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Towards problem-free post-retirement life

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One of the challenges is the rising prices of several basic commodities

They may have retired from service after years of hard work, but life does not get particularly easy for many senior citizens. Despite their savings or pension allowance, it takes a lot of effort for the elderly to ensure a hassle-free post-retirement life.

The rise in prices of several commodities has made life difficult for senior citizens. While several basic commodities have turned more expensive, transportation is one of the biggest challenges they face day after day.

“The footpaths are ruled out. The buses are too crowded for them to even get in. Autorickshaw drivers demand exorbitant fares for short distances also. It is becoming impossible for the elderly to travel peacefully,” says K. Radhakrishnan, director of Dignity Foundation, an organisation that works in the area of care for senior citizens.

Senior citizens tend to make regular trips to places such as banks, post offices and their doctor's clinic. Even those who do not require an escort's support find it hard to travel as the cost involved is increasing. Not all senior citizens own a vehicle or drive one.

In many localities for distances as short as about 3 km, autorickshaws demand about Rs.50-60, elderly persons say. “If only autorickshaws went by the fare metre, many senior citizens would find it convenient,” Mr. Radhakrishnan says.

Vasantha Balakrishnan, retired headmistress of a government school, also thinks transportation is the biggest challenge.

“Families have become small and the expenses incurred on vegetables or pulses are to an extent manageable. We can use alternatives. But when it comes to transportation, covering even one km has become an expensive affair,” says the pensioner.

One proposal that the newly installed State government has come out with that could possibly address this problem is the electoral promise of free travel passes for anyone over 58. According to the 2001 Census, persons above the age of 58 constitute 16.9 per cent of Tamil Nadu's population of 6.24 crore. Thus, over 33 lakh of the 210 lakh passengers who use the services of any one of the seven State Transport Corporations could benefit.

Savings

Pension for former employees of the State government would depend on the rank held while in service. Many of those who held relatively junior posts during retirement receive Rs.5,000 on an average.

“Families cannot live just with the pension amount. For senior citizens who want to be financially independent, it has meant some lifestyle changes to cope with the increasing prices. We have to cut down on luxury,” Ms. Balakrishnan adds.

The price rise has also meant that senior citizens pay extra attention to their savings. Many prefer holding accounts with banks rather than at post offices, as was the case earlier.

Pointing to savings bank accounts as a “good option”, A. Raju, vice president of the Tamilnadu Elders Welfare Association, says: “Private banks are giving us an interest rate up to 10.5 per cent. Most nationalised banks have also hiked their interest rates for senior citizens to 10 per cent. Most senior citizens use the post office accounts for recurring deposits alone.”

According to a senior official of a nationalised bank, most banks had consciously increased the interest rates for senior citizens. “Our bank for instance provides an additional 0.75 per cent over the regular rate, for senior citizens,” he said.

Raw deal

For senior citizens from lower economic sections, the deal is harder. Employed as domestic help or watchmen in apartment complexes in the city, many senior citizens push their limits to meet their monthly expenses.

K. Alamelu is well over 60, but continues to work as domestic help in two homes. “My limbs are weak and I am not able to work for long hours like earlier, but I badly need the money,” she says.

The recent announcement of Chief Minister Jayalalithaa regarding enhancing the financial assistance for senior citizens, addresses two main categories, says Mohan Pyare, principal secretary to the Department of Social Welfare. One in which, as per the guidelines of the Government of India, the Central Government pays Rs.200, and the State Government pays Rs.800. In the other category, the State Government pays the entire Rs.1,000.

“There are certain specific categories of senior citizens who qualify for the schemes - those who are pensioners and those who come in the Below Poverty Line (BPL) category,” he said.

However, activists such as V. Suresh, general secretary of the People's Union for Civil Liberties, argue that the BPL list is “arbitrary, erratic and corruption-prone”.

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