems were encountered, discuss them well, and help to solve them.
- xi.** Discuss well what we should do for the well-being of ourselves.
- xii.** Widow elderly have lots of problems than males, son goes with daughter-in-law. The elderly is well benefitted from the loan they receive from OPA for their livelihoods.
- xiii.** Received Vegetable farming training and was encouraged to participate in domestic vegetable farming. This is good from a health point of view too.
- xiv.** The elderly are living active life through work like taking care of vegetables, which has created to make a good relationship with family members in a joint family too.
- xv.** Generally, no one believes in the elderly, and no one is ready to provide loans to the elderly, OPA has provided great support to the elderly providing loans to flourish their small business activities.
- xvi.** OPs were active to carry out the eye health camp, and many older people benefitted from it.
- xvii.** OPA has worked to raise awareness and facilitated old age allowances.
- xviii.** There was good demand for loans from the saving of OPA but could not provide large amounts as many elderly have demanded.

### Case 2: Central Nepal

- i.** Trying to cover all the elderly in the OPA.
- ii.** Started to deposit from Rs 30 per month, increased to Rs 100 now.
- iii.** Based on the needs loan amount provided ranges from Rs 10,000 to Rs 25,000.
- iv.** Received Agriculture and livestock-related training.
- v.** Agriculture Observation visit was fruitful many older people started to do small-scale farming on their own land. Technical support was provided from the local level as well.
- vi.** They were happy to say they used the money to buy pigs, goats, increase their business, etc.
- vii.** It has made the elderly active, even sick elderly also getting some exercise.
- viii.** Many elderly people participate in the program organized by the elderly.
- ix.** Sometimes there is some problem organizing gatherings due to some expectations from the elderly during the gathering.

Some targeted elderly used to get cash for being participated from the donor.

- x.** OPA should increase the coverage.
- xi.** OPA should work to facilitate the elderly doing model role.
- xii.** OPA should work to make an environment where elderly can live with dignity in the family and society.
- xiii.** Some programs are required to minimize the gap of intergeneration gap.
- xiv.** Elderly act has given some facilities to the elderly but in reality it's not in practice. Government should work to implement it.

### Case 3: Central Hill

- i.** It has helped to do some interaction with people of the same age group people.
- ii.** Interaction helps to increase life expectancy too.
- iii.** Instead of spending time being idle at home, it has made us active.
- iv.** From our deposit we have mobilized money to our OPA members 12% interest which is very cheap compared to other loans
- v.** Our gathering is becoming a means of entertainment too.
- vi.** Our regular savings may serve as the saving for the future.
- vii.** The elderly is living active life, but youths are unemployed.
- viii.** Our activity may also influence youth to be active.
- ix.** In every ward, the elderly of the highest age groups was felicitated.
- x.** A health camp was also organized where many elderly benefited from the eye health camp.
- xi.** Some elderly people are doing mushroom farming, some have kept pigs, and some have poultry.
- xii.** OPA also monitors the activities carried out by those people who have taken a loan.
- xiii.** When we were idle, used to feel sick and old.
- xiv.** Activeness has also improved nighttime sleeping.
- xv.** Sometimes children accuse us saying why we need to work at this age, but our little work also supports family members.
- xvi.** On the death of OPA members, they have started to publish condolence messages on their notice boards and also go to visit family members. It has also attracted many elderly people

to be united through OPA.

### Case 4: Central Mountain Nepal

- i. Elderly gathers frequently after the formation of OPA
- ii. It has supported the identity of Ops.
- iii. Supports to exchange the of happiness and sorrows.
- iv. Mobile health camp was organized through the coordination and support of AW and the activeness of OPA.
- v. OPA has supported the elderly to be aware of their rights.
- vi. Negligence and abuse to OP are also reduced.
- vii. OPA has celebrated the International Day of Elderly
- viii. The elderly enjoyed marching with the slogan of elderly rights.
- ix. The culture of respecting senior citizens has also started.
- x. Health camp was organized: many OPs were afraid of cataract surgery, but some awareness activities were carried out about cataract surgery and many elderly people participated in Eye health camp and they benefited from it.
- xi. There was some problem while counseling for OPs having some mental health problems due to a lack of awareness.
- xii. Supported in the distribution of senior citizenship cards through the survey of all people 60 years and above collecting the forms of all eligible elderly, making nominations of all through VDC in one letter free of cost, and representative of OPA went to the respective office in the district. Saved the transportation and other hidden costs of OPs.
- xiii. Psycho-socio counseling was also carried out.
- xiv. The elderly demanded to make an elderly center with the local municipality, where the elderly can gather in the daytime and from where they would like to run all their activities.

### West Nepal

- i. Great support during the time of crisis due to earthquake
- ii. Many people think now elderly are useless to home, but it's good that they are active now and their relationship with other family members has improved.
- iii. If the OPs do not have any cash source other family members neglect them but start to love them if they have money although it may be in a small amount.
- iv. "Our mother is going to get some money" .... created a positive attitude toward the elderly.
- v. There is no single model that can be sustainable for active aging, the main thing is government should own the concept

of active aging.

- vi. OPAs has really supported the needy ones, they say "chhorole ta didain aru kasle dinchh ra hamilai paisa" literal translation is my own sone does not give me money, how can we expect from others?
- vii. Participating in the gathering of the elderly has lots of benefits.
  1. See many members.
  2. Feel very happy in the group.
  3. Helps to pass the time.
  4. Know who has what sorts of problem.
  5. widow who has not any property nor income (child widow) was also very happy to be a member of OPA.
  6. People hope to get social support from OPAs in case of a problem.
- viii. Practical Intergenerational training organized in the school was really very effective, which has increased respect for senior citizens from school children.
- ix. Many OPs were lured by the exposure visit, woman elderly participants reported "swarg gaye jasto aanand aayo" literal translation is it was feeling just like we went to heaven.

### Key Informant Interview

- i. The most important program we launched is to reduce the inter-generation gap, this awareness program is the most important everywhere in the community.
- ii. We all should be aware of our duty and responsibility.
- iii. If we violate duty and responsibility, that's the main reason for conflict in the family
- iv. Old Age Home is not a solution for the elderly but an alternative for the homeless.
- v. The elderly should not immediately transfer the property to their children.
- vi. Major Achievements
  - a. Developed inclusive culture in the planning and implementation process of Disaster Risk Reduction as well as community-level development initiatives.
  - b. OPA able to attend to their matter of identity.
  - c. OPA was established as a pioneer group to advocate the issues of older people at their local level.
  - d. OPA accesses local resources whereby they have been able to disburse the fund for capacity-building activities in their communities.

e. Older People's Association has developed as a cooperative from a very informal group and is trying to extend a beekeeping cooperative under the same association.

f. Older people increase their motivation toward active aging. Such as being willing to engage in small-level enterprises/income-generating activities.

g. Cross-sectorial approaches are practices to response the issues of older people (for instance: eye camp, training on farming, and harvesting)

h. Local disaster risk management plan of targeted VDCs has developed and ...numbers of small-scale mitigation interventions accomplished on the basis of OPA priority which is

reflected on the plan.

### vii. Some Recommendations

a. Provide training just after identifying the needs of people.

b. Domestic poultry farming-related training may be very useful.

c. Skill upgrading-related training may also be useful.

d. Pickle-making training from Akabare Chili (local name) may also be useful.

e. Availability of Market is also important to sell the local product (Figure 1).



**Figure 1:** Older people gathering during the interaction program.

## Discussion

In Nepal, older populations are increasing rapidly [2,12&13], *Chalise, 2023; Chalise, 2020; Chalise & Brightma, 2006*) and show a tendency that will further increase in the coming days as well [8]. The latest data shows that the aging population of Nepal is increasing rapidly and is supported by decreasing fertility and mortality. The proportion of the older population is increasing rapidly than the UN projection carried out in the past [14] *UN, 2010*). In the Nepali culture, children are considered insurance for old age, and norms of filial responsibility are an important factor behind intergenerational relationships [10,15&16] *Chalise et al, 2007; Chalise, 2010, Chalise, 2021*). But a recent study shows a

traditional support system has some crisis and many older people have started to live in old age homes [17-19]. This qualitative descriptive study is the first study that has focused on how the initiative was carried out to make active in old age.

As part of its developing social protection provision, the Government of Nepal (GoN) introduced the first social security program in 1994-1995. The program provides non-contributory benefits (cash transfers) to eligible beneficiaries: the disabled, widows, Dalits senior citizens of Karnali Province and OPs aged 68 and over. The monthly allowance provided to older persons is Rs 4000 per month [20]. In Nepal, family support is considered as the major source of support and income for older people.

More than 50% of older person's major income is the old age allowances received from the government. Older people also receive income support from agriculture, and remittance from sons and daughters as well. There are less than 10% of older people who receive pensions.

Many older people are living in poverty. Accurate information about old-age poverty is lacking. Further, evidence of poverty rates among older persons is limited to selected country- or regional-level studies. Poverty is a major threat to the well-being of older people. Getting old presents a significant, additional risk of becoming or remaining poor. In later life, people reduce their working hours or stop working because of retirement options or health issues, and when they need or prefer to continue working, many earn lower wages. Studies show Poverty rates are higher for older people than for the population as a whole [21]. In many countries, the absence of social protection systems with high coverage and adequate benefits, their assets and savings, when savings exist, are usually not sufficient to guarantee adequate income security until the end of their lives. This makes older persons particularly vulnerable to economic insecurity as well as poverty, with limited options for escape [22].

This study shows the formation of OPAs has supported the empowerment of older people. Older people gather and share their problems with similar age groups. Many older people used to spend time within the household and used to feel bored. It has supported them to come outside the home. If any older member is not seen visiting the OPAs gathering, other members will enquire about them. It has increased the social support system of older people as well. If older people have some kind of abuse, they share it with friends and later those problems are also solved. It has supported lower loneliness, and depression and also increased their happiness. Walking together with friends has also some benefits that will improve the sleep pattern of older people [23].

Further regular deposit of money through OPAs has helped to have some money saved. Such savings are borrowed by others who need money and return on time. It has helped some older people to increase their business as well. Also, supported other poor older people to borrow money and do some income-generating activities. Having some income in old age has helped to change the attitude of family members towards them. It has also increased their dignity and also decision-making power in the family and society as well.

This study found many OPs were interested in doing some kind of income-generating activities. But they lack sufficient funding. Also, there were problems with the marketing of their product as well. Local government should take some initiatives on how they can be funded for their entrepreneurship work and assure the market of their products. Further, talk programs through health personnel have helped them to follow the lifestyle of healthy aging. Being active or having healthy aging has lots of benefits. Study shows being active and healthy as people get older includes

increasing well-being and participation, recovering from illness more quickly, reducing the risk of getting a chronic disease, and preventing falls [24,25]. Older people who stay healthy, active and independent can continue to contribute their skills, knowledge, and experience to society.

### Conclusion

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

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DOI: [10.19080/JOJPH.2022.08.555726](https://doi.org/10.19080/JOJPH.2022.08.555726)

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