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# **STATUS OF GAINFUL ENGAGEMENT OPPORTUNITIES FOR OLDER PEOPLE IN INDIA**



**With Special Focus on  
The Importance of Post-Retirement Engagement**

**September 2025**

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A  
Study Report  
on  
**STATUS OF GAINFUL ENGAGEMENT  
OPPORTUNITIES FOR OLD PEOPLE IN INDIA**

With Special Focus On  
**The Importance of Post-Retirement Engagement**

**September 2025**

By  
**AGEWELL RESEARCH & ADVOCACY CENTRE**  
(For Needs & Rights of Older People)



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## Executive Summary

India's 149 million seniors (60+, 2021), projected to reach 300 million by 2050, are a vital resource, yet only 23.1% engage in post-retirement work, mostly in low-paying agriculture due to financial necessity. With 9% lacking regular income and 35.9% relying on pensions, economic insecurity is widespread.

Despite this, 73.4% are open to second jobs, driven by staying active (93.9%), dignity (87.9%), and rising costs (56.2%). Barriers like digital illiteracy, ageism, and poor infrastructure limit opportunities, with 65.7% reporting “almost no” meaningful work options.

Women face unique challenges, engaging at 10% compared to 36% for men. Engagement enhances health, reduces isolation, and strengthens family ties, yet 64.7% experience poor communication with younger relatives. Seniors can mentor, revive crafts, or lead communities, reducing welfare burdens. Policymakers should expand the SACRED portal, incentivize hiring, and promote re-skilling. Corporates must offer flexible roles, NGOs support micro-enterprises, and families foster autonomy. State-specific strategies (e.g., Kerala's education programs, Rajasthan's artisan cooperatives) ensure local impact.



By creating age-inclusive systems, India can empower seniors to live with purpose, enriching society and the economy

The Report concludes by recommending a multi-stakeholder approach—engaging policymakers, civil society, private enterprises, and families—to create inclusive, age-friendly systems. Such collaborative efforts can ensure that senior citizens remain active, healthy, and purpose-driven through gainful engagement, thereby contributing meaningfully to national development.

## Introduction

India's elderly population (149M, 10.1% of 1.4B in 2021) is set to double by 2050, driven by a life expectancy of 70 years, declining fertility, and better healthcare. Urbanization and nuclear families have weakened traditional support, leaving seniors isolated or financially vulnerable. Unlike Japan's Silver Human Resources Centers or Germany's flexible re-employment models, India lacks frameworks for post-retirement engagement. Only 23.1% of seniors work, often in agriculture out of necessity, with rural elders facing physical demands and urban seniors encountering ageism and digital barriers.

Engagement promotes health, dignity, and independence, reducing ailments like arthritis and depression while fostering social inclusion. Seniors can mentor, revive crafts, or lead community initiatives, yet barriers like digital illiteracy, outdated skills, and non-senior-friendly infrastructure hinder participation. Women face additional caregiving burdens and lower pension access (10% vs. 36% men engagement).

This report, based on a survey of 10,000 seniors (55+) across 400 districts, assesses engagement opportunities, barriers, and family dynamics, offering state-specific and national solutions. By redefining old age as a phase of contribution, India can harness seniors' wisdom for sustainable growth, ensuring they age with purpose and respect.



## Background

### Different Aspects Of The Study

Aging is a natural and inevitable stage of life, yet its implications extend far beyond biology. In India, with a population of over 1.4 billion, the socio-economic impact of an expanding elderly population is profound and multifaceted. Rising life expectancy, declining fertility rates, and improved healthcare have accelerated this demographic transition, placing senior citizens at the center of new opportunities and challenges. As India strives to become a developed economy, one of its most pressing tasks is to ensure that older persons are not merely cared for, but also meaningfully engaged.

Traditionally, retirement has been seen as a time of rest, withdrawal, and detachment from the workforce. The prevailing mindset suggested that older people should step aside to make way for younger generations. However, this notion is rapidly becoming outdated. Many elderly individuals today are physically active, mentally agile, and rich in experience, skills, and wisdom. They possess an enormous potential to contribute productively to society and the economy, if only they are provided with the right opportunities.

Despite this, India lacks a comprehensive and inclusive framework that facilitates gainful engagement for older persons. There are limited formal employment opportunities, inadequate re-skilling avenues, and prevailing social attitudes that often associate aging with decline and dependency. Consequently, many seniors who wish or need to remain engaged find themselves marginalized, underutilized, or economically vulnerable.

#### CURRENT AGING SCENARIO IN INDIA

Life expectancy has risen to around 70 years from 32 years at the time of independence. Fertility rates are declining, reducing the younger population that traditionally supports the elderly. Urbanization and the rise of nuclear families are diminishing traditional caregiving support.

This shift calls for urgent policy and societal changes, particularly to facilitate the continued economic and social participation of older persons.

#### COMPARISON WITH GLOBAL TRENDS

Globally, many countries have embraced the concept of active aging, particularly in developed nations such as Japan, Germany, and Sweden, where older persons are routinely integrated into the workforce or engaged in community development activities.

Japan, with the highest proportion of elderly, has redefined retirement by providing re-employment contracts post-retirement.



## Status Of Gainful Engagement Opportunities For Old People – India

Germany offers flexible working models for retirees, especially in consultancy and mentoring.

India, in contrast, lacks a systemic approach to utilizing the potential of its elderly, often viewing them through the lens of dependency.

### CURRENT WORKING PROFILE OF THE ELDERLY IN INDIA

The working landscape for elderly individuals in India reflects a mix of economic necessity and limited opportunities. According to data from the National Sample Survey Office (NSSO) and the Periodic Labour Force Survey (PLFS), approximately 36% of men and 10% of women aged 60 years and above remain engaged in some form of work. However, this engagement is largely driven by compulsion rather than choice. A majority of these elderly workers continue to work due to financial insecurity, absence of pensions, or the need to support their families.

Most elderly employment is concentrated in the agricultural sector, informal labor, and small-scale family businesses, where formal qualifications or modern skills are not prerequisites. These sectors often offer little social protection, healthcare, or financial stability. The situation differs significantly between rural and urban India. In rural areas, elderly individuals are more likely to remain engaged through land-based work, traditional crafts, or daily-wage labor. Conversely, in urban areas, older persons face more barriers due to digital illiteracy, the formalization of jobs, and a scarcity of age-inclusive employment opportunities. Urban elderly also face competition from younger, tech-savvy workers, which further reduces their chances of post-retirement employment.



### RURAL AND URBAN GROUND REALITIES

The ground realities for elderly individuals in India vary significantly between rural and urban areas, shaped by socio-economic structures, employment patterns, and access to services. In rural India, older persons are more likely to remain engaged in traditional occupations such as agriculture, livestock rearing, and artisanal crafts. These roles do not demand formal education or modern technical skills, making them accessible to the elderly.

However, such work is often low-paying and physically demanding, offering little financial security. While elders in rural areas generally enjoy greater social respect and stronger community ties, they suffer from poor access to healthcare, transportation, and age-friendly infrastructure. Government schemes and pensions often fail to reach the most remote and needy populations.

In contrast, urban India provides relatively better access to healthcare, public services, and longer life expectancy due to improved living conditions. However, job opportunities for the elderly are limited, as corporate and formal sector employers rarely have inclusive HR policies or re-employment programs for seniors. Ageism is prevalent, and elderly individuals often face financial strain due to high living costs, inflation, and the decline of joint family systems, which once provided a support structure. As a result, many urban seniors experience loneliness, economic dependency, and reduced opportunities for gainful engagement.

### HOW POST-RETIREMENT WORK ENSURES AN ACTIVE AND HEALTHY LIFE

Post-retirement work plays a crucial role in promoting a healthier, more fulfilling life for the elderly. Staying engaged in meaningful activities—whether through part-time jobs, consultancy, volunteering, or entrepreneurship—helps maintain both physical and mental health. Regular work routines encourage movement, discipline, and activity, which can delay the onset of age-related ailments such as arthritis, cardiovascular diseases, and diabetes. Mentally, having a sense of purpose combats loneliness, depression, and cognitive decline, keeping the mind sharp and emotionally balanced.

Continued work also fosters social inclusion, allowing older persons to remain integrated within their communities, reducing feelings of isolation or redundancy. Most importantly, it contributes to economic independence, reducing reliance on family members or inadequate pension systems. This financial autonomy enhances self-respect and decision-making power. In essence, gainful post-retirement engagement not only improves the quality of life but also enables seniors to age with dignity, confidence, and a renewed sense of purpose.

### POST-RETIREMENT LIFE IN INDIA: GROUND REALITIES

For many, retirement becomes a sudden drop into inactivity. While a small section enjoys hobbies, travel, or social work, most retirees face:

- Isolation, especially in nuclear family setups.
- Health deterioration due to a sedentary lifestyle.
- Loss of identity and reduced self-worth.
- Financial stress, particularly among those without pensions.



### THE ELDERLY AS A RICH SOURCE OF EXPERIENCE AND WISDOM

Older persons hold decades of institutional knowledge, professional expertise, conflict resolution abilities, and mentoring potential. However, due to lack of systemic integration and societal apathy, they face marginalization and are often viewed as burdens rather than assets.

### RELATIONSHIP WITH CHILDREN AND ROLE OF FAMILY

Intergenerational tensions can arise when elderly are financially dependent. Families sometimes discourage elders from working due to stigma or misunderstanding. On the other hand, many older adults are coerced into labor to support multigenerational households. There is a growing recognition in some urban families of the need to keep the elderly mentally and physically engaged.



### STATUS OF GAINFUL JOB OPPORTUNITIES FOR RETIRED AND 60+ IN INDIA

Currently, formal employment options are limited. Some avenues include part-time consultancy, mentorship roles in corporates or academia, online freelancing (for digitally literate seniors), senior entrepreneurship and community-based work or NGO roles.

However, a majority of the elderly continue to work in informal sectors like farming, small trades, and caregiving, often without social security or healthcare benefits.

### WHY THE ELDERLY NEED TO BE OCCUPIED IN THE MAINSTREAM ECONOMY AND SOCIETY

Inclusion in the workforce can -

- Reduce burden on government welfare systems.
- Tap into a skilled, loyal, and experienced labor pool.
- Foster intergenerational learning in workplaces.
- Enable seniors to become mentors, entrepreneurs, or community leaders.

### HOW THE ELDERLY CAN CONTRIBUTE

- Education and Mentorship: Teaching or guiding younger generations.
- Crafts and Traditional Arts: Reviving and passing on heritage skills.
- Agriculture and Organic Farming: Using traditional knowledge sustainably.
- Volunteering and Social Work: Community development, caregiving, etc.
- Consulting: Providing specialized knowledge in law, finance, engineering, and medicine.



## Challenges in Finding Gainful Engagement Post-Retirement

Despite the advantages, several barriers prevent the elderly from being gainfully employed:

### Digital Illiteracy

In today's increasingly digital economy, basic technological proficiency is often a prerequisite for even the simplest jobs. Unfortunately, a large portion of India's elderly population lacks exposure to digital tools such as smartphones, computers, and the internet. Most older persons did not have the opportunity to build digital literacy during their working years, leaving them unprepared for modern work environments. This technological gap severely limits their access to remote work, online job portals, digital banking, and even government schemes that require online applications, effectively excluding them from the mainstream economy and reducing their chances of finding meaningful employment.

### Skill Gaps

As industries adopt new technologies and work practices, the skillsets acquired by older persons during their prime working years often become outdated. Automation, digital platforms, and data-driven decision-making have transformed the job landscape, demanding new competencies. Unfortunately, India lacks adequate re-skilling or upskilling programs tailored

specifically for senior citizens. Training centres rarely cater to the elderly, and most courses are designed for younger job seekers. This leaves many older persons at a



disadvantage, unable to match current job market expectations. As a result, their potential contributions remain untapped, despite their wealth of experience and willingness to adapt and learn.



### Ageism

Ageism—prejudice or discrimination based on age—is a significant barrier faced by elderly individuals seeking employment. Many employers operate under the misconception that older workers are less productive, less tech-savvy, resistant to change, or physically incapable of handling work pressures. Such stereotypes lead to exclusionary hiring practices and workplace environments that subtly or overtly discourage senior participation. Even in sectors where experience is valuable, older candidates are often passed over in favour of younger applicants. This bias not only undermines the dignity of the elderly but also prevents organizations from benefiting from their vast institutional knowledge and mentorship potential.

### Health Limitations

With advancing age, many individuals face health challenges such as reduced mobility, chronic conditions like diabetes, hypertension, arthritis, or cognitive decline. These limitations can affect their ability to perform physically demanding tasks or maintain long working hours. However, this does not imply they are incapable of contributing meaningfully. With flexible schedules, appropriate roles, and healthcare support, many seniors can remain productive. Unfortunately, current job markets are not designed to accommodate such flexibility, often excluding older individuals from even part-time or sedentary roles. This exclusion further isolates them and deprives society of their capable participation.



### Lack of Supportive Infrastructure

India's physical and institutional infrastructure is largely not senior-friendly. Workplaces often lack basic age-sensitive amenities such as ramps, ergonomic furniture, or rest areas. Public transport systems are overcrowded, poorly maintained, and rarely accessible for older passengers, especially those with mobility issues. Additionally, access to affordable and nearby healthcare is a pressing concern. All these factors create logistical and physical hurdles for elderly individuals who may otherwise be willing to engage in work. Without infrastructural support that takes into account their unique needs, many senior citizens are unable to explore employment or social engagement opportunities comfortably and safely.

## Impact Of Income Security In Old Age

*Income stability has a profound impact on various aspects of an elderly person's life.*

### HEALTH

Income security enables older persons to prioritize their health by affording regular medical checkups, essential medications, and nutritious food. It supports access to preventive care and timely treatments, thereby reducing hospitalizations and managing chronic conditions. Financial stability ensures that health-related needs are not neglected due to cost, promoting overall physical well-being in later years.

### RELATIONSHIPS

When elderly individuals are financially independent, they are less likely to be seen as burdensome, which can reduce conflicts within families. This autonomy fosters healthier family dynamics, encouraging mutual respect and appreciation. Financial security can enhance the ability to support others emotionally or even economically, reinforcing intergenerational bonds and allowing seniors to maintain their dignity.

### PSYCHOLOGICAL WELL-BEING

Steady income in old age significantly boosts self-esteem, offering a sense of control and purpose. It alleviates anxieties related to daily survival and medical emergencies. Knowing their needs are covered, elders experience reduced stress and greater mental peace. This stability nurtures confidence, combats feelings of helplessness, and supports emotional resilience, improving overall psychological health.



### OVERALL QUALITY OF LIFE

With financial stability, seniors can live life on their own terms—whether it's traveling, engaging in hobbies, or participating in social and community events. It opens opportunities to remain active, connected, and fulfilled. Income security empowers them to make choices freely, contributing positively to their well-being and sense of belonging in society.

## SACRED

*(The Senior Able Citizens For Re-Employment In Dignity)*

- ***An Innovative Scheme that needs special attention***

- Launched on October 1, 2021, the SACRED portal is an employment exchange platform by the Ministry of Social Justice & Empowerment. It connects retired senior citizens (60+ years) with job providers—offering full-time, part-time, freelance, or pro bono roles tailored to their experience and preferences
- The initiative is part of the broader Atal Vayo Abhyuday Yojana (AVYAY) framework, which supports the holistic well-being of the elderly through multiple sub-programs, including SACRED, SAGE (Silver economy innovation portal), Elderline, RVY, among others.
- As of August 1, 2022, 4,527 senior citizens had registered on the SACRED portal, out of whom only 63 applied for employment across the entire country
- Spread across states and UTs, Uttar Pradesh led with 854 registrations, followed by West Bengal (581), Kerala (421), Maharashtra (379), and Delhi (340). In many states—including Nagaland, Assam, Goa, Karnataka, Punjab, and others—registrations or applications were extremely low or nil
- These figures suggest that while the portal is active and occasionally used, its adoption remains modest, with relatively limited uptake from both senior citizens and employers as of 2022.
- Today, the SACRED portal continues to be operational, as evidenced by its presence on the Ministry's official Ageing with Dignity platform—which lists SACRED among ongoing services under AVYAY [scw.dosje.gov.in](http://scw.dosje.gov.in).
- However, no recent data (post-2022) on updates, usage, improvements, or performance statistics has been publicly released.





## AIMS & OBJECTIVES OF THE STUDY

The primary objective of the research initiative is to assess the availability of gainful engagement opportunities for retired and older people in India, the importance of post-retirement jobs, and the challenges faced by retired and older people during their post-retirement or working life through an in-depth, qualitative, and comprehensive study.

The study aims to evaluate gainful engagement opportunities for India's seniors (55+), emphasizing post-retirement work in promoting health, dignity, and independence. Specific objectives include:

- Assessing current engagement opportunities and financial dependency post-retirement
- Identifying barriers like digital illiteracy, ageism, and health issues.
- Exploring family dynamics and communication gaps between the generations
- Gathering seniors' views on their right to work/gainful engagement
- Proposing state-specific and national solutions for stakeholders.



## SCOPE & METHODOLOGY

### AREA & UNITS OF THE STUDY

The entire country constituted the area of the study. All Retired and old people (55+) were taken as the target group of the study. Out of about 149 million elderly persons, a list of 10000 older persons who were willing to be part of the study was prepared.

For the study, the entire country was divided into 5 primary geographical zones. Under the study 400 districts. Spread across 30 states/Union Territories of India were covered.

Zone	States/UTs	No of sample districts	No of respondents
<b>I.</b>	<b>Northern India</b>		
	Delhi, Uttar Pradesh, Haryana, Punjab, Himachal Pradesh, Chandigarh, Uttarakhand, J&K	115	3200
<b>II.</b>	<b>Southern India</b>		
	Andhra Pradesh, Telangana, Tamil Nadu, Kerala & Karnataka	87	2000
<b>III.</b>	<b>Eastern India</b>		
	West Bengal, Odisha, Assam, Mizoram, Manipur, Tripura, Arunachal Pradesh & Nagaland	62	1600
<b>IV.</b>	<b>Western India</b>		
	Rajasthan, Maharashtra, Gujarat & Goa	70	1800
<b>V.</b>	<b>Central India</b>		
	Madhya Pradesh, Bihar, Jharkhand & Chhattisgarh	66	1400
	<b>All India Total</b>	<b>400</b>	<b>10000</b>

While developing this list of respondents or the sampling frame, the representation of diversity was kept in mind to ensure a wide range of challenges could be identified through this research.

## Status Of Gainful Engagement Opportunities For Old People – India

### SCOPE & METHODOLOGY OF THE STUDY

The study covers India, targeting individuals aged 55+ to capture pre- and post-retirement perspectives, with “elderly” defined as 60+ per national standards. It examines engagement opportunities, financial precarity, family dynamics, and societal support, highlighting regional disparities and gender-specific challenges

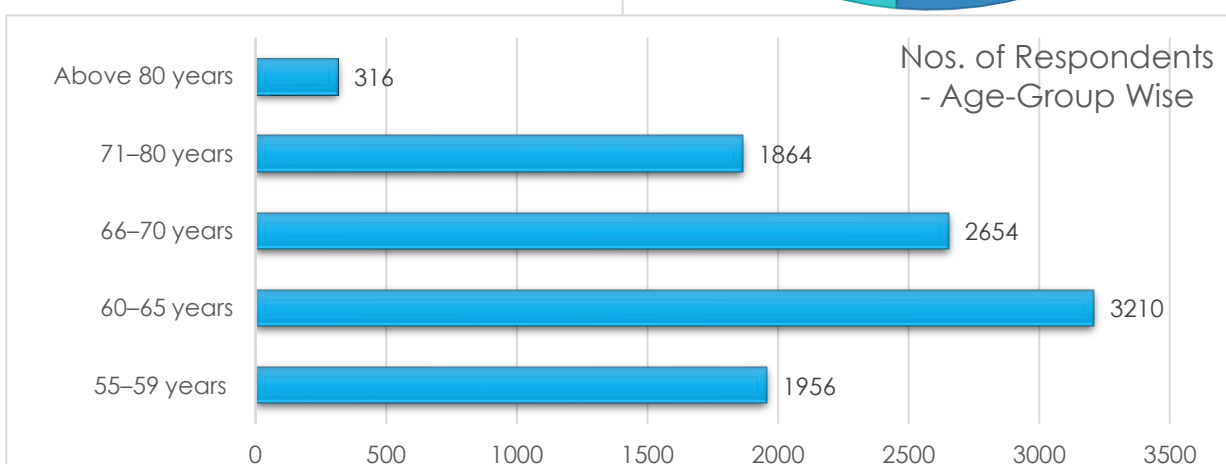
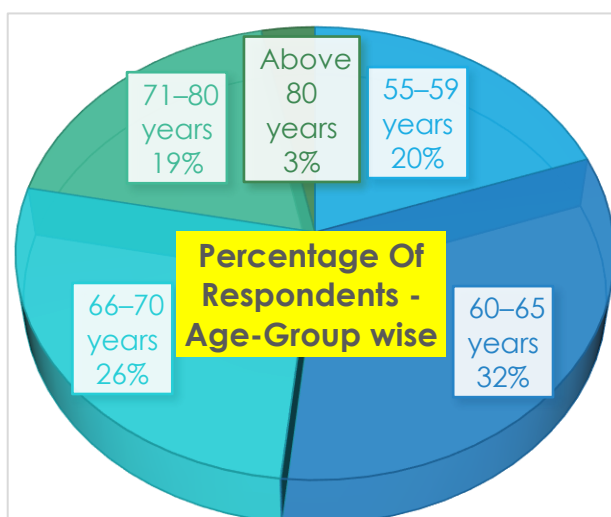
### TOOLS AND TECHNIQUES FOR DATA COLLECTION

The main emphasis was on qualitative information; therefore, a more intuitive approach was adopted for the research to arrive at an understanding of the issue to cull out a pattern. The information was enriched with the help of focused group discussions and in-depth interviews.

### SAMPLING, SAMPLE SIZE & DURATION

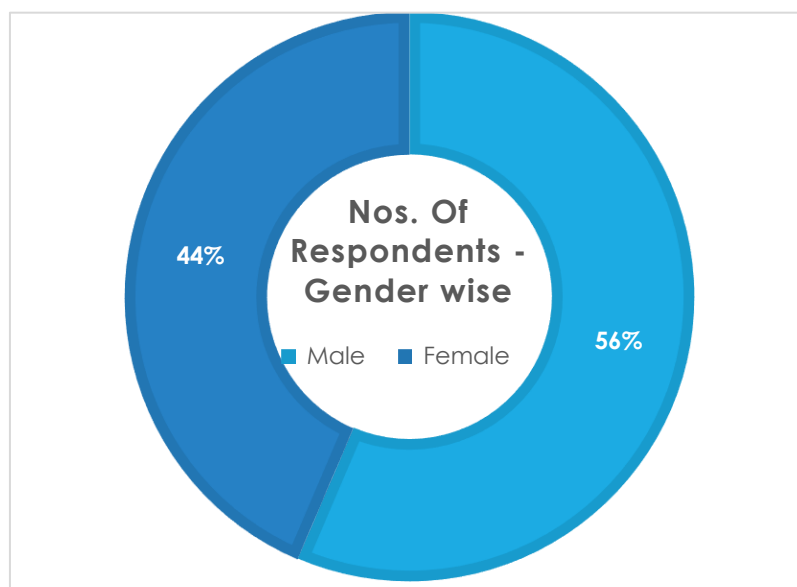
#### About Respondents

The survey captures responses from 10,000 respondents across India. The largest age group is 60–65 years (32.1%), followed by 66–70 years (26.5%). Notably, individuals above 80 years make up just 3.2%.

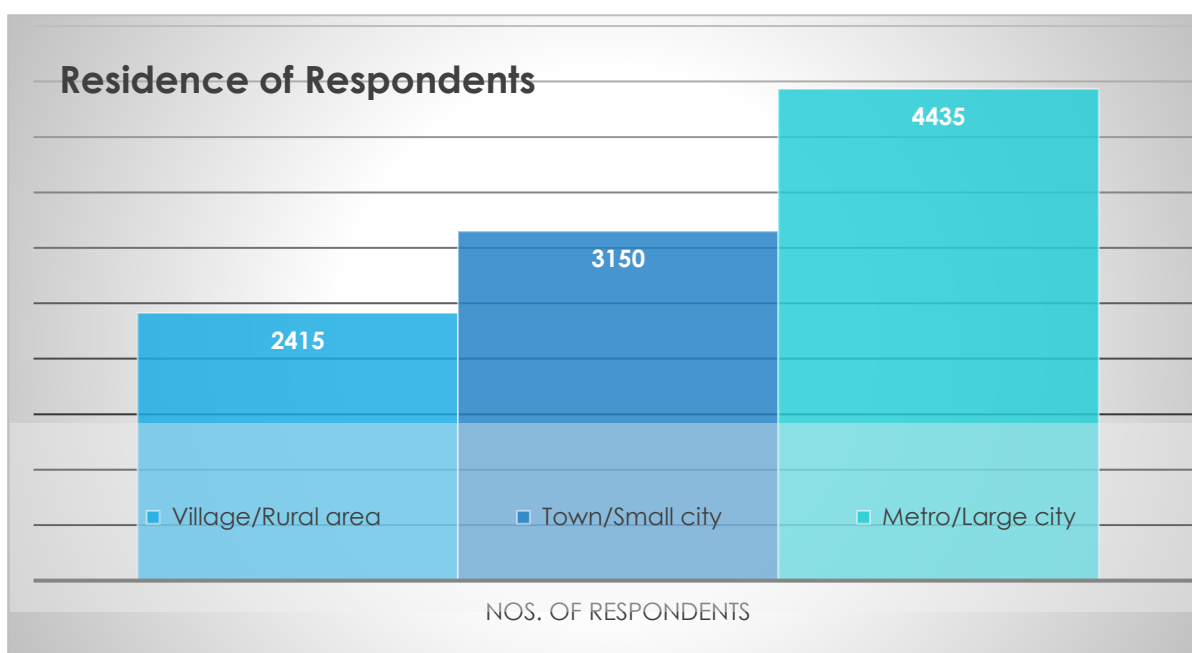


## Status Of Gainful Engagement Opportunities For Old People – India

- As far as the gender-wise composition of the sample is concerned, out of 10000 total respondents, 5652 respondents were men (55+) and 4358 were women (55+).



- Geographically, 44.4% reside in metro cities, 31.5% in small towns, and 24.1% in rural areas. Only.

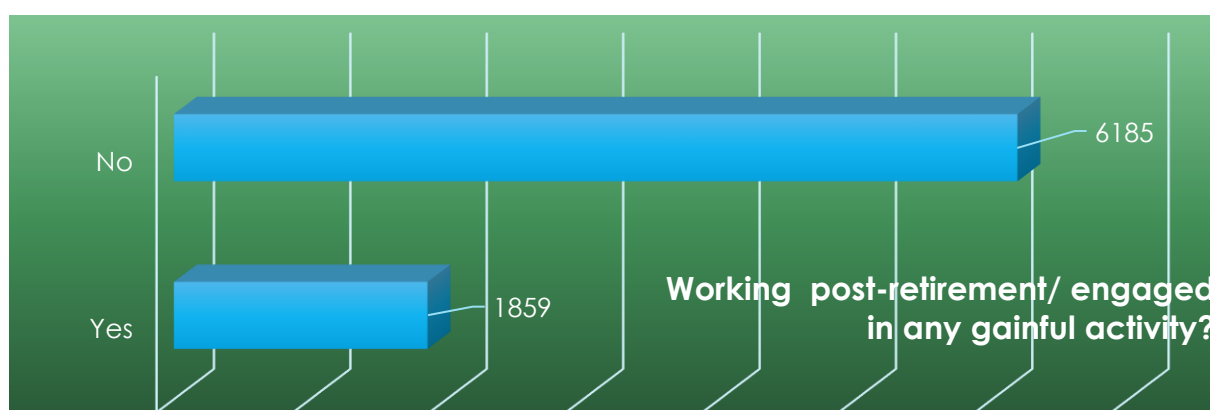


A total of 10000 respondents were interacted with by 510 volunteers across 30 states/union territories of India. **The survey was conducted in July and August 2025.**

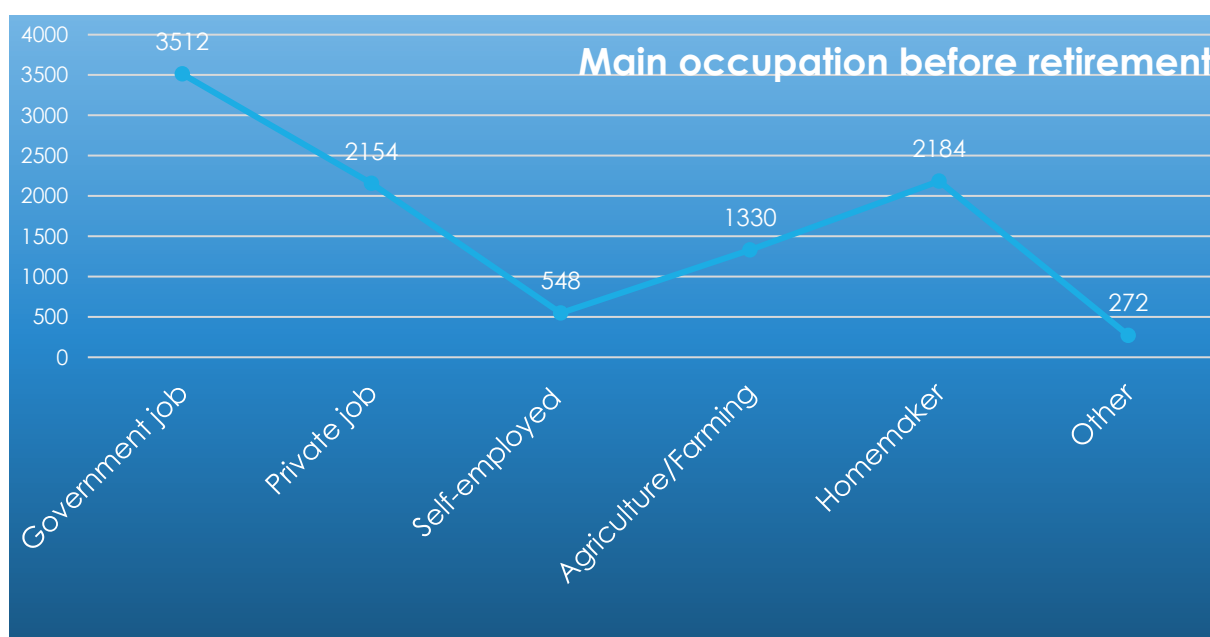
## MAIN FINDINGS OF THE STUDY

### A. STATUS OF POST-RETIREMENT WORK AND MAIN SOURCE OF FINANCIAL INCOME

- During the survey, out of the total 10000 respondents, 8044 were in the age group of 60+.
- 23.1% of the 60+ respondents (1859 out of 8044) are engaged in post-retirement work, indicating limited participation in productive aging activities.

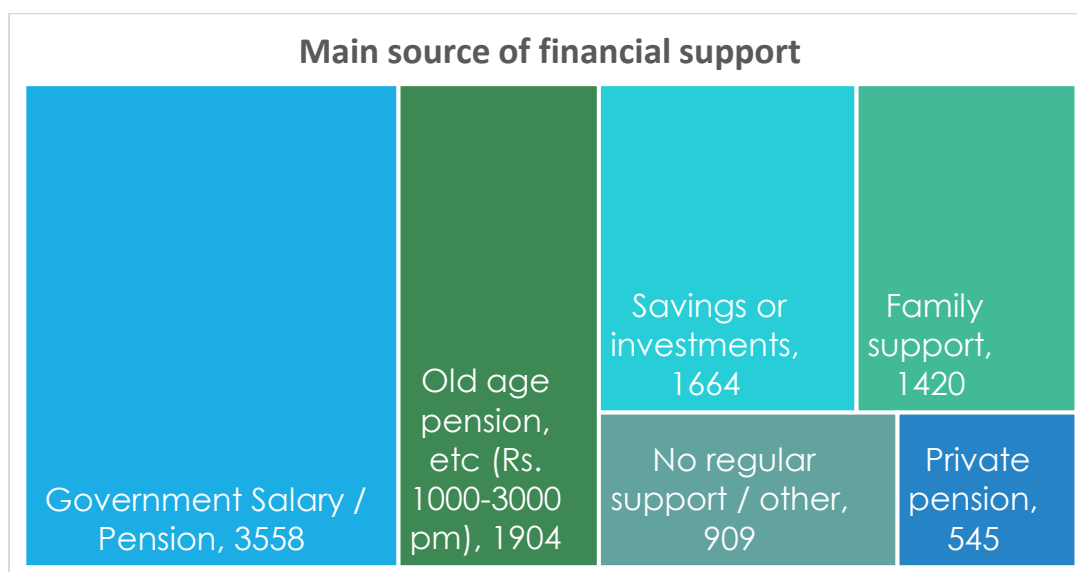


- Government jobs were the most common pre-retirement occupation (35.1%), while homemakers (21.8%) and private sector employees (21.5%) also formed significant groups.



## Status Of Gainful Engagement Opportunities For Old People – India

- In terms of financial security, 35.6% depend on government pensions, while 19% rely on old age pensions (Rs. 1,000–3,000/month). Alarming, 9% report no regular financial support.



- During the survey, 35.9% of the respondents said that the government service/Pension is their main source. Out of 10,000 respondents, almost 19% were receiving Old Age/Widow Pension, etc., which was their main source of income.
- Approximately 16.6% of the respondents reported that their main source of financial support is their savings or investments, while 14.2% of respondents were found to be dependent on family support.

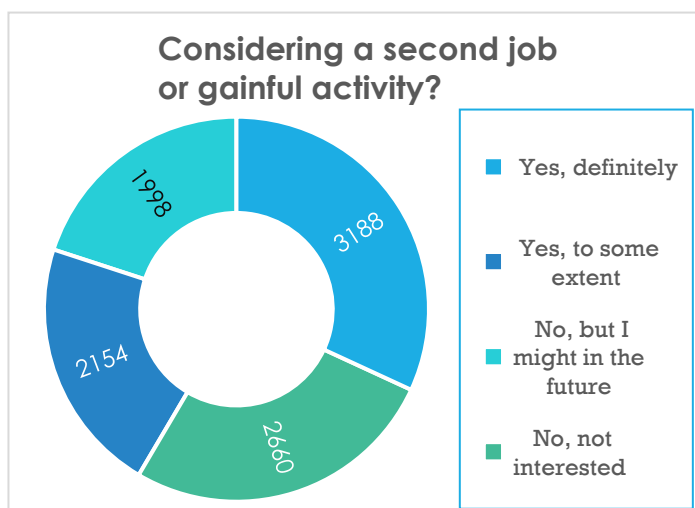
### INSIGHT

The data reveal a predominantly urban, male-majority elderly population, with a significant proportion dependent on pensions or family support. While most respondents have had formal employment, less than a quarter are productively engaged post-retirement. This indicates untapped potential for senior participation in economic activities. The high reliance on minimal old-age pensions and lack of regular income for nearly 1 in 10 respondents underscores the urgent need for improved financial security mechanisms for the elderly.



## SECTION B: INTEREST IN SECOND JOBS OR GAINFUL ENGAGEMENT – ANALYSIS

- Out of 10,000 respondents, 31.9% (3188) are seriously considering it, and another 21.5% (2154) are moderately inclined. 20% (1998) are not considering it now but might in the future.
- However, 26.6% (2660) are not interested. This reveals a majority (73.4%) showing some level of openness toward post-retirement engagement.



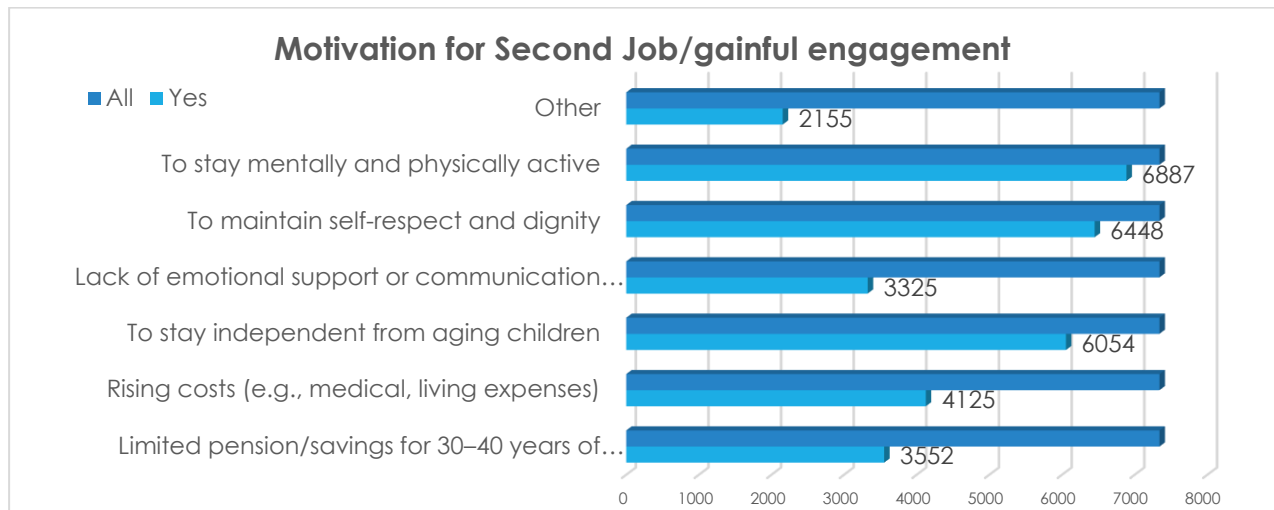
### INSIGHT

A significant majority of older persons are open to continued work post-retirement. This reflects both the financial need and desire for purposeful engagement. Policies should encourage flexible second-career options for seniors.

### Motivation behind considering a second job or gainful activity

- Among 7,340 respondents (interested in second job/gainful engagement), the most cited reason is staying mentally and physically active (93.9%), followed by maintaining self-respect and dignity (87.9%).
- Financial concerns such as limited savings (48.4%) and rising living costs (56.2%) are also strong motivators.
- Additionally, 82.5% want independence from their children.

## Status Of Gainful Engagement Opportunities For Old People – India

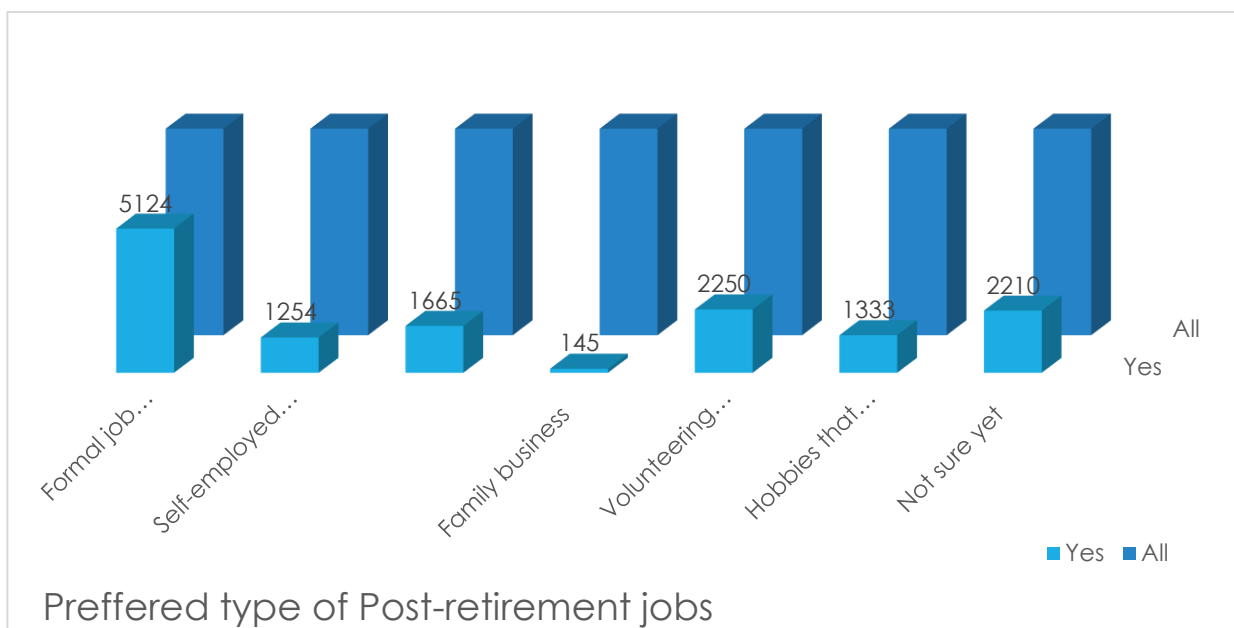


### INSIGHT

Emotional and psychological reasons outweigh financial ones. The elderly seek autonomy, dignity, and purpose, alongside income security. Engagement models must address both wellness and economic resilience.

### Kinds of preferred post-retirement engagement

- The most preferred option is formal employment (69.8%), while volunteering (30.7%) and agriculture (22.7%) also find traction.



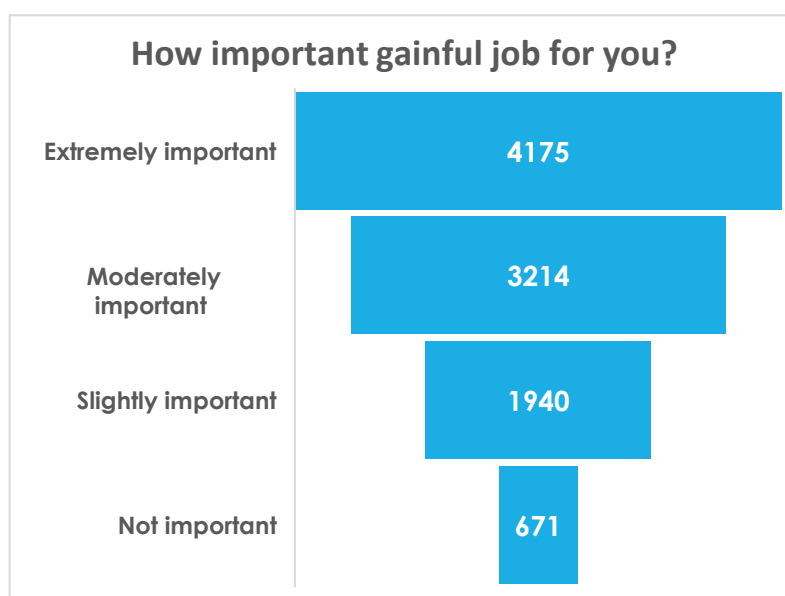
- A notable 30.1% are still undecided. Only 2% are considering working in a family business, indicating limited intergenerational economic integration.

### INSIGHT

Older persons lean toward structured roles in formal sectors over informal or family setups. Guidance and facilitation in job matching and skill retraining can help convert interest into action.

### How important is earning income or staying engaged to manage a long retirement?

- Earning or engagement is considered extremely important by 41.8% and moderately important by 32.1% of respondents.
- Only 6.7% feel it is not important. The emphasis on active aging for economic and personal fulfillment is clearly high.



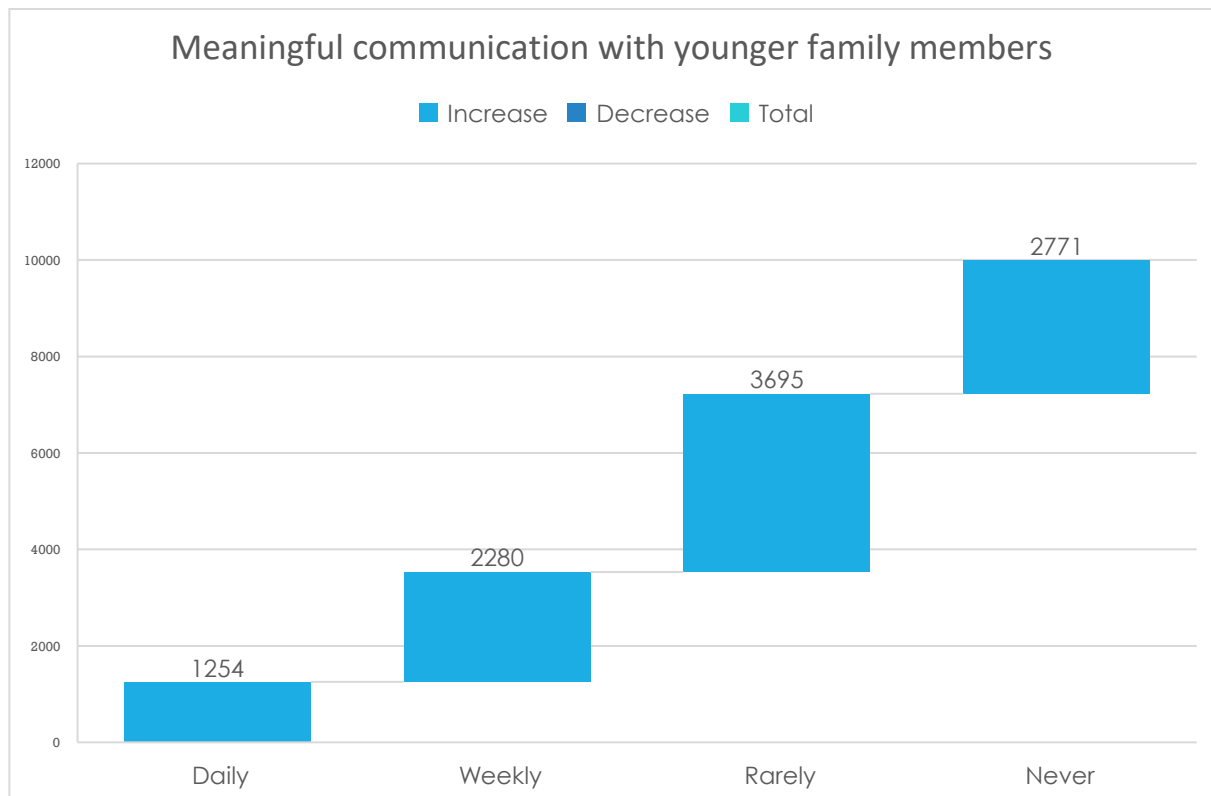
### INSIGHT

Retirement is no longer viewed as passive withdrawal but a phase of continued contribution. Support systems must enable this by creating inclusive workspaces and engagement platforms tailored for seniors.

## SECTION C: FAMILY RELATIONSHIPS AND COMMUNICATION – ANALYSIS

### Communication with younger family members

- Only 12.5% of respondents (55+) communicate daily with younger family members, while 22.8% manage weekly interaction.
- A large majority, 64.7%, report either rare (36.9%) or no (27.7%) meaningful communication at all. This indicates a significant communication gap within families.

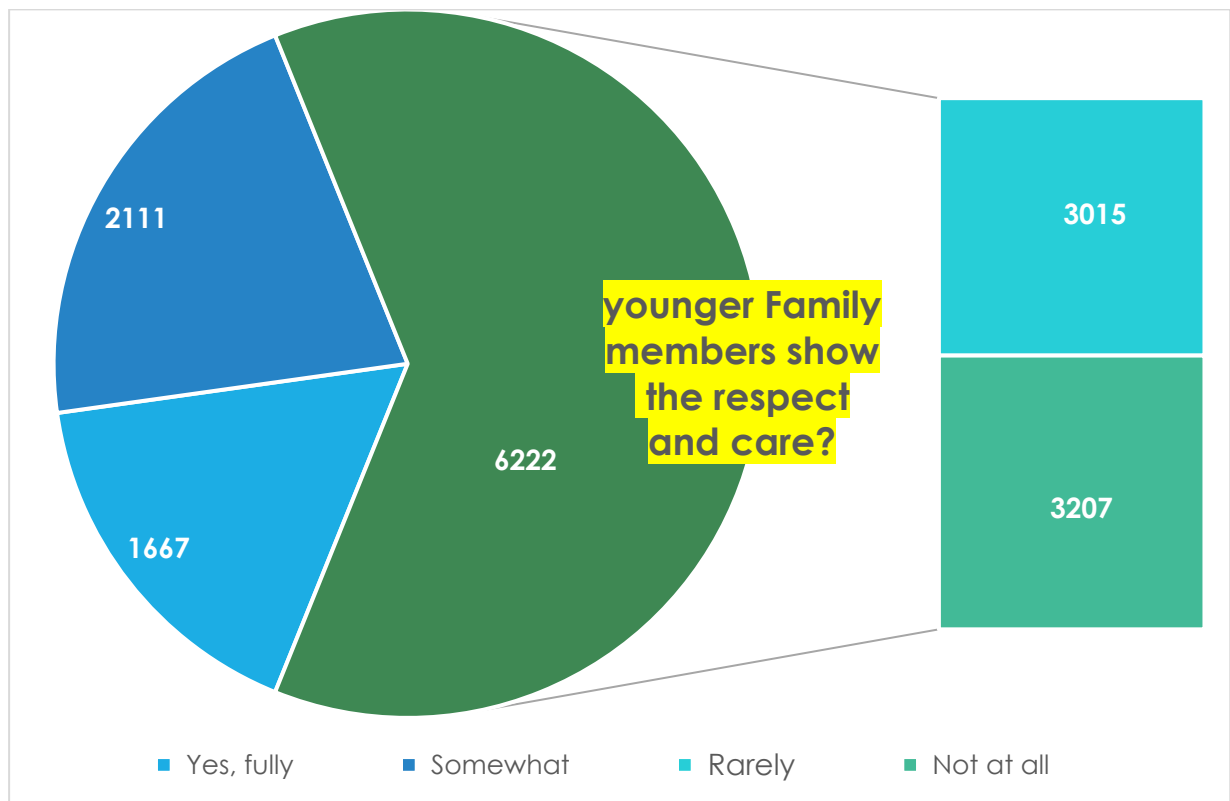


#### INSIGHT

The lack of regular, meaningful interaction reveals a concerning emotional disconnect between generations. Strengthening intergenerational communication is crucial to addressing loneliness and social isolation among older persons.

### Do younger family members show respect and care for the elderly?

- During the survey, it was found that only 16.7% of the respondents feel fully respected and cared for.
- Approximately 21.1% said that they feel somewhat respected or cared for by the younger generations.
- while a majority feel neglected — with 32.1% saying "not at all" and another 30.2% "rarely". This signals a troubling erosion of intergenerational empathy and respect.

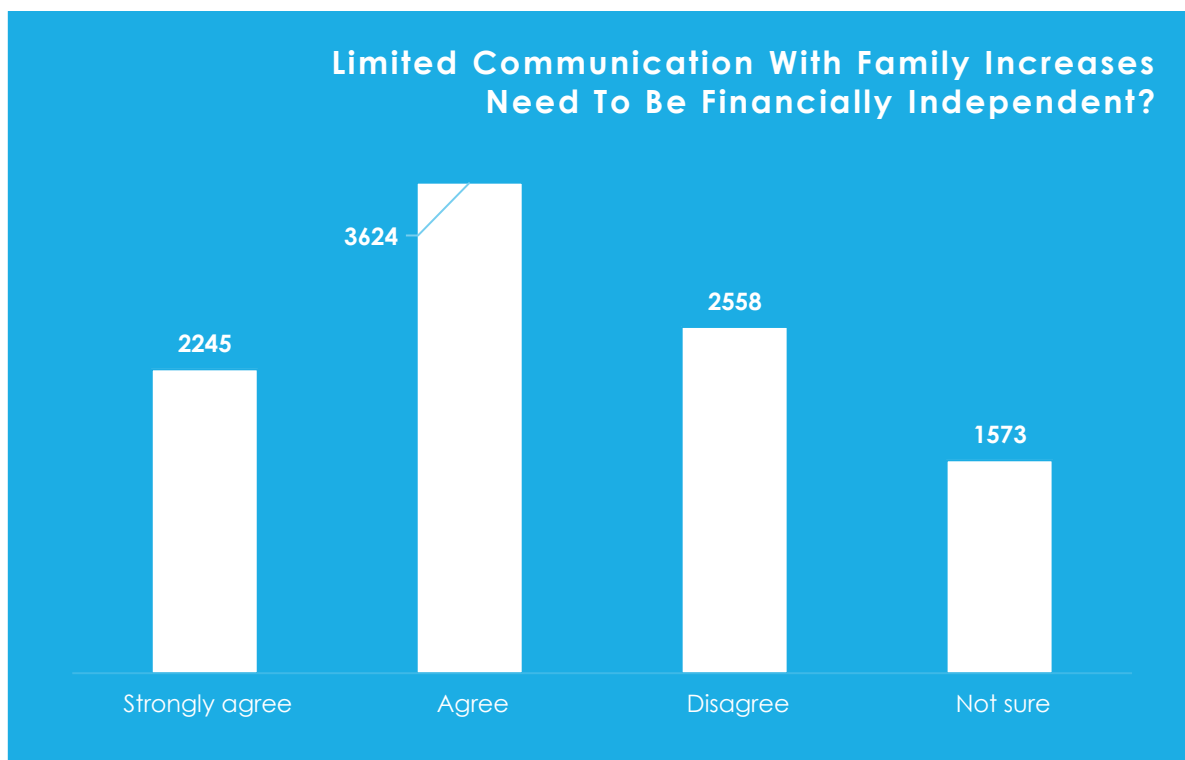


#### INSIGHT

Respect and care from younger family members are perceived as insufficient by nearly two-thirds of the elderly. This perception could deepen emotional disconnection and calls for awareness initiatives on age sensitivity and inclusive family bonding.

### Need to be financially independent in old age due to limited communication with family increases

- Nearly 59% of respondents agree or strongly agree that poor communication fuels their drive for financial independence, while only 25.6% disagree. This implies a link between emotional neglect and the desire for autonomy.



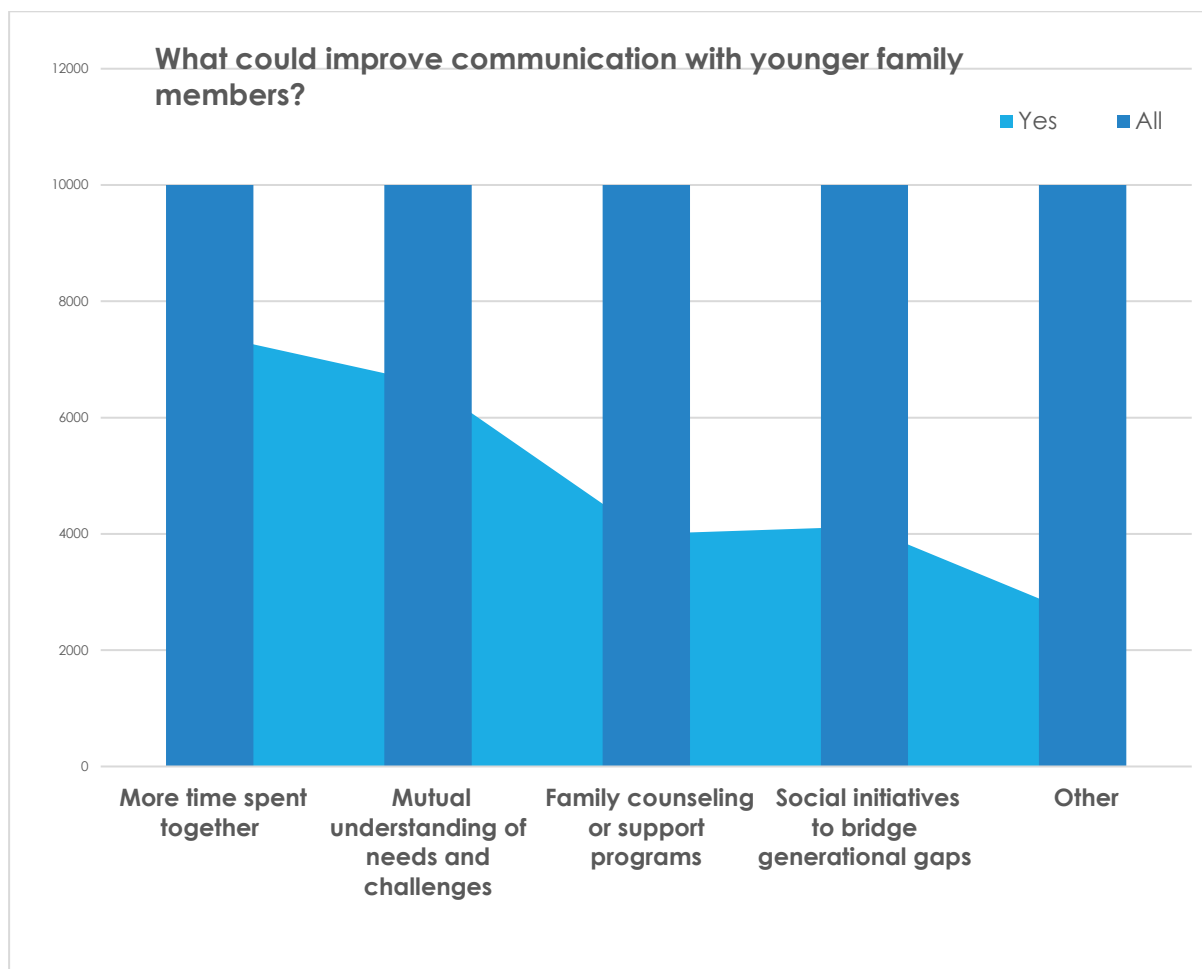
#### INSIGHT

Emotional distance from family pushes many seniors toward financial self-reliance. Strengthening family ties could reduce the perceived need for independence and foster more supportive intergenerational relationships.



### Improving communication with younger family members

- According to survey data obtained from respondents (55+), most respondents suggest “more time spent together” (74.2%) and “mutual understanding” (65.9%) as key solutions.
- Around 40% support family counseling or generational bridging initiatives, while 25.8% had other suggestions.



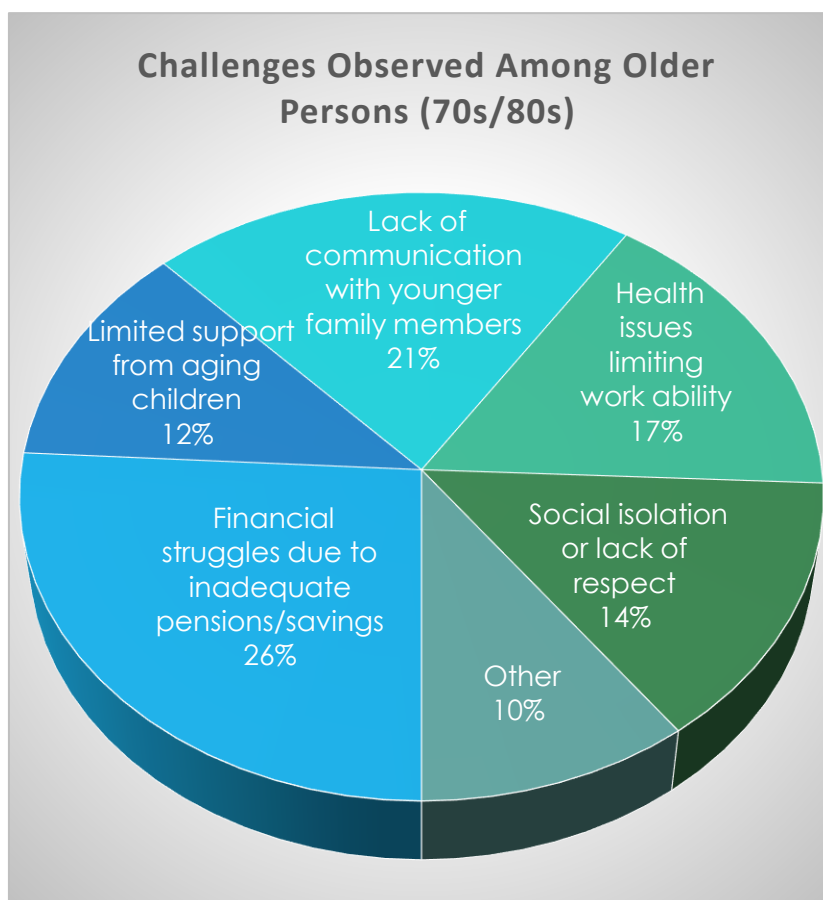
#### INSIGHT

Elderly respondents seek relational—not technological—solutions. Time, empathy, and mutual understanding are valued most. Structured programs, community initiatives, and family support interventions can be instrumental in closing this generational gap.

## SECTION D: OBSERVATIONS OF PEERS – ANALYSIS

### Challenges observed by older persons during their 70s/80s

- Among the 10,000 respondents (55+), the most frequently observed challenge is financial struggle due to inadequate pensions or savings (54.6%) during old age (post 70s).
- This is followed by lack of communication with younger family members (44.9%) and health issues that restrict work capacity (34.7%).
- Social isolation or lack of respect (29.9%) and limited support from adult children (25.5%) were also reported.

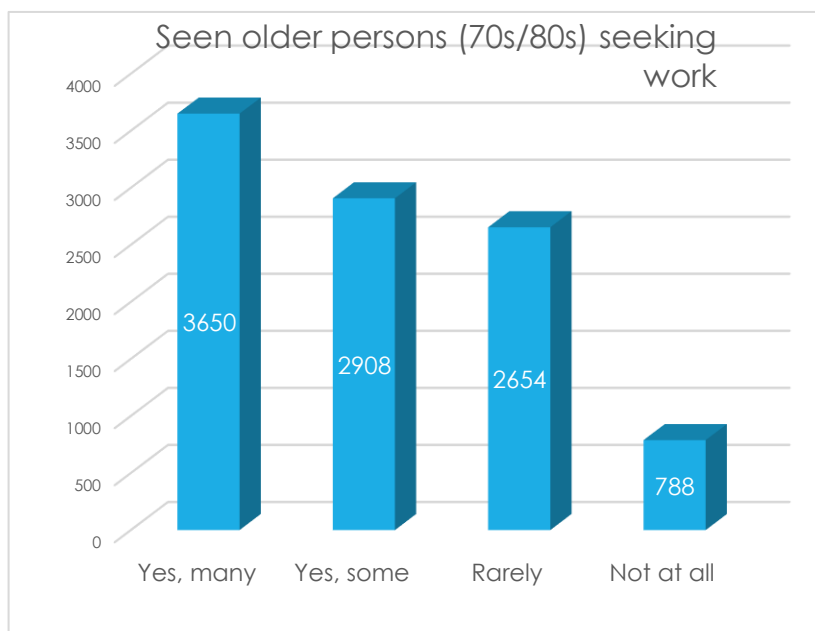


### INSIGHT

Older adults face multiple, overlapping challenges—financial insecurity, poor family communication, and declining health. These issues collectively threaten their dignity and quality of life. A comprehensive response addressing economic, social, and emotional well-being is essential to uplift this vulnerable group.

### Older persons (70s/80s) seeking work or activities to support themselves

- A striking 36.5% have seen many elderly individuals in their 70s or 80s actively seeking work, and another 29.1% have observed some.
- Only 7.9% say they haven't seen any such cases.
- This shows that late-age work-seeking is widespread and visible in communities.



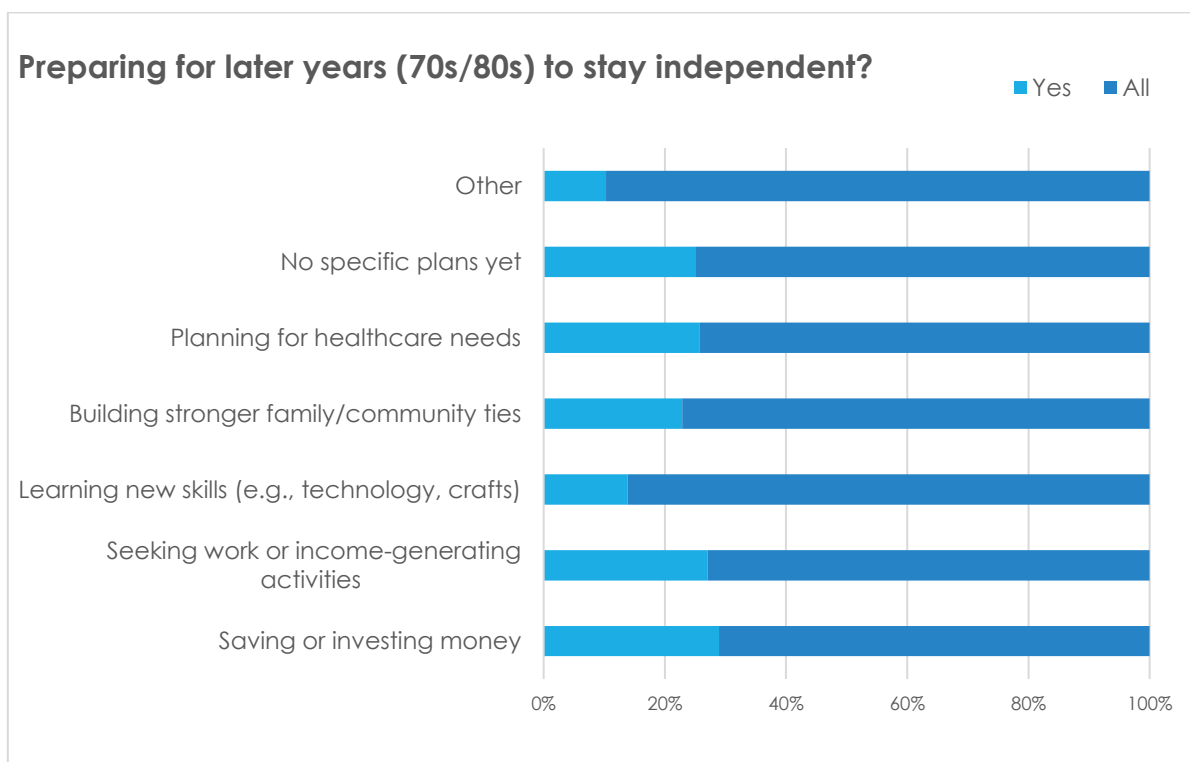
#### INSIGHT

The visible trend of very elderly individuals seeking work reflects both necessity and resilience. It points to systemic gaps in social security and the strong will of seniors to remain active. There is an urgent need for age-inclusive employment opportunities and support systems tailored to their capabilities.

## SECTION E: OLD AGE PLANS AND SUGGESTIONS – ANALYSIS

### Preparation for later years (70s/80s) to stay independent

- Out of 9,684 respondents, 40.7% are saving or investing money and 37% are seeking income-generating opportunities.
- Planning for healthcare (34.7%) and building stronger family ties (29.6%) are also notable.
- Only 16.1% are actively learning new skills. However, 33.6% admit they have no specific plans yet.

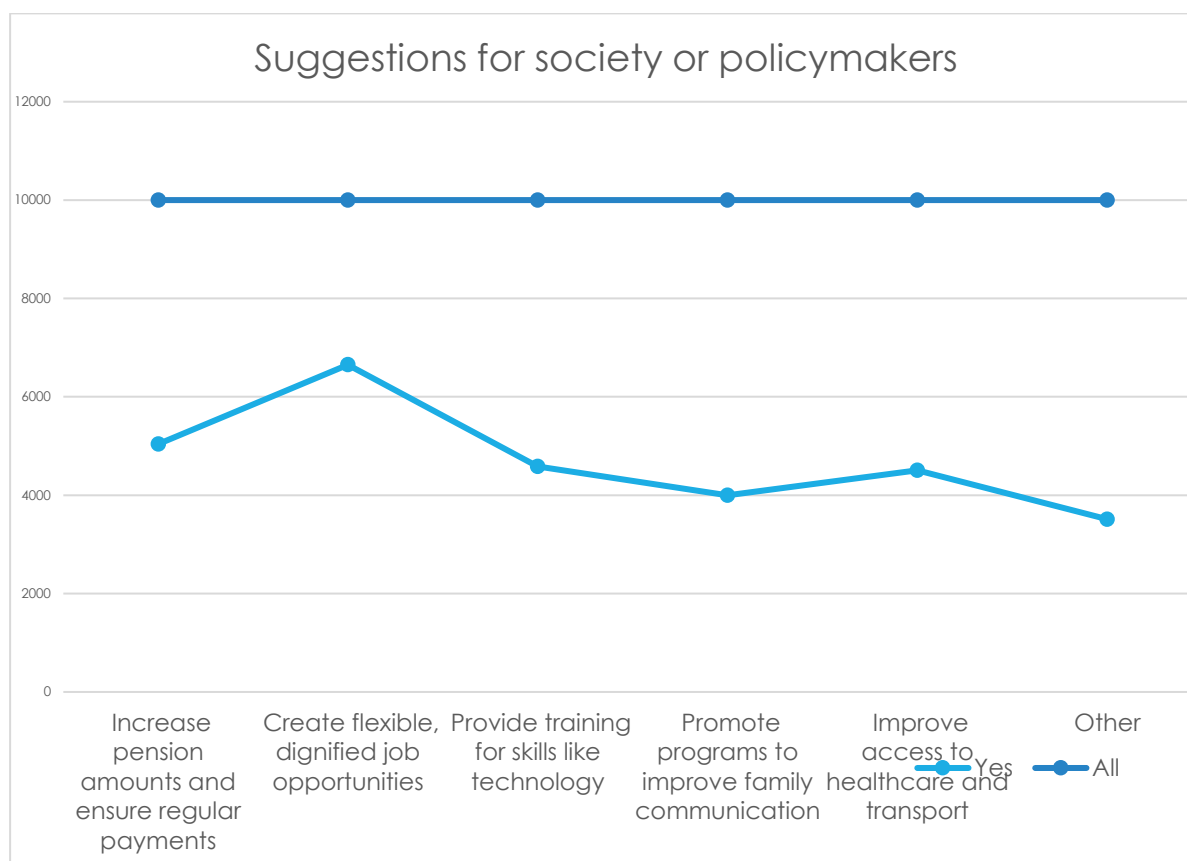


### INSIGHT

A significant proportion of older adults are trying to stay financially and socially prepared for later life. Yet, over a third have made no concrete plans, indicating a need for awareness and planning support programs that promote proactive aging.

### Suggestions for society or policymakers to support older persons seeking work or better family relations

- Among the 10,000 surveyed, 66.5% want flexible, dignified job opportunities.
- Increasing pension amounts (50.4%), better access to healthcare and transport (45.1%), and tech skill training (45.9%) are also key recommendations.
- Nearly 40% support improving family communication, while 35.1% had additional suggestions.



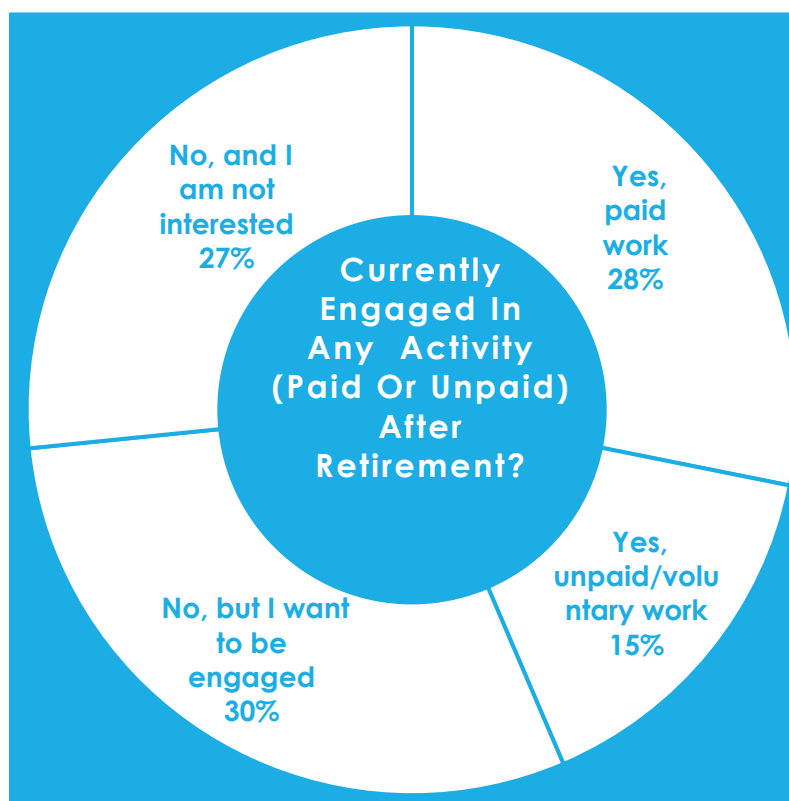
#### INSIGHT

Older citizens prioritize job opportunities, financial security, and social inclusion. Their suggestions highlight the demand for a multi-pronged approach—employment flexibility, skill-building, healthcare access, and stronger family bonds—to ensure a dignified, engaged life in old age.

## SECTION F: CURRENT ENGAGEMENT AND BARRIERS – ANALYSIS

### Status of current engagement in any activity (paid or unpaid) after retirement

- Out of 10,000 respondents, 28.2% are in paid work, and 15.4% in unpaid/voluntary roles.
- Meanwhile, 29.8% express a desire to be engaged but are not, and 26.6% are not interested at all.
- This shows nearly half of the seniors (43.6%) are active post-retirement in some capacity.

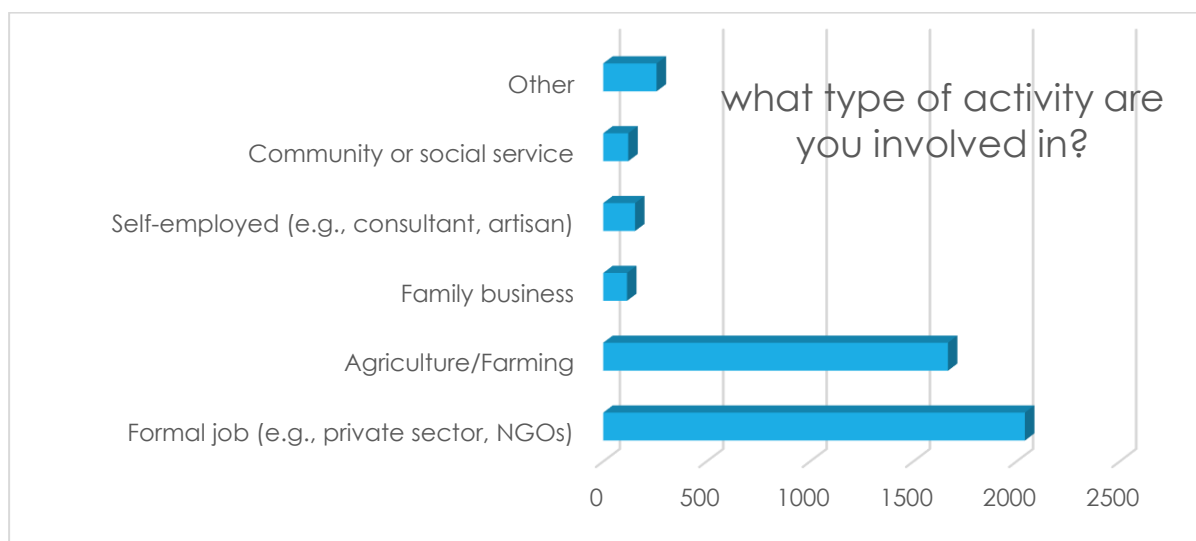


### Type of activity currently involved in

- Among 4,357 engaged seniors, the most common roles are in formal jobs (46.8%) and agriculture (38.3%).
- Very few are self-employed (3.5%) or involved in family businesses (2.6%). Community service also remains low at just 2.8%.



## Status Of Gainful Engagement Opportunities For Old People – India



### INSIGHT

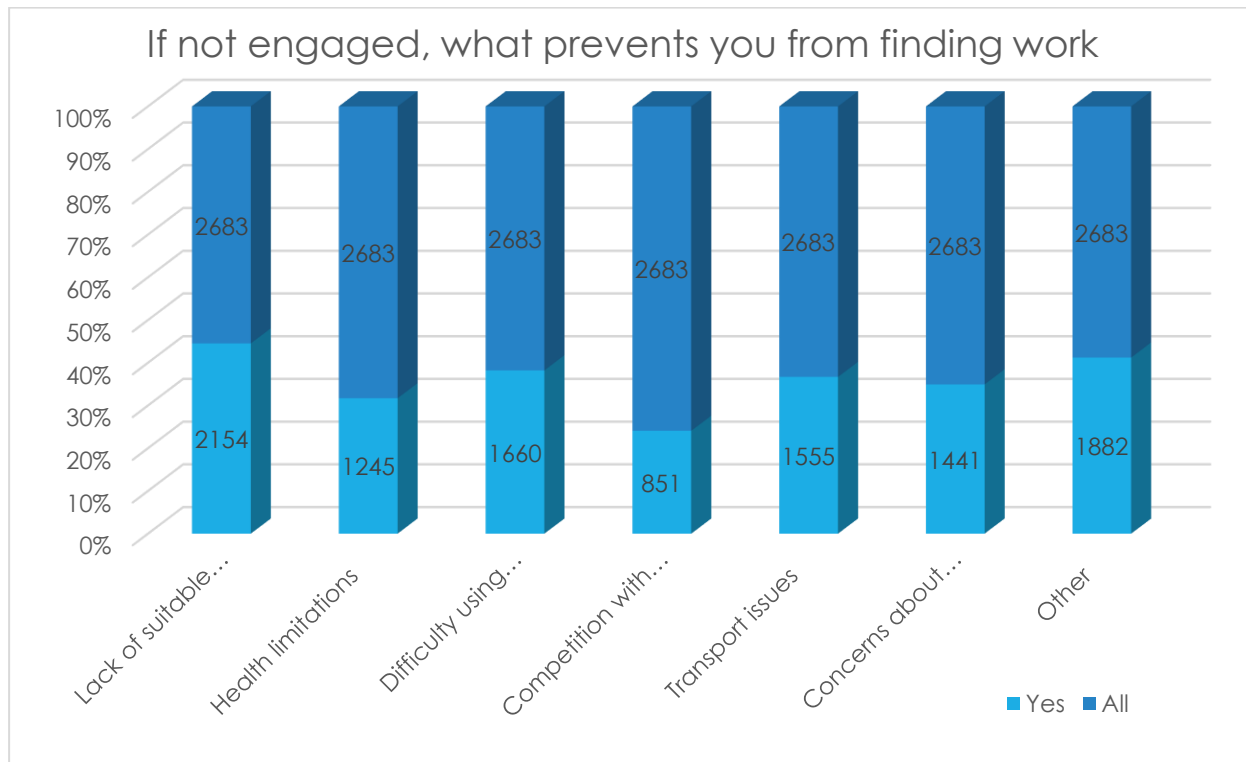
A significant portion of older adults are still professionally or socially active. However, a larger percentage wants to be engaged but face barriers. This suggests a strong potential for re-integrating seniors into workspaces, provided the right opportunities and support exist.

Elderly engagement is mostly clustered in structured sectors like formal employment or agriculture. The low numbers in entrepreneurship, family business, or social service suggest untapped avenues that could be encouraged through training and support.

### Obstacle in finding gainful work before the Elderly, not currently engaged but interested

- Among 2,683 interested but non-engaged respondents, the main barriers include lack of opportunities (80.3%), tech-related challenges (61.9%), and transport issues (57.9%). Social concerns and health limitations also emerge significantly.

## Status Of Gainful Engagement Opportunities For Old People – India

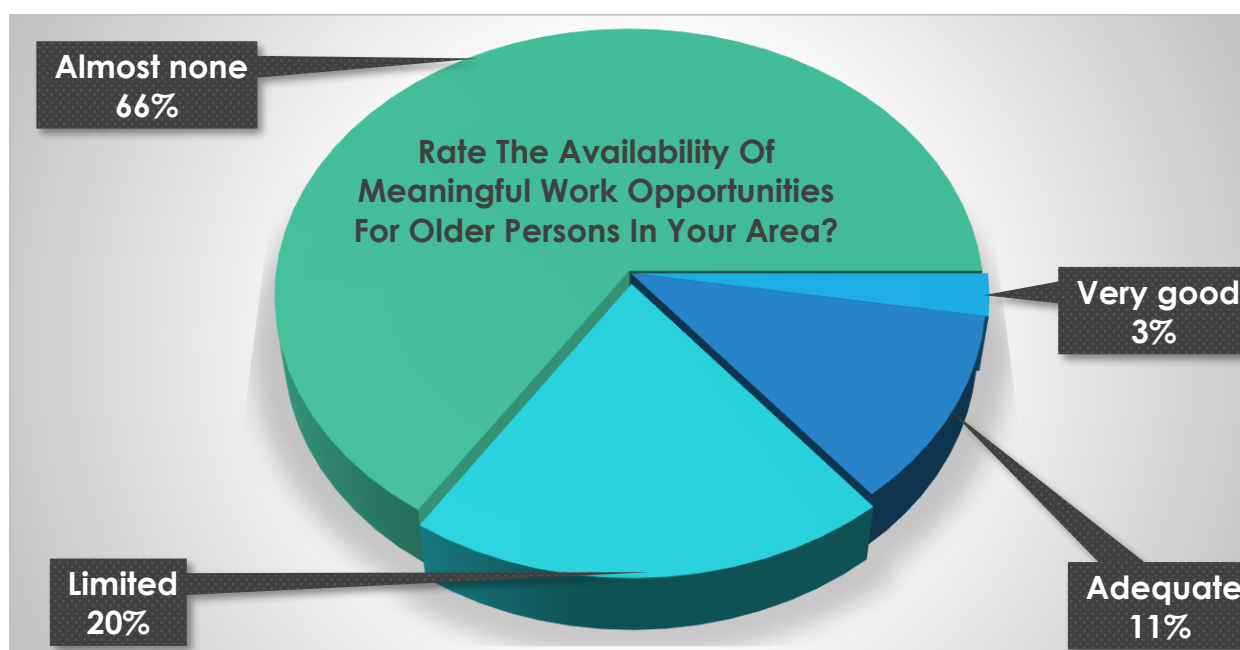


### INSIGHT

Barriers are both systemic and personal—ranging from infrastructural deficits to digital exclusion. Tailored interventions like senior job portals, offline outreach, and tech upskilling could bridge this participation gap.

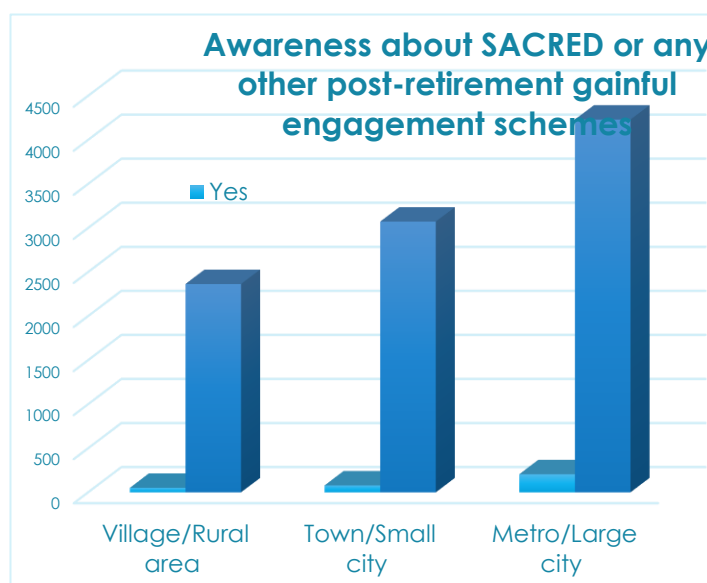
### Availability of meaningful work opportunities for older persons

- Only 2.6% rated opportunities as "very good," while a staggering 65.7% said there are "almost none." Another 20.2% find them "limited." Just 11.5% consider availability "adequate."



### Awareness about SACRED or any other post-retirement gainful engagement schemes

- When the respondents were asked about their awareness of the post-retirement gainful engagement schemes like SACRED and other schemes launched by NGOs, it was found that only 3.3% of them (rural areas 2.1%, small towns 2.5% and in Metro cities 4.6%) were aware of these schemes.



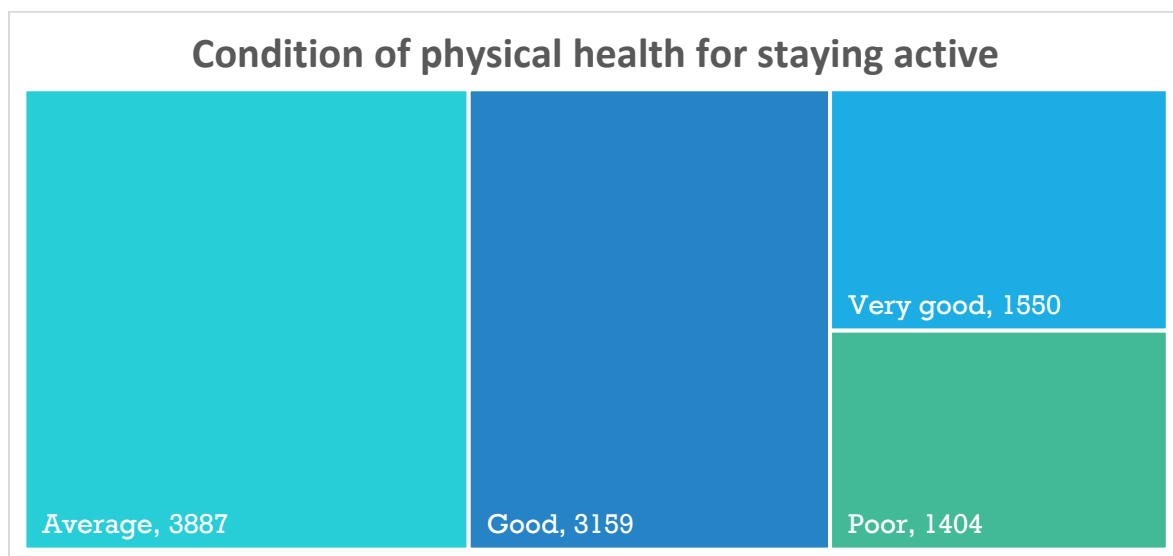
### INSIGHT

Perceived lack of opportunities is a major deterrent for senior engagement. This calls for urgent policy focus on creating inclusive, age-friendly workspaces and awareness drives to connect elderly individuals with roles suited to their capabilities and aspirations.

## SECTION G: HEALTH, DIGNITY, AND SOCIETAL SUPPORT – ANALYSIS

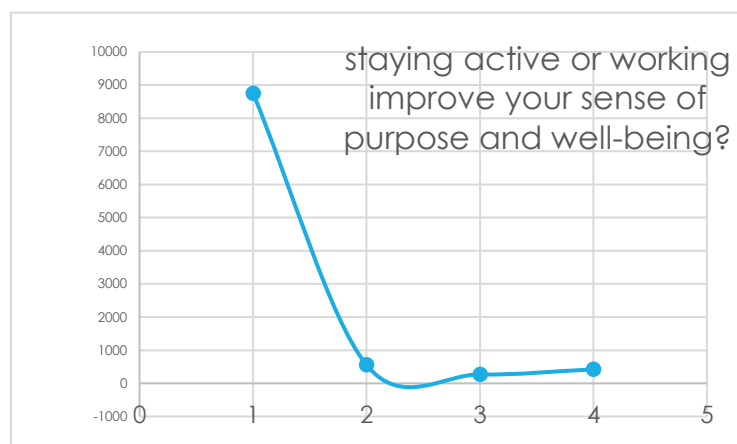
### Role of physical health in staying active or working

- When respondents were asked to describe their health condition and the role of physical health in staying active or working in old age, out of 10,000 respondents, 15.5% rate their health as “very good,” 31.6% as “good,” and the largest group (38.9%) as “average.”
- However, 14% feel their health is “poor,” indicating that a sizable portion faces physical limitations that may hinder active engagement.



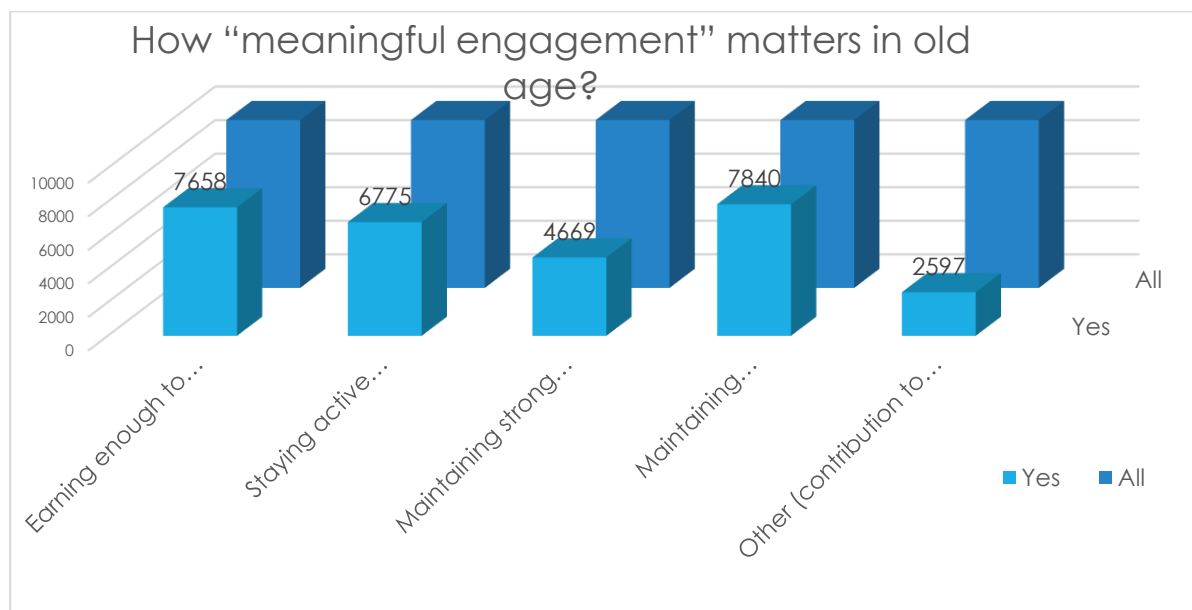
### How does staying active or working improve sense of purpose and well-being

- An overwhelming 87.5% of respondents “strongly agree” that staying active or working enhances their sense of purpose.
- An additional 5.6% agree, while only a small fraction (2.7%) disagree or remain unsure.



### How “Meaningful Engagement” matters in old age

- For the majority, meaningful engagement means maintaining independence and dignity (78.4%), followed by earning enough for a long life (76.6%) and staying active (67.8%).
- Strong family relationships (46.7%) and contributing to society (26%) also matter but are relatively less prioritized.



### INSIGHT

Most older adults feel physically capable of contributing meaningfully, though nearly half rate their health as just average or poor. Wellness programs and preventive healthcare support can enhance their ability to stay active longer.

There is near-universal recognition that active engagement boosts emotional and mental well-being. This affirms that aging policies should go beyond health and finance to also promote participation and purpose-driven opportunities for seniors.

Senior Citizens equate meaningful engagement with autonomy, financial security, and purpose. Programs enabling dignified work, financial planning, and inclusive roles in society can help seniors feel valued, empowered, and well-integrated into the community.

## REPRESENTATIVE CASE STUDIES

### Parmanand Dandekar, 58, Retired Serviceman

- ✚ Since retirement, Mr. Dandekar feels lonely due to less interaction with younger generations. He believes regular communication and shared activities between seniors and youth can reduce isolation, build understanding, and make older persons feel emotionally connected.

### Venkat S Subramaniam, 66, Chennai

- ✚ Post-retirement, joined a community center to teach financial literacy, improving his connection with his grandchildren through shared activities.

### Som Prakash Ganguly, 65, Retired Engineer, Kolkata

- ✚ Despite average health, feels physically capable and eager to remain engaged. He values autonomy and purpose, believing wellness programs, dignified work, and financial security opportunities would empower him to stay active, independent, and socially connected.

### Shakeel Mohd., 65, Carpenter, Amroha, UP

- ✚ Still eager to contribute, Shakeel Mohd faces barriers to meaningful work. He believes training, support, and opportunities in small carpentry work or social service could reintegrate seniors like him into productive roles.

### Naresh Kumar Gupta, 64, a retired teacher, Mayur Vihar, Delhi

- ✚ He volunteers as a tutor, improving his mental health and inspiring students, demonstrating the value of community-based engagement.

### Sarojini Meena, 62, Jhalawad, Rajasthan

- ✚ Hailing from rural Rajasthan, transformed her traditional embroidery skills into a micro-enterprise with NGO support, training younger women, and earning Rs. 5,000/month. Her story highlights the potential of leveraging traditional skills for economic independence.



# Recommendations

## For Concerned Stakeholders

### FOR POLICYMAKERS AND GOVERNMENTS

- **Create structured job opportunities for senior citizens, promoting active aging and reducing dependency through purposeful engagement.**
- Create awareness about the National Senior Employment Mission (SACRED) to facilitate employment for seniors.
- **Tax benefits and incentives for companies employing elderly workers.**
- Provide fiscal incentives to organizations hiring seniors, encouraging age-diverse workplaces, and reducing ageism in recruitment and retention practices.
- **Re-skilling programs tailored for senior citizens.**
- Introduce easy-paced, senior-centric skill development programs to enhance employability and adaptability in today's changing job market.
- **Strengthen digital literacy initiatives with a senior focus.**
- Adapt digital education schemes to address the learning pace and needs of seniors, ensuring they're not digitally excluded from modern opportunities.
- **Promote flexible work models, hybrid jobs, and age-inclusive HR practices.**
- Encourage part-time, remote, or hybrid roles and HR policies that accommodate the preferences and capabilities of older employees.



### FOR CORPORATE SECTOR

- **Design senior-friendly job roles.**
- Create roles with lighter workloads, clear responsibilities, and supportive environments suited to seniors' strengths and limitations.
- **Implement knowledge transfer programs using elderly mentors.**
- Leverage seniors' expertise by involving them as mentors in structured programs, facilitating intergenerational learning.
- **Encourage post-retirement consultancies.**

## Status Of Gainful Engagement Opportunities For Old People – India

- Offer consultancy roles to retired professionals, utilizing their specialized knowledge while giving them continued purpose and income.
- **Create wellness programs for retired employees.**
- Introduce health check-ups, counseling, and social events for retirees to promote their physical and emotional well-being.

### FOR CIVIL SOCIETY AND NGOS

- **Facilitate community-based micro-enterprises.**
- Support seniors in launching local enterprises with training, funding, and market access to promote economic independence.
- **Encourage volunteering platforms for the elderly.**
- Develop platforms that connect seniors to meaningful volunteer work, enhancing social inclusion and personal satisfaction.
- **Act as a bridge between elderly job seekers and local businesses.**
- Help elderly individuals find local jobs by linking them with businesses and providing placement support.

### FOR FAMILIES

- **Provide emotional and digital support for elderly members.**
- Help seniors stay emotionally connected and digitally equipped to access online services and opportunities independently.
- **Encourage continued engagement rather than forced retirement.**
- Support seniors in remaining active through work or hobbies instead of pressuring them into complete retirement.
- **Respect their autonomy in choosing work or leisure.**
- Allow elderly members the freedom to decide whether to continue working or relax, honoring their preferences and dignity.



## STATE SPECIFIC RECOMMENDATIONS

### Northern India

#### **Delhi**

( 1.2 million seniors, urban economy, high digital divide. Ageism in the formal sectors)

##### **Recommendations:**

- Policymakers: Incentivize corporates to hire seniors via SACRED scheme and other post-retirement gainful engagement Schemes
- Corporates: Offer consultancy roles in education and IT.
- NGOs: Create volunteering platforms for community service.
- Families: Teach digital skills for job applications.

#### **Uttar Pradesh**

(Largest elderly population (15.4 million), 77% rural, high financial insecurity (9% no income). Agriculture dominates; urban hubs (Noida, Lucknow) offer formal jobs)

##### **Recommendations:**

- Policymakers: Expand SACRED portal to rural districts, linking seniors to agricultural cooperatives. Fund Chikan embroidery training for women.
- Corporates: Hire retired teachers for tutoring in private schools (Lucknow, Kanpur).
- NGOs: Support micro-enterprises in handicrafts, with e-commerce linkages (e.g., Flipkart).
- Families: Teach seniors to use SACRED for job applications.

#### **Rajasthan**

( 5.1 million seniors, strong artisanal heritage, rural health/transport barriers)

##### **Recommendations:**

- Policymakers: Integrate seniors into Rajasthan Handicraft Policy, subsidizing artisan cooperatives. Deploy mobile health vans.
- Corporates: Employ seniors as tourism guides in Jaipur/Udaipur.
- NGOs: Scale embroidery enterprises (e.g., Shanti Devi's model) via Amazon Saheli.
- Families: Encourage mentoring in crafts for intergenerational bonding.

#### **Punjab**

( 2.86 million seniors, agricultural economy, high pension coverage (35.9%), social isolation concerns)

##### **Recommendations:**

- Policymakers: Create senior-led agricultural training centers via AVYAY's SCOPE.
- Corporates: Hire seniors for advisory roles in Chandigarh's agro-startups.

- NGOs: Develop cultural teaching programs to reduce isolation.
- Families: Support community event participation.

### **Haryana**

( 2.1 million seniors, a mix of agriculture and urban industries (Gurugram). Digital illiteracy is a barrier)

#### **Recommendations:**

- Policymakers: Offer digital literacy workshops in rural areas, linked to SACRED.
- Corporates: Engage seniors in Gurugram's IT firms for consultancy.
- NGOs: Promote organic farming cooperatives for seniors.
- Families: Assist with smartphone use for job searches.

### **Chandigarh**

( 0.1 million seniors, service-based economy, high literacy)

#### **Recommendations:**

- Policymakers: Promote seniors in administrative roles via AVYAY.
- Corporates: Hire for consultancy in education.
- NGOs: Develop cultural volunteering programs.
- Families: Support community engagement.

### **Jammu & Kashmir**

( 0.7 million seniors, rural crafts, tourism potential.

#### **Recommendations:**

- Policymakers: Subsidize carpet-weaving cooperatives.
- Corporates: Hire seniors as tourism guides.
- NGOs: Link crafts to e-commerce.
- Families: Encourage mentoring.

## **Southern India**

### **Kerala**

( 4.19 million seniors, 94% literacy, robust healthcare, but rural isolation due to migration)

#### **Recommendations:**

- Policymakers: Leverage literacy for senior-led education programs (e.g., adult literacy classes).
- Corporates: Hire seniors as trainers in Kochi's service sector.
- NGOs: Create volunteering platforms for community health outreach.
- Families: Support online engagement to connect with migrated children.

### **Tamil Nadu**

( 7.2 million seniors, urban hubs (Chennai), and textile/craft traditions. Women face caregiving barriers.

### Recommendations:

- Policymakers: Subsidize textile cooperatives for senior women.
- Corporates: Offer part-time roles in Chennai's IT and retail sectors.
- NGOs: Link seniors to e-commerce for crafts (e.g., Kanchipuram sarees).
- Families: Provide digital training for online markets.

### Karnataka

( 5.8 million seniors, tech hub (Bengaluru), rural agriculture. Digital divide is significant)

### Recommendations:

- Policymakers: Fund senior-focused digital training in rural areas.
- Corporates: Engage seniors as mentors in Bengaluru's startups.
- NGOs: Support agro-based micro-enterprises in Mysuru.
- Families: Encourage volunteering to reduce isolation.

### Andhra Pradesh

( 4.5 million seniors, agriculture-based cultural, growing urban centers (Visakhapatnam)

### Recommendations:

- Policymakers: Promote seniors in fisheries and farming cooperatives.
- Corporates: Hire for advisory roles in Visakhapatnam's ports.
- NGOs: Develop handicraft markets for seniors.
- Families: Support community leadership roles.

## Eastern India

### West Bengal

( 6.5 million seniors, cultural heritage, urban (Kolkata) and rural mix. Financial precarity is high)

### Recommendations:

- Policymakers: Subsidize jute and handicraft cooperatives for seniors.
- Corporates: Engage seniors as cultural guides in Kolkata.
- NGOs: Create volunteering programs for Dur events.
- Families: Teach digital skills for SACRED portal access.

### Odisha

( 3.8 million seniors, rural economy, tribal crafts. Health access is limited)

### Recommendations:

- Policymakers: Deploy mobile health clinics to support work capacity.
- Corporates: Hire seniors for handicraft marketing in Bhubaneswar.
- NGOs: Promote tribal art enterprises for seniors.
- Families: Encourage craft-based mentoring.

### **Assam**

( 2.2 million seniors, tea plantations, rural focus. Digital illiteracy is a challenge)

#### **Recommendations:**

- Policymakers: Train seniors for tea industry roles via SACRED.
- Corporates: Employ seniors as consultants in tea exports.
- NGOs: Support silk weaving enterprises for women.
- Families: Assist with digital job applications.

## **Western India**

### **Maharashtra**

( 9.8 million seniors, urban hubs (Mumbai, Pune), rural agriculture. Ageism in the formal sectors)

#### **Recommendations:**

- Policymakers: Incentivize Mumbai corporates to hire seniors via tax breaks.
- Corporates: Offer consultancy roles in finance and IT.
- NGOs: Develop community centers for rural seniors.
- Families: Support volunteering to reduce isolation.

### **Gujarat**

( 4.7 million seniors, industrial economy, textile heritage. Rural transport barriers)

#### **Recommendations:**

- Policymakers: Subsidize textile cooperatives in Ahmedabad.
- Corporates: Hire seniors for advisory roles in Surat's diamond industry.
- NGOs: Link seniors to e-commerce for crafts.
- Families: Teach digital skills for market access.

### **Goa**

( 0.15 million seniors, tourism-driven economy, high literacy)

#### **Recommendations:**

- Policymakers: Promote seniors as cultural ambassadors in tourism.
- Corporates: Hire for part-time hospitality roles.
- NGOs: Create volunteering platforms for heritage preservation.
- Families: Encourage community engagement.

## **Central India**

### **Madhya Pradesh**

( 5.3 million seniors, rural agriculture, limited urban opportunities)

#### **Recommendations:**

- Policymakers: Fund agro-based cooperatives via SACRED.
- Corporates: Hire seniors for Bhopal's small industries.

- NGOs: Support handicraft enterprises in tribal areas.
- Families: Assist with digital job searches.

### **Bihar**

( 7.6 million seniors, rural economy, high poverty. Financial insecurity is acute)

#### **Recommendations:**

- Policymakers: Expand old-age pensions and - SACRED outreach.
- Corporates: Engage seniors in Patna's education sector.
- NGOs: Promote agro-based micro-enterprises.
- Families: Support community leadership roles.

### **Jharkhand**

( 2.1 million seniors, tribal culture, rural focus. Health access is poor)

#### **Recommendations:**

- Policymakers: Deploy health clinics for work capacity.
- Corporates: Hire seniors for Ranchi's small businesses.
- NGOs: Support tribal craft enterprises.
- Families: Encourage mentoring in crafts.

### **Recommendations for other States/UTs**

(Himachal Pradesh, Uttarakhand, Telangana, Manipur, Nagaland, Tripura, Arunachal Pradesh, Mizoram, Meghalaya, Sikkim, Chhattisgarh, etc.)

- Policymakers: Adapt SACRED and AVYAY to local economies (e.g., tourism in Sikkim, agriculture in Chhattisgarh). Fund digital literacy and health clinics.
- Corporates: Offer part-time roles in local industries (e.g., horticulture in Himachal).
- NGOs: Promote micro-enterprises based on regional crafts or agriculture.
- Families: Support digital access and community roles to reduce isolation.

## CONCLUSION

149 million seniors are a powerful asset, capable of driving progress through their experience. With 300 million projected by 2050, redefining old age as a phase of contribution is urgent. Engagement enhances health, dignity, and independence, yet only 23.1% work, facing barriers like digital illiteracy and ageism.

The time has come to redefine old age from a period of decline to one of potential. With proper institutional support, India's elderly can become powerful agents of socio-economic change. Recognizing the importance of gainful engagement in old age is not just a policy imperative but a societal responsibility. By enabling our seniors to contribute meaningfully, we not only improve their quality of life but also harness a valuable demographic dividend that can enrich our economy and culture alike.









### **Agewell Foundation**

*Agewell Foundation is a not-for-profit NGO that has been working for the welfare and empowerment of older persons in India since 1999. Agewell interacts with over 25000 older persons daily through its volunteers' nationwide network. Recognizing the work being done by Agewell Foundation, ECOSOC granted Special Consultative Status to Agewell Foundation at the United Nations in 2011. It is associated with the Department of Public Information, United Nations (UN-DPI-NGO). Agewell Foundation is currently associated with the Working Group on Awareness and Capacity Building for Senior Citizens, Ministry of Social Justice & Empowerment; Sub-Group on Elderly Care, under NITI Aayog's CSOs Standing Committee and Committee of Experts on "impact of COVID-19 pandemic on human rights and future response", National Human Rights Commission.*

### **Agewell Foundation**

*(In Special Consultative Status with the ECOSOC at the United Nations since 2011)  
(In association with UN-DPI-NGO)*

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