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# samarth

Volume 03 | Issue 03 (Bonus) | ₹100  
COMPLIMENTARY ISSUE, NOT FOR SALE

MAKING SENSE OF A  
CONFUSED WORLD pg 6

INVEST SMARTLY,  
LIVE COMFORTABLY pg 69

IDENTIFY YOUR  
PASSION pg 16



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## होली

शोर हुआ  
आयी होली  
रंग गया तन-मन  
रंग गयी चोली,  
आई होली, आई होली...

लोगों के मन रंग गये,  
चुहल करने के बहाने मिल गये  
रंग गयी दिल की धड़कने  
आयी होली  
लेकर मस्ती की टोली  
रंग गयी चोली...

हर मन में भंग झुल गयी  
शरारत करने की एक ऋतु मिल गयी  
बिना धुन कर मिल गयी होली  
मन के गुलाल से  
तन रंग गये, मन रंग गये  
शोर हुआ आयी होली ।

- सुषमा जैन

## FROM THE EDITOR

Asheesh Gupta



If there is one word that captures what the past five years of “Samarth” have meant to all of us involved, it is this: Inspiring.

As a bunch of doers who thrive and flourish on the bond we share with our elders, issue after issue my team and I scour hungrily for our light bulb moments. It can be a conversation with one of the community members, or an arresting thought of having made a difference in their lives, the success stories of our collaborations or letters from readers acknowledging the community initiatives – all it takes for a magazine to be built is for an idea to be born. And ideas we do have in plenty. And that is exactly what our anniversary issue is: a tribute to everything that inspired us.

Samarth was started with a simple mission to bring peace of mind and happiness to elders and children who care for them. In the

## “Rekindling Optimism; Revisiting Samarth Pledge”

face of Covid pandemic, lockdown and unprecedented loss/ grief all around us, it is time to revisit the pledge we took, to bring nothing less than the very best to our elders. This carefully curated collector’s edition is a celebration of all that we stood for yesterday, stand for today and going to fight for tomorrow.

Last year has been tragic for plenty, relentlessly stressful for others (particularly senior citizens in our country) and monotonous for all. Truthfully, right now, we are in the midst of responding to circumstances as they are: sometimes imaginatively, sometimes pragmatically. Bigger challenges and change undoubtedly lie ahead. As we slowly emerge from this pandemic, technology is likely to play a particularly instrumental role, in whatever happens next. Our members were quick to adopt virtual platforms through which we conducted “Samarth Milan: An informative and interactive webinar” for over a quarter of a year and managed to stay connected. We initiated and successfully launched the senior citizen help lines in various states and reached out to elders in times of their need during the lockdown. Even the local city chapters continued their monthly meetings through the use of virtual platforms.

So be ready. Be seated. See how far we all have come together in the last few years as you read through the various sections of this edition revisiting and celebrating the best articles, insights, stories, inspirations, memories and spirit of the Samarth community members. My own inspirations are quite a few. Every day for the last 5 years, they have engaged me with their ideas, floored me with their diligence and struck me with their passion for the work we do at Samarth and all that it stands for. I am privileged to witness their commitment to serve you, bringing you this “Magazine” that you love – and they believe in. Allow me to introduce Team Samarth community, my greatest inspiration.

Let us hope that our collective endurance of 2020 will usher in a colorful and constructive 2021.

**Asheesh**

 FROM THE EDITOR

## SAMARTH TEAM



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Technology



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## संकल्प वही, आशाएं नई

इस वर्ष हम समर्थ की पाँचवीं वर्षगाँठ मना रहे हैं। यदि मैं इन वर्षों की सबसे बड़ी उपलब्धि या फिर सीख कहूँ तो वो है 'प्रेरणा'। मैगज़ीन के अंकों को संजोने में मुझे और मेरे साथियों को सैकड़ों वरिष्ठ जनों, विशिष्ट व्यक्तियों, व सीनियर सिटिज़न्स के मुद्दों से जुड़े लोगों व संस्थाओं से सांझा करने का अवसर मिला। इन मुलाकातों, बातचीत, सर्वेक्षणों, वीडियो कॉन्फरेन्सस इत्यादि में इतना कुछ जानने व सीखने को मिला, नये विचार, नई धाराएँ मिली, कुछ पुरानी धारणाएँ बदली और बहुत बहुत स्नेह व प्रोत्साहन मिला। इन वर्षों की चन्द खास यादों को नई सोच व रचनाओं के साथ पिरोकर हमने यह विशेष अंक तैयार किया है।

समर्थ कम्यूनिटी की स्थापना के पीछे हमारा एक ही ध्येय था: ऐसा कुछ करना जिससे वरिष्ठ नागरिकों की खुशी (happiness) व मन की शांति (peace of mind) या कहें तो सुख और चैन में बढ़ोतरी हो। पिछले एक वर्ष की घटनाओं ने, जब covid19 का भीषण प्रकोप रहा और जिसमें न सिर्फ हमारी कम्यूनिटीस बल्कि पूरे विश्व को एक अभूतपूर्व पैमाने पर शोक और हानि का सामना करना पड़ा, हमें भी अपने ध्येय व दिशा का पुर्नवालोकन करने को बाध्य किया। और हर बार जब मैं और मेरे साथियों ने इस बारे में चर्चा की, हम इसी निष्कर्ष पर पहुँचे कि इस समय सीनियर सिटिज़न्स के साथ हमारे काम की पहले से भी अधिक ज़रूरत है। इन असामान्य परिस्थितियों में प्रकाशित यह अंक हमारे इस संकल्प का प्रतीक है।

आज भी हम सब अपनी परिस्थितियों का मुकाबला करते हुए आगे बढ़ रहे हैं। यकीनन आगे और नयी चुनौतियाँ भी आएँगी। पर मुझे लगता है कि हमारा विश्वास, हमारा संकल्प और हमारा आशीवाद इन पर हमेशा भारी रहेगा। हमारी अडैप्ट करने की क्षमता असीमित है। जब पैन्डेमिक की वजह से लॉक डाउन करना पड़ा, घर से निकलना, मिलना जुलना असंभव हो गया था, हमारे अनेक बुजुर्ग कम्यूनिटी मेंबर्ज़ ने बखूबी टेक्नालजी को अपनाया। हमारे समर्थ मिलनों में जहाँ पहले लोग वैयक्तिक रूप से मिलते थे, अब वर्चुअल प्लॉटफार्म्स जैसे जूम व गूगल पर मिलने लगे। यहाँ तक कि अनेक सदस्य जो पहले आ-जा नहीं पाने की वजह से मिलन में शरीक नहीं हो पाते थे, उनके लिए अन्य सदस्यों से जुड़ना और आसान हो गया। हमारी समर्थ हेल्पलाइन ने हजारों कम्यूनिटी मेंबर्ज़ की, जो लॉकडाउन के समय अनिवार्य सेवाएँ व वस्तुएँ नहीं प्राप्त कर पा रहे थे, सहायता की।

तो अब तैयार हो जाइए! इस अंक के माध्यम से उस यात्रा, उस रास्ते का फिर से आनंद लें जो हमने पिछले कुछ वर्षों में साथ-साथ तय किया है। मैं बीते पाँच सालों के हर एक दिन का आभारी हूँ, जिसने मुझे एक नई सीख, एक नई प्रेरणा, एक नया मित्र, एक नया साथी, एक नये कार्यकर्ता से आमना सामना कराया। यह मेरी और मेरे साथियों की खुशकिस्मती है की हमें आप तक समर्थ मैगज़ीन पहुँचाने का सुअवसर मिला और आपने हमारे प्रयास को सराहा। यह प्रयास जारी रहेगा और हमारी भरसक कोशिश होगी की हम आपकी अपेक्षाओं पर सदा खरे उतरे।

आइये आगे बढ़ें और आशा करें कि २०२० में हमने जिस धैर्य का परिचय दिया, वह २०२१ में नये उत्साह के रंग लाएगा।

## आशीष

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CITY .....

EMAIL .....

MR.  MRS.

NAME .....

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CITY .....

EMAIL .....

MY DETAILS: .....

NAME .....

PHONE .....

SAMARTH MEMBER NO. ....

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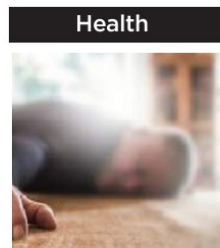
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# samarth

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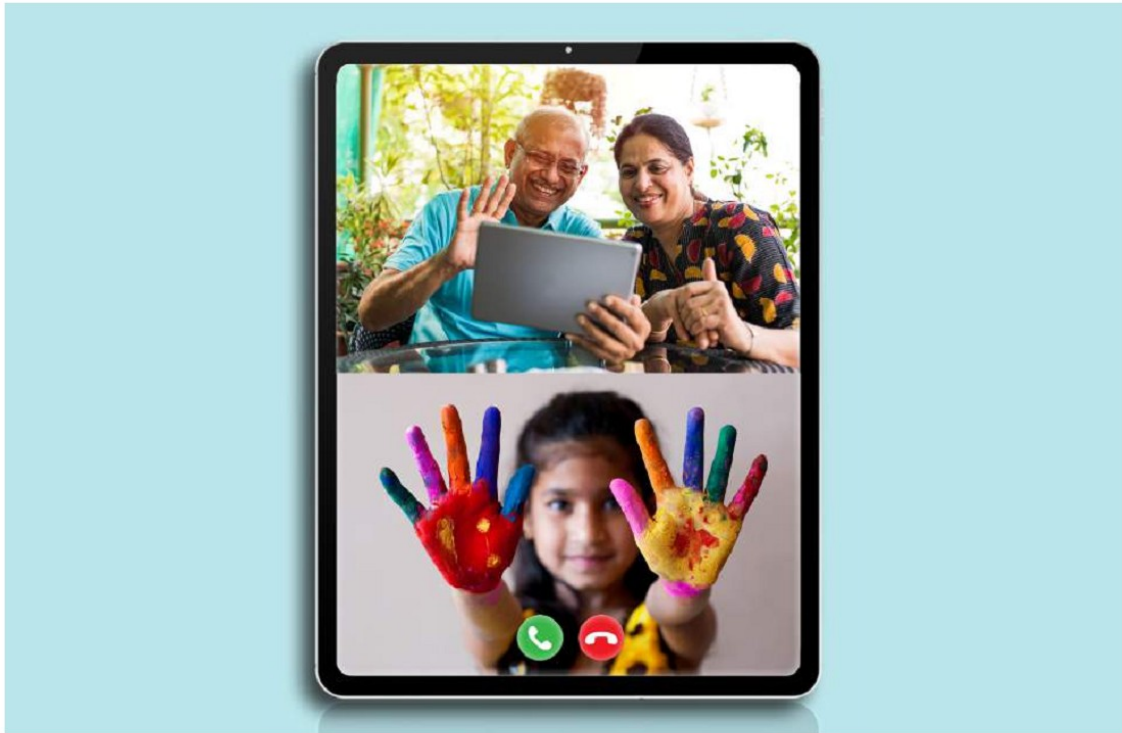
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## COVER STORY

# Making sense of a confused world



In the face of a global pandemic, lockdown, inexplicable loss and grief, how can one possibly remain positive, maintain sanity and find solace in the community at large? How can we together tide through this time and emerge stronger, resilient and find meaning in this world that seems to have lost its way? A few insights to help our readers find meaning and inspiration in life all over again.

**By Samarth staff**

**I**s life worth living, or is it a meaningless absurdity? How one answers this question sets the stage for how (and even why) one chooses to live. Disagreement about how to answer this question, and whether it is a question

even worth caring about, cuts deeply into the fundamental differences among religions and philosophies. These differences were experienced in a more pronounced version during the ongoing crisis: global pandemic, fundamentalism at the door

step strife, and economic downturn etc.

On one hand, once the enforced lockdown was lifted by the Indian government or even during it, one saw series of social gatherings as if nothing is wrong (beach-going, playing sports, eating

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in restaurants, encouraging return to schools); on the other hand, one also saw a steady rise in the number of corona virus infections and multiple waves of pandemic amid growing concern with social sheltering.

The country witnessed various protests including the recent one from farmers against the recently introduced farm bill sometimes these protests in turn resulted in loss of innocent lives and destruction of properties in our local communities.

We heard and read stories

**As senior citizens of this country, are we aware or sensitive to the unique circumstances affecting our selves and environment?**

of many fellow Indians whose industries, firms and farms are devastated and downsized. Many of us couldn't move quick enough into new market opportunities opening up: unemployment is at an all-time high and so is the stock market.

How does one even begin to make sense of this "confusion"?

It is easy to state that 50 years ago things were not so bad and 50 years hence things may not be so bad. But for seniors, the golden question remains; how do we maintain our sanity and emerge stronger in such an uncertain time.

One of the role that Samarth intends to play in eldercare is to observe the world around, do focused research, and offer insights that may have positive impact for our senior members as well as other individuals, leaders, and organizations in the long run. But, lately, it has been difficult to respond to, or at least make sense of, this peculiar time, it is not always clear what to suggest since many of our proven mental models seemed so insufficient. Let us together explore some emerging alternative thoughts.

### 1. Be granular

Broad sweeping (e.g., "new normal") truisms simply don't work and offer false hope leading to cynicism.

Granularity applies to individuals as people have very different opportunities and demands in these turbulent times. This is particularly true for senior citizens.

Granularity applies to time as there can be long term aspirations, but the pace of change requires short term quick responses that may need to be quickly implemented.

Granularity applies to solutions as there may be "small nudges" with lots of experimentation and learning. As senior citizens of this country, are we aware or sensitive to the unique circumstances affecting our selves and environment? This may be something to ponder upon.

### 2. Begin with emotion, not logic

A close friend in the middle of a bitter dispute kept trying to make logical arguments for how to proceed. He finally concluded that some disagreements are less about logical blueprints and more about emotional sensitivity. A research recently shared evidence of higher rates of stress, anxiety, and depression risk with the crises. The pandemic malaise that has affected many in the senior community in many ways: physical, emotional, psychological etc, cannot be solved with logical

●●●●● COVER STORY

blueprints, but by putting empathy over logic, hearing over listening and caring over changing. That is exactly what we at Samarth have striven to do during the last few years. Simply put, we have tried to be sensitive to the emotional demands of our members.

### 3. Rely on social networks

Broad societal issues are often dealt with in small communities where personal social networks provide both tight ties of those who can support us and loose ties of those we can learn from. In the last one year during the pandemic, many of us must have endured the lockdown induced isolation, both physical and emotional. However many seniors have also adopted the technology and stayed connected virtually with family and friends, sharing personal time and virtual space. We had each been sheltered, but it was wonderful to have a social network like *Samarth* chapters one can turn to for support and ideas. In coming times also, seniors need to invest in small social communities where they feel supported (e.g., friends, colleagues). They also need to seek out linkages with those they can learn from who may not have been in their

network (e.g., peers in the Samarth Milan, a webinar for connecting elders virtually across India).

### 4. Recognize and act on “your” values

Let me quote this from Wayne Brockbank: under pressure, some rocks become dust and others become diamonds. Under pressure, some senior citizens have often discovered new opportunities and yet others seem to worry about the threats. The difference is often from being clear about one’s values. Being sheltered, facing personal biases, and experiencing the economic and social change can be a time to reflect and prioritize. Answering (and re-re-re answering) the question, “What do I want most?” becomes a key to abundant living in a turbulent world because it defines success, focuses energy, and ensures personal peace in the midst of external chaos. A Samarth member after three decades in US, having a successful career and secure golden years, came back to India and instead of living with his family in a Metro city, chose to settle in a hill station with other elder friends. Is it freedom? Is it a sacrifice? Or a blessing? It depends on his values, isn’t it? So let us all pause for a moment and ask once again, “What do I want most based on my deepest values”.

### 5. Focus on the process, not a solution

When solutions are moving targets that keep changing common sense dictates that one should attend even more to the process. Should a business focus on growth or cost? Should a school offer in-person classes or only virtual? Should one go to the hospital for daily medical needs during pandemic or rely



on tele medicine? Should one allow domestic help or do one's own chores? The solution to such questions is sometimes less stable than the process. All of us have life-long experiences that will guide us to focus more on being transparent, process oriented and clear in our communication with friends and family members particularly during and after the pandemic situation. When the next generation understands and trusts the process, they will more likely adapt to and appreciate the solution suggested by us.

## 6. Be mindful

Most importantly one must enjoy the journey, laugh, and discover. A great leader once advised: "Let us run with patience the race that is set before us". The question however remains; are we mindful enough of the changing world around us so that we are patient with ourselves and with others? Hopefully, mindfulness skills (intentionality, conscious breathing, and meditation) will help us pause, center, and savor the moment.

A mindless existence requires nothing from anyone. There is no need to check for bearings along



the way, no need to justify one's choices, values, or goals. Life is a lark at best, a tedium at worst. Such a philosophy agrees with Brendan Gill, who once quipped, "Not a shred of evidence exists in favor of the idea that life is serious."

**Mindfulness skills (intentionality, conscious breathing, and meditation) will help us pause, center, and savor the moment.**

On the other hand, despite our attempts to ignore these sorts of issues, there exists a "quiet desperation" that drives all of us to think about the question, "Does life have meaning?" Deciding that life does have meaning both during and post pandemic, is not the end but the beginning of a quest. Life becomes a continual pilgrimage to find, affirm, and

reaffirm a philosophy of life. One may work through, retire, become religious, give up faith in God, join a cult (or leave a cult), change allegiances, switch jobs, get married, get divorced, or make any number of changes in an attempt to find meaning and purpose. No one can control what happens, but one can control the response to what happens. Let us not react to the world emerging out of pandemic and chaos. Let us try to be granular, emotionally grounded, socially connected, remain true to our values, transparent and process-oriented, and mindful as we try to make sense of this confusing world. What other advice would you give yourself and others?

# Q&A

with Samarth Founding Team

samarth



“Our vision is that all senior citizens in India enjoy a high quality, independent lifestyle...”

**Personal pain point over the trauma and guilt that accompanies ‘less than the best’ support for senior citizens in their families led a group of concerned “children” to launch Samarth with the aim to serve senior citizens and their sons, daughters and well-wishers.**

By Sangita Thakur Varma and Indrajit De

## What led to the idea of Samarth?

**A.** We believe that senior citizens deserve a life that is comfortable, safe and enjoyable – a universal wish we have for our parents and elders. But a lack of adequate care for them is a real issue in India cutting across economic strata. Many of us have personally witnessed the trauma and guilt that accompanies ‘less than the

best’ support for senior citizens in our own families. Senior care, an established, large and reasonably mature business sector in developed markets like the US, UK, Singapore etc. is in a very nascent stage in India and represents a huge gap. All of us co-founders are passionate about filling this vacuum and therefore, we launched “samarth” (meaning capable) that aims to serve

senior citizens and their sons, daughters and wellwishers.

## What is the vision and mission of Samarth?

**A.** Our vision is that all senior citizens in India enjoy a high-quality, independent lifestyle without having to move out of their community. Our mission, therefore, is rather straightforward: to bring peace of mind and

happiness to the elderly and their children who care about them. We realized that to do this, we have to act like the son or daughter or a trusted friend of the elderly.

### How does Samarth help elderly?

**A.** We did a lot of research with elderly Indians, their children and family members living in India as well as overseas. That and our own experience taught us that our number one priority ought to be building trust with the elderly. While in major cities there are organizations offering a range of services and products, the reason why elderly hesitate in accessing them is the lack of trust. Samarth offers support not only for physical needs such as security, safety, medical services, home maintenance, out-of-home tasks but also emotional needs such as companionship and entertainment, and even volunteering or part-time engagement depending on what members want.

### How does Samarth make its services available ?

**A.** We have a membership program for senior citizens to

join the Samarth community. They can subscribe themselves or as we have seen many times, their children can subscribe them to the program. Samarth community members are now present in more than 110 cities in India. We also offer

**Today we reach a million educated elderly across the country. There are more than 30,000 Samarth community card holders. We take care of elderly parents on behalf of their children present in more than 15 countries**

care plans for elderly which come with a 24X7 emergency support at home or outside, and are currently available across 40+ cities in India. The members as well as their family can access Samarth through an assigned care-manager, who stays in regular

touch and meets them personally, our call-center or through our mobile app.

### How did you go about building Samarth community?

**A.** In our view, trust and sensitivity are the two most important aspects for serving the elderly. Our single minded focus is on delivering on these two aspects. Our community building is largely through referrals and word of mouth. Our members are the best, and most trusted, means to reach other seniors. If one of them believes in and experiences our work and sees our passion, they introduce other friends or family to our community. We also have an outreach program where we work with Senior citizen forums, RWAs, associations and organizations involved with senior citizens to develop tailor-made options for seniors. Even though our care services are limited to a few locations, our community program is available to senior citizens everywhere in the country. Anyone above the age of 50 years can become a member via our website [www.samarth.com](http://www.samarth.com). community and benefit.

 COVER STORY

## What has been the response of people especially senior citizens to this initiative?

**A.** There is clearly a strongly felt need not only among the senior citizens but also their children who want to provide them the best possible and reliable support. In our most recent samarth milan, the get-togethers we organize for our members, we were completely humbled by how confident and happy they felt having Samarth by their side.

All of us in the team, meet many groups of senior citizens every week – Earlier it used to be at condominiums, clubs, in mornings in gardens

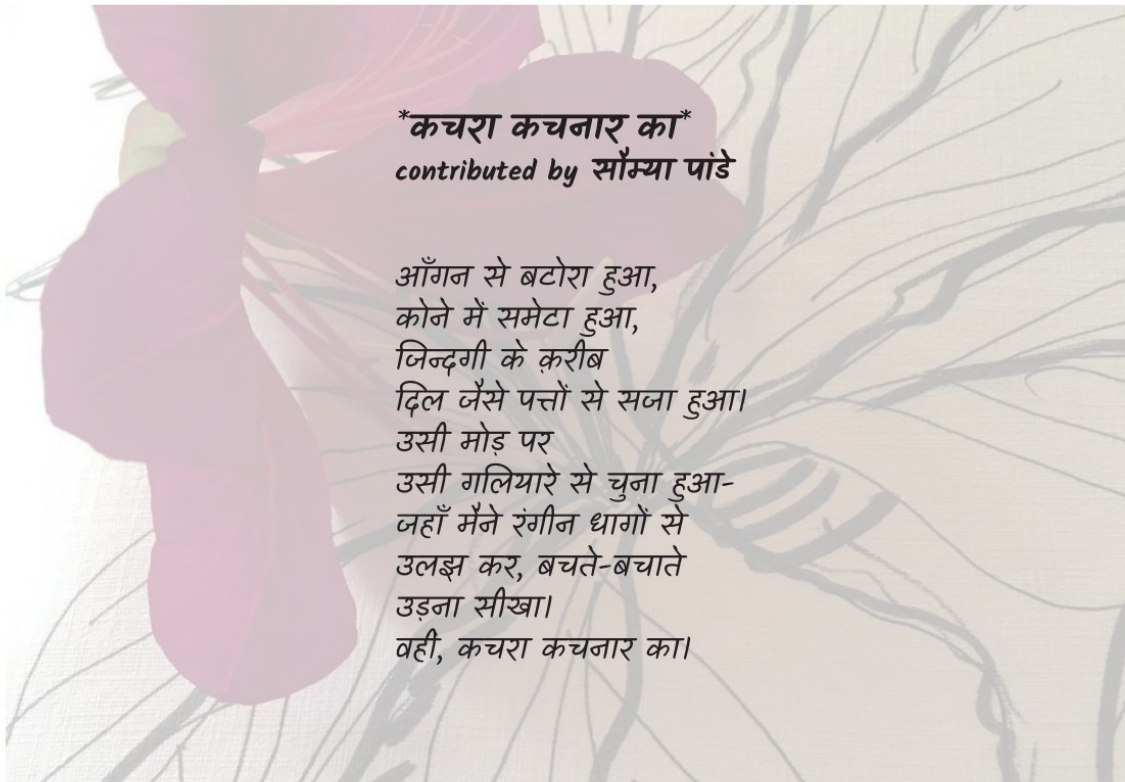
and parks, at RWAs. These days we meet virtually through zoom. However, in almost all discussions, people share stories of how they were not treated well or taken advantage of or the compromises they have made due to lack of reliable support. Many people also raise questions – about us and our people, how we fund this, how we ensure quality, why we are doing this? But once they are convinced, you can see the relief they feel, that now they can perhaps live life on their own terms. It also puts a lot of pressure on us to deliver. We have many members aged between 70 and 85 who have children

in India but continue to live alone in their houses.

Our Care manager is the go to person for them for everything from doctors' appointment to buying stuff, organizing everything in their homes. There is a member couple in Gurgaon who used to visit us atleast twice a week at our office to spend time with our team before pandemic. Now we keep in touch through regular calls. Another member works for a couple of hours every alternate day with us.

Almost every week we get requests from concerned family members, who come to know about Samarth, to offer our care services in





this city or that wherever their parents stay. We have plans to cover the entire country but we want to do this without compromising on quality of our service. This means expanding our full services slowly. However, our community offering is available across the country.

Having said that, many seniors can be very demanding and we have to constantly meet their exacting standards. But the love and affection we get, makes it all worth it.



If you are being threatened or intimidated by anyone at any point, contact the right resources. HelpAge India has for the longest time been involved in preventing and resolving all kinds of elder abuse issues, including financial abuse. You can reach out to them on their **helpline number 1800-180-1253**

# Quick

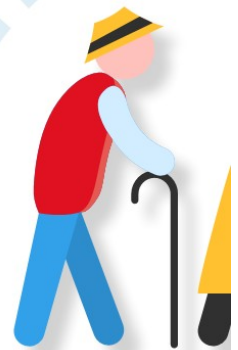
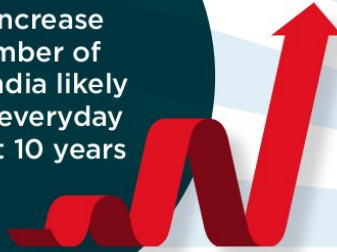


**11.5Crore**

Number of elderly in India. This is roughly 8% of all population and makes India an 'ageing' country as per UN definition

**12,000**

Average increase in the number of elderly in India likely to happen everyday for the next 10 years



**25%**

Of all new toys are purchased by the elderly in the US



**36 million**

Number of older people who live without spouses. That is more than the population of Australia





# Facts

**0.032%**

Share of **GDP** the government spends on senior citizens in India



**80%**

Percentage of all luxury travel in the US accounted for by the elderly



**500%**

The increase in Indian population of oldest elderly (**80 plus**) between **2006** and **2050**, as compared to overall population growth of 40% in the same period



**1/3rd**

Proportion of the elder population over the age of **65** falls each year in the US. The risk of falls increases proportionately with age. At **80** years, over half of seniors fall annually. Falls account for **25%** of all hospital admissions every year in the US. Samarth offers a safety audit or fall proofing of homes to its care members



 INTERVIEW

## Identify your passion: Director of National Institute of Social Defence (NISD), Min. of Social Justice and Empowerment, Govt. of India



**“ Give me few men and women who are pure and selfless and I shall shake the world ”**

*Swami Vivekananda*

Driven by this call to action from Swami Vivekananda, Dr. Veerendra Mishra has worked relentlessly to address the issue of human trafficking in any form across the country. He is a Police Officer (Madhya Pradesh Cadre) by training, a doctorate on ‘Changing Image of Police: An Empirical

Study’ from Barkatullah University, Bhopal (2004) and recipient of the prestigious Hubert Humphrey Fellowship under Fulbright Scholarship. Dr. Mishra has served on two UN Missions in Bosnia and Kosovo and worked in East Timor. He was the Assistant Inspector General of Police (CID) and served as the Secretary, Central Adoption Resource Authority (CARA), Ministry of Women and Child Development, Government of India, before joining his present role as Director, NISD. Dr. Mishra is an author of standing and his book titled, Human Trafficking - The stakeholder’s perspective, was published by sage publication in 2015.

In an exclusive interview with Samarth, Dr. Mishra provides his unique perspective on the state of eldercare in India, the related issues and role being played by NISD in addressing the same.

**ID:** Sir, thank you so much for speaking to Samarth. As a country, what do you think are the key issues in taking care of our growing senior citizen demography?

**VM:** India is a large country with an ever growing population of senior citizens. The population of senior citizens is expected to grow into 20% of the total population of India by 2050. This is going to be a challenging situation for the country to tackle especially if the issue is dealt in isolation. A major problem that our seniors face today is of mental health issues. This in turn leads to physical and psychological degeneration. Isolation, seclusion, lack of engagement are major factors accelerating the scale of problems being faced by seniors.



However, in order to even comprehend the effect of these issues facing the elderly today, one has to understand that India has a demographic dividend. It is still a young country. By next year the average age of our country is going to be 29 years. And youth themselves today are facing lots of issues like drug abuse, drug dependency, unemployment etc. Unless we address the issues of our youth, we cannot address the issues of our seniors.

The need is to create a strong bond between generations, inculcate values of empathy and respect in the youth for their elders. Instead of going for grand changes overnight, the need is to bring in smaller changes like that in semantics. Addressing an elderly as, “बुजुर्ग” instead of “बुडा” as we often hear people using, goes a long way in forging a bond of respect and helps in cementing the inter-generational relations. The greater question that I often ask myself is whether this demographic dividend, today’s youth, are prepared to take care of their senior citizens or are they even prepared to cope with the elder issues as they grow into their 60s.

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**ID:** What are the policy level changes being implemented in the country for enhancing the welfare of senior citizens?

**VM:** Ministry of Social Justice and Women Empowerment has taken a very serious stand in addressing the issues of senior citizens and enhancing their welfare. So far many dedicated working groups have been created. The working groups have submitted their reports based on which, 7 empowered expert committees have been constituted to implement the recommendations. The Ministry has already allocated the required funds so that a lot many so far untouched areas can be worked on like nutrition for elders or elder care in rural areas etc. NISD is leading the initiatives in many of these areas and in next financial year, a lot many positive developments are expected.

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**ID:** In your opinion, how can the public awareness be developed/increased about the social responsibility of elder care at home?

**VM:** Our parents have always told us that there should be atleast one senior citizen in all the houses to stabilize the family. However due to various socio-economic reasons, this bond has snapped today. People have gone into nuclear families, moved out and away from each other for career etc. However, is it somehow possible to bring back the old values and systems? Is it possible to connect each senior citizen in the country with atleast one family of young people? Irrespective of whether it is blood relation or adopted one, can



each one of us take care of atleast one senior in our community? Can we take care of their needs, learn from their reservoir of experiences and build a more inclusive society?

**ID:** What are some of the strategies that NISD has adopted to ensure greater participation of stakeholders involved in elder care?

**VM:** In all our interaction with stakeholders, we ask the question that as community members, are we doing our job? There is a dire need of engagement with senior citizens. Are we engaging with them enough? Are we talking to them enough? Elders love to share their experiences. Are we enabling them to do so? One of the goals of NISD is to bring back this spirit of elder care in the community. In order to do so, NISD engages with a broad base of stakeholders like government organizations, schools and colleges, private institutions, NGOs, individuals etc.

One of the key initiatives we have taken at NISD is to set up the senior citizen helpline. This is a pan India helpline that will be able to provide counselling services to the elderly creating a referral system for their major problems, if not interventions.

**ID:** Is there some idea or initiative that you are most passionate about?

**VM:** One of the issues very close to my heart is the welfare of transgender senior citizens. They are in very bad state as of now. Their hands to mouth existence is totally dependent on the transgender youngsters, who themselves are struggling due to lot of social stigma attached with their being. NISD is exploring all the possible avenues to create a support system for them.

**ID:** What would be your message to the samarth team, and to the samarth community of seniors across the country?

**VM:** Every person, every senior citizen has some strengths. What they should do is try and identify their strengths. Realize your passion, and find your strength. Once the elder finds his/her passion, and find the space to engage with their passion within the community, they will be happy. However, there is a limit to which any government can support its citizens and every elder should be willing to self-support in order to identify their passion.

**ID:** Thank you so much sir. Your last 7 years' journey in the social sector has been truly wholistic and insightful. You have worked with toddlers, youth as well as elders with equal passion and are making a great impact in the way our community interacts with them today and in the time to come.



## HEALTH

# MIND THAT FALL!

## Avoid hip fractures by just following these tips.

By Asheesh Gupta

**F**racturing the hip is something that most elderly and their family members dread. Rightly so, given the high incidence among the elderly and potentially debilitating impact on both the elderly and their family members. International Osteoporosis Foundation reports that over the past 30 years, fractures have gone up threefold in Asia, with India and China topping the charts. Somewhat older data puts the number of hip fractures to over 4.4 lakh people every year in India.

For people above 60, this injury can completely redefine life after the fracture. Statistically, one in three people who lived independently before a hip fracture, spend six months or more in continuous nursing care afterward. Forty per cent of hip fracture sufferers are unable to walk independently a year later, and 60 per cent can no longer take care of everyday necessities, like getting dressed. Older adults can also have life-threatening complications during or after surgery to treat a hip fracture, such as blood clots, infections and heart arrhythmias. Dr. Rajesh Verma, senior orthopaedic surgeon and traumatologist at Artemis Hospital, Gurgaon, who also offers expert advice to Samarth Community members, says that situation and treatments especially replacement techniques have improved considerably over last few years and a patient can walk, albeit restrictively, within a few days of hip fracture. The cost of such treatments can vary significantly depending on the hospital and especially the type of implants



used. He suggests using FDA approved implants if the patient can afford them.

A majority of these fractures occur from a fall. For seniors, hip fractures can be difficult to recover from, reduce independence, and can cause serious complications. They are more common in older women, since menopause reduces estrogen, which accelerates bone loss and leads to osteoporosis. Osteoporosis, a treatable condition in which bones are weakened, is a common risk factor for hip fractures. Advanced surgery is also sometimes not possible with elderly given their overall fragile condition.

**One in three people who live independently before a fracture, spend six months or more in continuous nursing care...**

 HEALTH

## STEPS TO AVOID HIP FRACTURE

There are several recommendations for older adults to prevent a hip fracture:

### 1. Ensure the home environment is safe:



With bars in the bathroom, handrails along stairs, rooms free of clutter and cords, and bright lighting, you can ensure your safety. Remove throw rugs, consider lowering the height of the bed and chairs. Keep the home free of clutter and unused furniture. Good lighting is necessary, recognize that as eyes age they need more light. Make sure every room and passageway is well-lit. At Samarth, we conduct a 98-point home safety audit for our members to help reduce the chances of fall and injury at home.

### 2. Keep muscles strong:



Exercises that maintain muscle strength, endurance and balance can lower your risk for the slips, trips and tumbles that break bones. In one study, women who had not exercised in a year were at higher risk for hip fracture, even if they did not have osteoporosis. A regular exercise routine can cut your risk of a fall by 20 per cent to 30 per cent. Focus on strength and balance exercises. Physiotherapists can suggest the right regimen for you.

### 3. Eat right:



Doctors recommend 1,000 mg of calcium daily for women before age 50 and men before age 70, then 1,200 mg for women over age 50 and men over age 70. You also need vitamin D to help absorb calcium.

Take the right supplements under your doctor's supervision along with diet that is rich in calcium and Vitamin D but do not stop there. Get plenty of potassium-rich fruits and vegetables daily as this mineral has a positive effect on calcium metabolism. Don't skimp on protein, it helps by maintaining muscle mass (important for strength).

### 4. Check your eyes and ensure best vision:



Get annual vision tests and ensure vision is being corrected appropriately. If you have diabetes or an eye disease, then you might need eye checkup more often. These are simple life hacks to ensure quality retirement. Your final days should be stress free and fulfilling. But to achieve that one must plan with prudence and foresight. Easier said than done but not impossible to get done!

### 5. Evaluate effect of medicines:



Evaluate medications to ensure they don't cause dizziness or drowsiness. Avoid moving around too much when such dizziness or drowsiness is expected from medicines.

In any case, if you feel drowsy, dizzy, weak or off-balance when walking, ask your doctor for a medication check. Some prescription drugs can cause these fall-inducing side effects.

### 6. Stand up slowly:

Getting up too quickly can cause your blood pressure to drop

and make you feel wobbly.

## 7. Use a walking stick or walker:



If you don't feel steady when you walk, ask your doctor or occupational therapist whether these aids might help.

## 8. Consider using hip protectors:

There are various kinds and should be considered in high risk cases. The most common of them is in the form of reinforced underpants with removable protectors. Their efficacy varies based on the nature of fall but they do provide protection in case of direct impact.

You can contact Samarth to know more about hip protectors available in India. Alternatively, you can purchase handpicked products for seniors at <http://www.samarth.community/webstore>.

## What to do in case of suspected hip fracture?

If a person falls, especially an older adult, they should first determine where they feel pain. A lack of severe pain normally means there is no significant injury. However, if there is a significant amount of pain or if they can't place weight on the leg, that person should stay immobile and paramedical help should be called. Once the patient is evaluated, an orthopaedic surgeon will



normally advise an X-ray to determine the severity of injuries. Sometimes the surgeon will ask for a computerized tomography (CT) scan, magnetic resonance imaging (MRI), or bone scan for further evaluation. Most often, hip fractures require surgery. The patient may require a partial hip replacement, total hip replacement, or "hip pinning," in which metal screws, rods or plates are used to hold the bone together as it heals. Surgery is typically completed as soon as possible, often within 24 hours, to reduce complications and speed recovery.

After surgery, patients are encouraged to move as soon as they can to avoid blood clots and other complications. Some patients will need to recover in a rehabilitation centre as they regain their strength and ability to move around through physical and occupational therapy. Full recovery can take up to a year.

Samarth conducts a comprehensive 98-point safety audit of homes and recommends specific actions to make them safer against falls and injury. To know more, write to us or call 8800699599.

●●●●●● HEALTH



## Dental Care for Older Adults

Preventive methods can help in maintaining dental health among elders. Here are some simple solutions for great oral care.

By Prof (Dr.) Sharad Gupta & Dr. Vishakha Gupta

**A**ging is a normal Physiological phenomenon, unstoppable and biologically driven. Advancements in medical sciences and technology has led to emergence of newer and better modalities of health care including prevention and treatment leading to increase in lifespan of the individuals. Aging is a normal Physiological phenomenon, unstoppable and biologically driven.

Advancements in medical sciences and technology has led to emergence of newer and better modalities of health care including prevention and treatment leading to increase in life span of the individuals. The elderly population starts from 60 years onwards and can be looked upon as those 60-74 (young old; healthy and active), 75-84 (mid old; active but with systemic issues), > 85 (oldest old; less active more ill). At every stage oral care needs to be addressed so

that teeth and gums can be made to last till the very end. Advancing age puts many seniors at risk for a number of oral health problems, such as:

- Teeth become dark and stained and show signs of wear. Increased wear can also lead to sensitivity, cracking and cavity formation.
- Oral mucosa becomes thin and is more prone to cuts due to denture wearing or aggressive tooth brushing. There may be burning



HEALTH ● ● ● ● ●

sensation with poor tolerance to spicy and hot food.

- Salivary flow decreases and could be due to medicines for medical problem or otherwise due to salivary glands shrinkage. Decreased salivation can lead to root caries and untimely tooth loss if not prevented.
- Gums and tooth bone recedes and if oral prophylaxis is not maintained, greater damage can occur with eventual loss or poor bone for fabrication of dentures or Implant Bridge compromising quality of life.

However, some preventive methods can help in maintaining dental health among elders. Some of the following methods can be



used for the same.

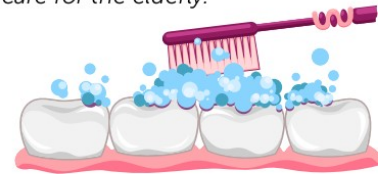
- Plaque and Tartar control should be achieved both by professional cleaning once in every 6 month and through home care regime.
- Electrical tooth brushes can be of great assistance in elderly. Effective use of fluoride and Chlorhexidine based mouth wash can prevent cavity and gum recession.
- Preventive check-ups and fillings can reduce tooth damage and tooth loss.
- Modern solution like Dental

implant are a big boon for elderly and can assist and special tooth crèmes can prevent cavities can be used after consulting dentist.

- Remove dentures after every meal, wash and wear. When sleeping remove dentures. At night wash dentures with denture brush and plain soap and keep in a closed dry container. Soaking overnight in water promotes bacterial and fungal growth.
- Use warm salt water for rinsing/ gargle at least once a day.
- Keep your dentist number handy for any emergency.

#### About the Authors

**Prof (Dr.) Sharad Gupta** is a Dental specialist practicing with his wife **Dr. Vishakha Gupta** at their state of art centres Identity+, based in Gurgaon and New Delhi. The couple is dedicated to help elderly retain their smile by conducting awareness talks, consultation camps and affordable dental care for the elderly.



●●●●●● HEALTH

# WHAT'S IN A BITE?

**A lot! Each bite must be nutrient-dense for our elderly especially.**

By Samarth staff

*'Chew your food' is probably an oft-repeated statement by moms the world over. Science shows that this age-old wisdom has a lot of merits - from regulating digestion to preventing bloating, gas and even overeating, chewing has a host of benefits for us.*

**H**ave you ever asked your children and grandchildren to chew their food more slowly? Do you often feel that sitting in front of a television screen while eating makes you feel hungry sooner? There is reason to believe that chewing adequately helps not just to digest food more quickly but also contributes to our feeling of satiety- in other words when we eat more mindfully, we feel less hungry.

This is why we have dedicated an entire article to the process of digestion. We will discuss aspects such as chewing food with artificial dentures, the right amount

of chewing time, digestion in the stomach and small intestine, and so much more. By the time you get to the end, we are sure you will be more mindful of your eating patterns.

## The Importance Of Chewing

Chewing is the process of using teeth to break food down into manageable, digestible pieces. Wild animals have sharp teeth that help them break down their prey and also chew quickly. Human beings, over years of evolution, have developed teeth that aid in cutting, chewing and grinding food.



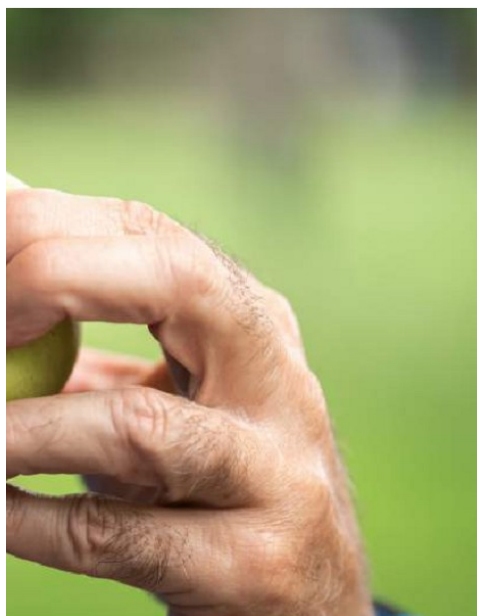
This helps food move easily through the esophagus. Saliva also contains enzymes that begin the breakdown process of the carbohydrates.

Try out this simple exercise- eat some plain rice and chew it at least twenty-five times. After a while, do you notice a sweet taste in your mouth? This is because the enzymes in saliva help break down the rice into simple sugars.

*"Eating slowly contributes to a lower risk of obesity, probably because it could aid appetite control. Chewing thoroughly is an effective strategy to reduce eating rate"*

- Zhu Y, Hollis JH, Journal, The Academy of Nutrition,

2013.  
In other words, digestion



begins well before food reaches the stomach. It begins in the mouth.

### How Many Times Should You Chew Food?

While there is no fixed rule, at a bare minimum, we must chew each portion in our mouth at least twenty times. Some sources say that thirty-two times is ideal per



morsel, wisdom that comes from expert advice as early as the 1800s. Saliva contains amylase and lingual lipase, enzymes that break down carbohydrates and fats respectively.

Ayurveda says that chewing food adequately sends signals to the brain about the nutritional profile of the food you are eating. The brain can process these signals and release digestive juices in the right proportion. In any case, most of us probably chew no more than fifteen times. Hence, it is a good idea to be mindful and chew a bit more than you usually do.

### Chewing Issues As One Ages

As we age, several factors can contribute to a weak bite. Some of them are

- Tooth decay
- Missing or falling teeth
- Loss of strength in the jaws
- Ill-fitting dentures
- Parkinson's disease which makes muscle coordination difficult.

As early as a decade ago, some seniors would opt for dentures to replace teeth that were decaying, but otherwise healthy and in their place. However, artificial dentures are often not the best

result, they make a hard bite difficult. Over time, due to mechanical damage, you may have to resort to softer foods which your natural teeth could have helped chew. Hence, never opt for artificial dentures except as a last resort.

Sometimes, painful as it may be, the best solution to deal with tooth decay is a root canal procedure. A dentist is the best person to evaluate whether you need replacement dentures or if a simple root canal will suffice. A dental x-ray may be ordered to use as a baseline for these procedures.

### Digestion: How Does It Happen?

The digestive process starts in the mouth when food is chewed and mixed with saliva produced by the salivary glands. It moistens the food to enable smooth movement through the esophagus which is a tube that connects the mouth and stomach. Until the food reaches the oesophagus, the process of digestion stays voluntary. After this, it becomes involuntary and is controlled by the brain and digestive system.

When the food reaches the stomach, the upper part of it relaxes to receive large

●●●●●● HEALTH

amounts of food while the lower portion stores the food and mixes it with necessary digestive juices. It primarily produces stomach acids and some enzymes that digest protein. The contents are then emptied into the small intestine where some more juices from the pancreas, liver, and intestine are mixed with the food to aid further digestion.

Bile, produced by the liver, is essential to break down or dissolve fat to enable digestion of fat molecules. Some more juices from the small intestine combine with this semi-digested material to complete the process of digestion. Glucose, the primary energy molecule obtained from food, is absorbed into the blood which carries it to various parts of the body.

The undigested component of food is pushed into the large intestine which absorbs any remaining water and converts it into stool which is stored in the rectum until excreted.

It is easy to see why digestion is a complex process- it begins in the mouth where voluntary digestion happens. Hence, chewing is the very basis of a healthy gut.



### Five Reasons To Start Chewing Your Food Today

Here are five quick and easy to remember reasons why you must chew your food:

1. Broken-down food releases more nutrients into the body.
2. Since chewing well takes time, we don't eat in a hurry and instead eat only until we feel full.
3. The longer we chew, the more time saliva has to break down complex carbohydrates.
4. Do you know what the best workout for your gums, teeth and facial muscles in general is? Chewing!
5. Chewing reduces the involvement of gut flora in digestion, which in turn leads to less production of gas.

Still not convinced? Here's what happens when we do not chew food well enough:

1. We don't enjoy food as we aren't eating mindfully.
2. Not chewing well and swallowing quickly leads to GERD, a condition in which stomach contents rise back up into the oesophagus and injure the delicate lining.
3. Improperly chewed food causes improper digestion, bloating and gas.
4. Lysozyme in saliva helps destroy common pathogens. For it to act, adequate time is necessary, which chewing well provides.
5. When enough saliva does not move around the mouth, food particles get stuck in the teeth and

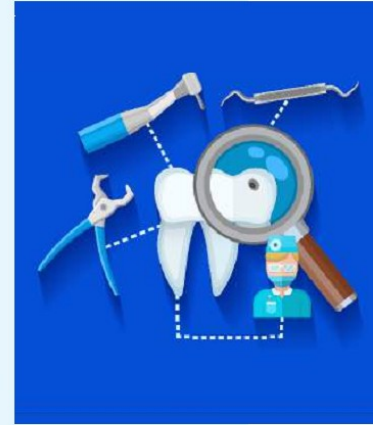
cause decay. Chewing causes more saliva to be released.

From the time we eat to the time nutrients are absorbed into the body, there is a timegap of at least three hours. Some doctors recommend that not chewing food well enough can cause a lockage in the windpipe which in turn can cause us to choke. Hence, it is important to chew food well, to enjoy every meal we consume and to advocate chewing food well, especially with our fellow silvers.



Here's a simple exercise to get you started on the habit of chewing.

1. When you have your meal today, measure the amount of time it takes you to finish. Don't begin chewing more than you usually do just yet.
2. In the next meal, aim to increase the amount of eating time by two minutes. In each meal, increase the time in two-minute increments.
3. Make a promise not to watch television or look at a screen while eating. This helps focus on the meal and chew properly.
4. If you consume carbohydrates like rice and chapatti, chew until you notice a characteristic sweet taste in your mouth.
5. Go in for regular dental checkups to look for tooth decay and prevent problems before they arise.
6. If you use dentures, be sure to clean them properly and ask for a replacement as soon as they are worn out you can tell by your ability to enjoy foods even in their harder form.



Get Flat 20% Off on Prescribed Medicines Delivered to Your Home



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An initiative by **samarth**  
india's largest community of seniors



## SAMARTH HEALTH INSURANCE

# All You Need To Know About Health Insurance

The general feeling that health insurance is a waste of resources has prevented elderly from opting for this essential cover. Here is a primer on this safety valve.

By Subha Chandrasekaran



**W**ith increasing years comes the need for increased medical care and attention. Yet, health insurance is an oft ignored product, especially in our country. As we grow older, the need for health insurance becomes more prominent, what with frequent checkups and visits to the doctor. However, less than 10 per cent of the country's population has life insurance, and health and medical insurance are generally taken when an employer is offering them. Having health insurance is very important because unexpected health emergencies and surgeries can dry up your financial resources very quickly. Health insurance schemes are definitely available for senior citizens too, with various special features, such as cashless hospitalisation, critical illness coverage, specific coverage for

diseases, such as cancer, stroke, etc. A good policy for senior citizens should ideally go beyond just hospitalisation and hassle free settlement of claims is important. Keep in mind that health insurance can literally be a life-saver when a huge medical emergency strikes. Smaller, regular medical needs can always be planned for and attended to. In an emergency, access to funds and hasslefree processes become key.

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**A good policy for senior citizens should ideally go beyond hospitalisation cover to include medical bills, room charges, daycare expenses, etc.**

## How do you choose a good health insurance plan?

1. Never let the premium amount act as a deterrent. As you age, your premium amount increases, but this is a necessary expense that can save you from spending in six figures when you need medical aid.
2. It is not true that people over a certain age cannot get medical insurance. The only thing – as you age, the number of tests you need to undergo can increase significantly. This too is a one-time effort, well worth the outcome.
3. Check for the network of hospitals covered. The more in number they are, and the more convenient they are for you to visit, the better the plan for you.
4. It is estimated that health-care costs go up each year by about 15 per cent.
5. Consider this inflation before deciding on the sum assured. A larger sum assured will not always increase the premium exponentially.
6. Whenever possible, opt for a lifelong plan that covers you for the rest of your life. Senior citizen plans are designed to cover pre-existing illnesses as well.

Check the details before you sign up.

## Some Benefits To Look For

As per norms set by Insurance Regulatory and Development Authority (IRDA), health insurance is to be provided to all people who apply, until they are 65 years old, and for as long as they wish to be enrolled in such a plan. There are some additional benefits that some health insurance plans offer:

- 1 A list of pre-defined critical illnesses can be covered for an extra premium.
- 2 For pre-existing illnesses, there is usually a waiting period of up to 4 years after which these illnesses are covered in the plan. Some policies offer a lower waiting period of 1–2 years.
- 3 For surgeries, such as cataract, you can choose to set a limit on how much

the insurance company will pay. You can then allocate the rest of the amount to emergencies.

- 4 If you agree to co-pay some of the amount and expenses, you may be able to get a lower premium.
- 5 Most policies offer complementary medical checkups every year at network hospitals and diagnostic centres.

We spoke to Mr. Sharad Gupta, an expert who has been working in the field of insurance for many years, about how seniors should think of insurance and he had some very valuable suggestions. He says, “There are four things a senior citizen should keep in mind. One, get insured as early as possible. Once you get a disease, the coverage for that pre-existing condition will become expensive and in some cases may not be available at all. Two, make sure you declare your medical condition as





explicitly as possible at the time of buying a policy. Any attempt or mistake to hide a pre-existing condition will give the insurance company reason to deny the claim. Three, consider co-pay and deductible options which tend to reduce the insurer's risk and, thus, the premium, but will give you coverage for any big expenses — which is when most people really need a helping hand. Four, consider critical illness covers which are available for most major conditions. If you do not have that condition already, then you may be eligible for the cover. Since critical illness covers are usually paid only one time by the insurer, immediately when that illness is detected, the premium tends not to be too high."

There is some insurance jargon that may seem confusing, so it is good to be aware of what they mean.

**Co-pay:** When you agree to co-pay, you and your insurance provider will split the medical bills at an agreed ratio. So, if you agree on a 70:30 ratio, when you need medical aid, and the bill comes to 1 lakh, you will pay 30,000 and the insurance company will pay 70,000.

**Deductible:** This is usually paid only at the beginning

of the policy period. If your deductible amount is ₹5,000 and the medical bill you incur in this period is ₹10,000, you pay only ₹5,000 and the insurance company pays the rest.

**Exclusions:** This is a list of diseases, conditions, surgeries and procedures that the policy doesn't cover. Advanced eye surgery for cataract and

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**Get insured as early as possible. Once you get a disease, the coverage for that pre-existing condition will become expensive and in some cases may not be available at all.**

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cosmetic procedures are some examples.

**Lifelong plans:** Most insurance plans have an entry limit of 75 years. However, you can choose a plan that has an entry limit but also covers you for as long as you live. Premiums are usually higher for such policies.

**Pre-defined illness:** This is a disease or disability that is often critical and included in a policy.

**Pre-existing illness:** This is an illness or condition that you already have at the time of taking the policy. Premium amount is decided based on the severity of this illness.

**Premium:** It is the amount you pay at regular intervals to the insurance company. The total premium you pay is almost always less than the total amount you are covered for. However, most health insurance plans do not offer maturity benefits.

**Maturity:** The period of time after which the insurance plan ceases to cover you. Do remember that plans can also lapse upon non-payment of premiums.

### Be Aware of the Fine Print

In a country as vast as India, insurance is often a matter of signing on a few papers. No one cares to explain the minute details of a policy unless we ask them to. Also, bogus insurance companies are aplenty, and they make money of the more gullible people by offering too-good-to-believe offers. With apathy and lack of awareness, on the one hand, and poorly trained agents on the other, it is very easy to fall for a health insurance trap. Here are a few things to look out for:

1. Sometimes, the policy itself





could be fake. What this means is that the person offering it pretends to be from a real company and signs you up for a monthly or annual payment. You will be paying insurance till the time you want to claim it, only to realise that it is a scam. How can you avoid this? Always choose a policy from a well-known company. It is not a bad idea to visit their office at least once. If you haven't heard the name of the company before, do an internet search to check what others have to say about the policy.

2. Always make premium payments only in the name of the insurance company and never in the name of any individual or agent. Ask for payment receipts or

policy statements.

3. If the person offering the policy is incessant in their quest, and repeatedly calls you for personal information, think twice! As a customer, you can instinctively make out the difference between a really good salesperson and someone desperate to just push their goods. Anyone who is this desperate to sell a policy may actually be doing something outside the purview of the law.
4. Health insurance deals often don't expire at very short notice. If an agent claims that your deal is about to expire very soon, then there is something fishy.
5. If your choice of insurer is not paying your medical bills promptly stating reasons that are not included in the

policy you need to consider your options.

6. Do remember that no insurance company is exempt from IRDA norms, and if someone claims that they are able to offer special benefits as they don't have to register with IRDA, it is a scam. All in all, be sure to read the fine print of your policy very carefully. If you have questions. Do not hesitate to ask your agent until you are satisfied.

### Travel Health Insurance

This is beneficial for people of all age groups. If a sudden illness strikes when you are in another country, the medical costs may often be prohibitively expensive. In such cases, a travel health insurance covers you and pays

## HEALTH

your medical bills.

Most travel agents and portals offer travel insurance when you purchase tickets. Be sure to read the fine print and compare your cover amount with average medical expenses in the destination country. You can use websites, such as [policybazaar.com](http://policybazaar.com), to compare how much you are paying versus how much cover you get. Remember, most travel health policies only cover the person insured. So, you will need a separate policy for each traveller. In some cases, travel agents may be able to provide a group policy for large groups of people.

It's a simple procedure that can give you immense peace of mind as you set off to see new places.

### The Benefits Of A Group Policy

Group health insurance is often offered by organisations that have a certain number of members. This is most

commonly seen in case of organisations that cover all their employees and sometimes, their dependent family members as well.

1. Since the insuring company gets members in bulk, they are more willing to offer discounts and incentives that are absent in individual policies, such as a discount on the boarding fee.
2. Group plans enable you to make the transaction at hospitals cashless and seamless, as they usually come from various reputed agencies.
3. Some policies can also cover pre- and post-hospitalisation fees, which is a huge advantage.
4. Even for day surgeries, you won't have to look beyond such a policy.
5. Such policies may offer you a better cover in case of terminal illnesses, such as cancer.
6. If you pay extra premium, a group policy may be able

to accommodate existing illnesses as well.

For these benefits and more, group policies are often preferred. Would you be interested in getting a group policy for yourself and your spouse?

Samarth is working to consolidate requirements of community members and seek group health insurance policy which is tailored to the needs, something which individuals cannot get from the insurance companies. You can also check out individual plans for senior citizens offered by different insurance companies on our website: <https://www.samarth.community>



## Some Health Insurance Plans To Consider

Here are some of the most popular health insurance plans for senior citizens according to policybazaar.com.

Insurer Policy Name	Age	Sum Assured (₹)	Pre & Post Hospitalisation Expenses	Pre-existing Diseases	Medical Check-up
<b>Bajaj Allianz-Silver Health Plans for Senior Citizens</b>	46-70 yrs	50,000-5 lakh	Up to 3% of admissible hospital expenses incurred	Covered from the 2nd year of the policy	After 46 years of age, required as listed below: Complete medical report, ECG, Fasting BSL, Urine R, Liquid profile, HbA1c, SGPT, CBC, SGOT, CBC, Sr. Creatinine
<b>ICICI Lombard-Complete Health Insurance</b>	46 and above	Up to 10 lakh	30 days & 60 days, respectively	Covered from the 3rd year of the policy (upto 4 yrs for sum assured 4 lakh; subject to non-stop renewal)	Medical tests required for anyone above 46 years of age at particular diagnostic centres
<b>Star Health-Senior Citizen Red Carpet Health Insurance Policy</b>	60-75 yrs	1,00,000-10,00,000	Only post-hospital expenses maximum up to ₹ 5,000 excluding nursing charges, diagnostic charges, medicine & consultation fee	Covered from the 2nd year of the policy	Non pre-acceptance medical test required
<b>National Insurance - VARISHTHA Mediclaim for Senior Citizens</b>	60-80 yrs renewable up to 90 yrs of age)	Mediclaim 1,00,000; Critical illness - 2,00,000	30 days and 60 days post, respectively	Covered after 1 claim-free year while policy remains in force	Not required if insured was covered by a health insurance for last 3 yrs; required for test
<b>New India-Senior Citizens Mediclaim Policy</b>	60-80 yrs (renewable up to 90 yrs of age)	1,00,000-1,50,000	30 days pre-hospitalisation (max up to 5% of hospital bill) and 60 days post-hospitalisation (max up to 10% of hospital bill)	Covered after 18 months of policy inception	Required

Source: Policybazaar





## Health Advisory

Precautions to take if pollution levels rise through AQI (Air Quality Index) meter

	ELDERLY, CHILDREN AND PREGNANT WOMEN	PEOPLE WITH CHRONIC LUNG DISEASE, HEART DISEASE
<b>0-50</b> Good	Normal activities	Normal activities
<b>51-100</b> Moderate	Normal activities	Normal activities
<b>101-200</b> Unhealthy	Minimise prolonged or strenuous outdoor physical exertion	Avoid prolonged or strenuous outdoor physical exertion
<b>201-300</b> Very Unhealthy	Minimise outdoor activity	Avoid outdoor activity
<b>&gt;300</b> Hazardous	Avoid outdoor activity	Avoid outdoor activity

To check AQI rating to measure pollution levels -

Download **Plume app** for regular air updates on the phone or check [www.air.plumelabs.com/en/live/new-delhi](http://www.air.plumelabs.com/en/live/new-delhi) or [www.aqicn.org/city/delhi/](http://www.aqicn.org/city/delhi/)





**OUTDOORS**

**Refrain from morning walks and restrict outdoor activities**



**INDOORS**

**Use air-purifiers and clean filters regularly**



**Use face masks when outdoor**



**Air purifying plants**



**Purify your car air**



**Take steam daily**

**IMPROVE YOUR DIET**



**Jaggery to detoxify**



**Ventilate your kitchen, bathroom**



**Diet rich in vitamin C, omega fatty acids**



**Ventilate your home**



**Herbal tea and drink plenty of fluids**

**Preventive Plan**  
Guide to protect yourself from pollution

**STUDY**



# Developing service quality standards for senior living facilities in India!

By Samarth staff

In spite of an already large elderly population which is growing at a fast pace, eldercare in India with regards to health and well-being, housing for elderly etc. is largely neglected. Until recently, a facility dedicated to the elderly was a rarity and even today, the number is abysmally low. With this reality in mind, Tata Trusts collaborated with Samarth to develop a draft of service quality standards in senior living facilities in India. The Samarth project team was

led by co-founders Asheesh Gupta (Principal Investigator) and Anuradha Das Mathur and the work was mentored by AshaDas, IAS, (Retired) Secretary (MSJE) Government of India with technical advice from Mr. Venkatesh Srinivasan (Assistant Representative, UNFPA), Dr. Sanjay Kumar (National Programme Officer, UNFPA) and Ms. Sugandhi Baliga (Head, Geriatric Programme, Tata Trusts). The project, which took more than 4 months with research scholars from Yale University & McCombs University,

USA, ISB Hyderabad and Veda Women Scholars Program contributing as part of the project team. The developed standards were ratified and pressure tested in multiple expert forums with representations from Quality Council of India, NABH (National Accreditation Board for Hospitals & Health Care Providers), Professors from Delhi University, Owners and Managers of old age homes and corporate player etc. This study followed a fact based approach to develop a robust estimate of demand for senior

### Example of developed Star Rating system

Key Result Area	Performance Area	Minimum Standards / 1 Star	2 Star	3 Star	4 Star
Physical needs	Health services	A. General practitioner is available on call in case of emergency B. Has an identified hospital for meeting emergency and other hospital care needs of the residents C. Emergency ambulance is available on call 24x7 D. Maintains record of age, allergies, pre-existing, medical conditions, weight, and blood group at time of admission and key health related events of residents thereafter. E. Has adocumented protocol for informing the family member in case of health emergencies	Same as 1 Star + A. Ensures monthly visits of medical practitioner for consultations B. Provides an attendant (atleast one for every 10 residents) C. Has tie up with pathological lab for sample collection and other relevant health check ups	Same as 2 Star + A. Geriatricians, psychiatrists and other experts are available on call B. Has a resident registered nurse available 24x7 C. Has tie-up with a rehabilitation center offering physiotherapy, massages	Same as 3 Star + A. Has on premise clinic with resident doctor, nurse and emergency facilities to take care of elder healthcare needs. B. Maintains a well-equipped rehabilitation center offering physiotherapy, massages etc on the facility. C. Provides stand-by ambulance for quick emergency access to full-service hospital D. Offers regular consultations with counselors, geriatricians and other medical specialist at the facility E. Maintains personal medical care plan for each resident

living facilities in India to help understand the nature and scale of challenge. With an extensive sample set of 480+ old age homes and 60+ senior living developments in 84 cities, towns and districts cutting across geographies, size, cost, facilities offered, ownership and management, the study projected an estimate of around 1,150 facilities and the capacity to house around 97,000 elderly residents and pointed towards a crying need to enhance the capacity almost eight to ten-fold over the next decade. Global benchmarks were analyzed to gather insights and understand the standards/ systems implemented in other countries, based on scale, economic development and stage of evolution of the system. Seven countries UK, USA, China, Singapore, Hongkong, Mexico and Malaysia – were chosen for their work in evolving elder care model or for demographic similarity to India.

**5 key result areas** and **28 performance** metrics were identified which offer a set of comprehensive, measurable and practical standards including infrastructure, physical needs fulfillment, safety and

security, dignity and respect as well as management of

senior living facilities. For each of the metrics, the mandatory minimum standards were defined. In addition, progressive voluntary standards of excellence based on rating system have been recommended for each. The project emphasized the need for training and capacity building of care givers and recommended the setting up of “Model Senior Living Facility” to ensure the delivery of minimum standards all across the country.

**The study identified three key questions that should be addressed by the standards framework:**

1. What standards should be adhered to in order to address critical requirements of users/residents?
2. Should it be mandatory or voluntary to follow these standards?
3. Who should implement the standards?

**1 INFRASTRUCTURE**

- Sleeping space
- Other spaces and facilities
- Recreational facilities
- Premises
- Toilet and bathing facilities

**2 PHYSICAL NEEDS**

- Food
- Health Services

**3 SAFETY AND SECURITY**

- Fall and accident prevention aids
- Hygiene and infection control
- Fire protection and emergency evacuation
- Medication control
- Protection against abuse

**4 DIGNITY AND RESPECT**

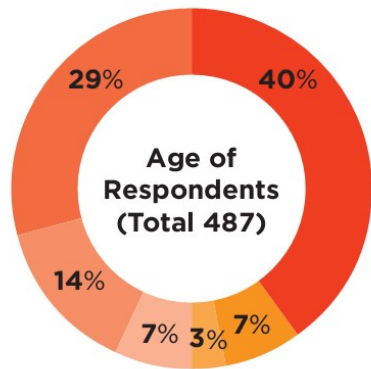
- In-home activities and outings
- Psychological support
- Enabling family and community connect
- Caring and supportive staff
- Privacy and dignity
- Personalised care

**5 MANAGEMENT OF THE CENTER**

- Staffing
- Quality Assurance
- Advisory board
- Complaint redressal
- Financial condition and occupancy rate
- Residents' participation in decision making
- Essential utilities
- Transparent documentation and information availability
- Competence of the manager
- Record keeping

●●●●● SURVEY/ INSIGHTS

# SAMARTH SURVEY



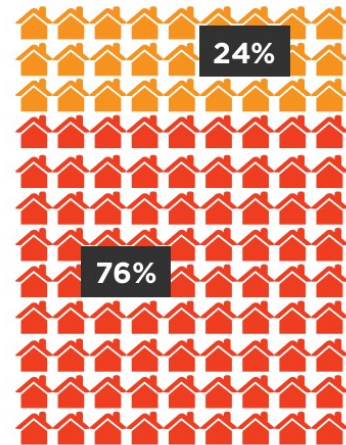
- >76 years
- 71-75 years
- 66-70 years
- 61-65 years
- 56-60 years
- <55 years

### Awareness about minimum service Quality standards in senior living Facilities



- Aware
- Not Aware

### Awareness about senior living facilities in India



- 🏠 Aware
- 🏠 Not Aware

**R**ecent survey of the Senior Housing facilities and Senior Housing Developments was conducted by Samarth to understand the prevalent perception of elders about living in old age homes and elder care in those facilities. We got a huge response from our community of elders with nearly 450+ responses. In today's time with families becoming smaller and nuclear, and both the partners working hard to make a living, many seniors are considering being on their own, living life independently with dignity and pride. Hence

it was no surprise that nearly 74% respondents stated to have considered moving to senior living facilities. A look at the survey data below clearly highlights that more than any other reason the absence of a willing care taker in family forces the elders to consider living in senior living facilities. Given a choice they would have preferred to age in place. However since 76% respondents expressed their awareness about old age homes that can be referred to friends and family, it is not the lack of awareness about the facility but a lack of awareness about the

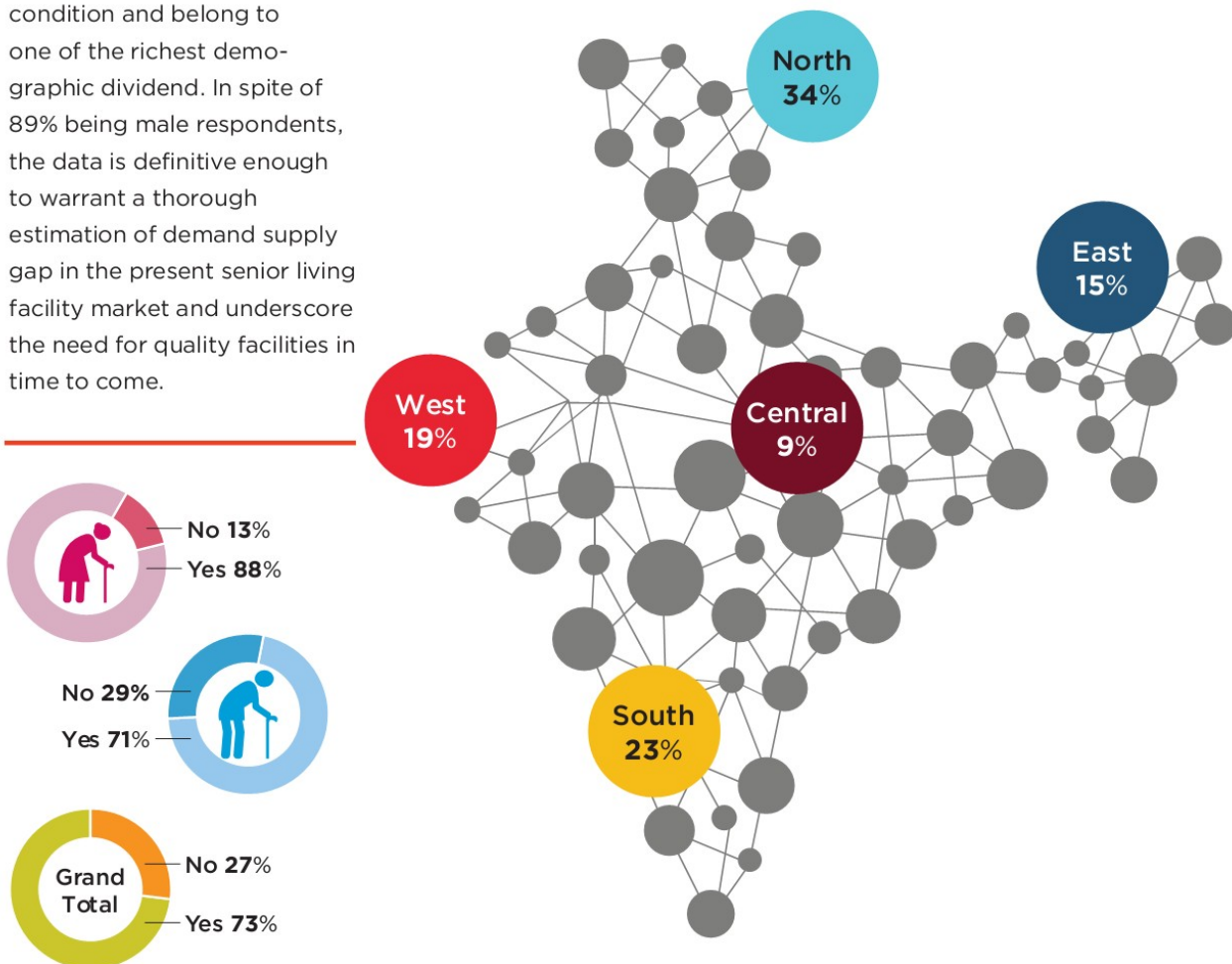
minimum service quality to be expected in the facilities, that is the challenge. Only 18% respondents stated that they are aware of some sort of minimum standards that the old age homes in India need to follow. Clearly the stage was to develop minimum and rating based service quality standards in senior living facilities/ developments underscoring the importance of the Tata Trust project that we completed.

Another unique insight is the fact that maximum number of respondents (69%) are in the age group of 61 - 70 years; elders who may have

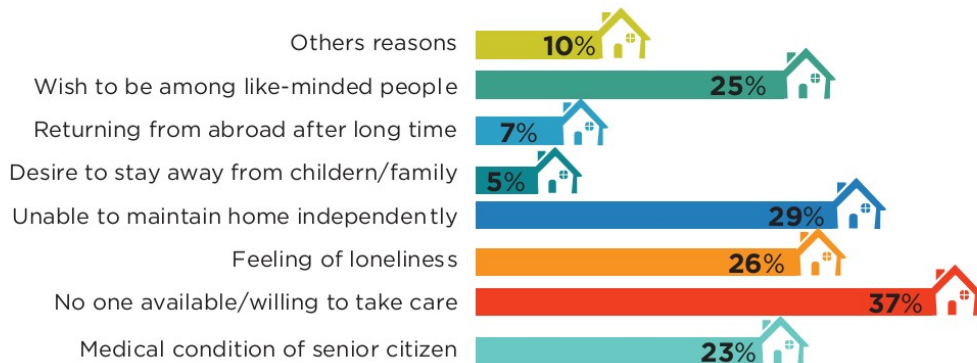


just retired, mostly are in the working physical mental condition and belong to one of the richest demographic dividend. In spite of 89% being male respondents, the data is definitive enough to warrant a thorough estimation of demand supply gap in the present senior living facility market and underscore the need for quality facilities in time to come.

### Have considered moving to old age facility?



### Most Important reason to move to senior living facilities





# Happiness Index

## What is it, how is it measured, why it is important and key insights into the happiness quotient of Samarth members

By Samarth staff

**W**e strive for the benefit of economic growth and modernization while ensuring that in our drive to acquire greater status and wealth we do not forget to nurture that makes us happy to be Bhutanese”

- Extract from His Majesty of Bhutan's speech during the Madhavrao Scindia Memorial Lecture in 2009

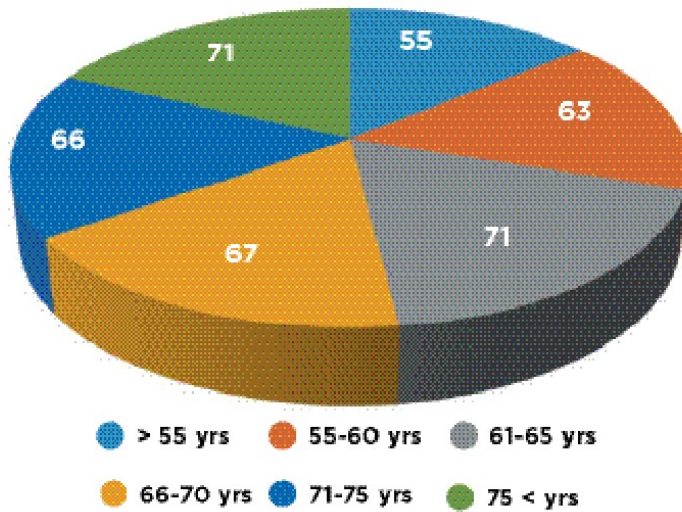
Coined in 1972 by Bhutan's

fourth king, Happiness index or Gross National Happiness (GNH) refers to the nation's policy of balancing modernity with preservation of traditions, mostly by resisting laissez-faire development. Its four pillars are good governance, sustainable development, cultural preservation and environmental conservation. The pillars are further divided into nine action points: psychological well-being, health, education, time use,

cultural diversity resilience, good governance, community vitality, ecological diversity resilience, good governance, community vitality, ecological diversity and resilience, and living standards. The nine domains have around 33 clustered indicators with 124 variables between them (illustrated in the following table). Bhutan may be a small mountain country but as far as keeping its population happy, the country is a torch bearer.

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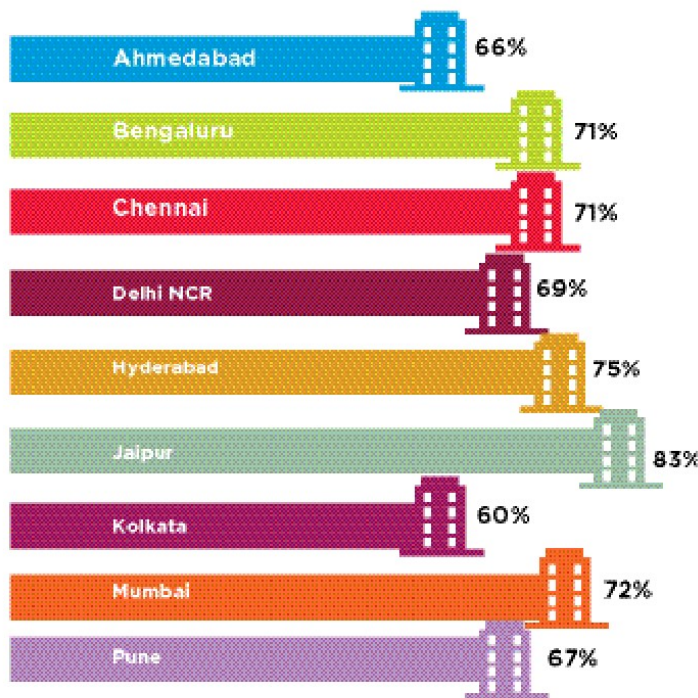
### Happiness % accross age groups



### Happy Color



### Happiest City to live in India Happiness Factor (in %)



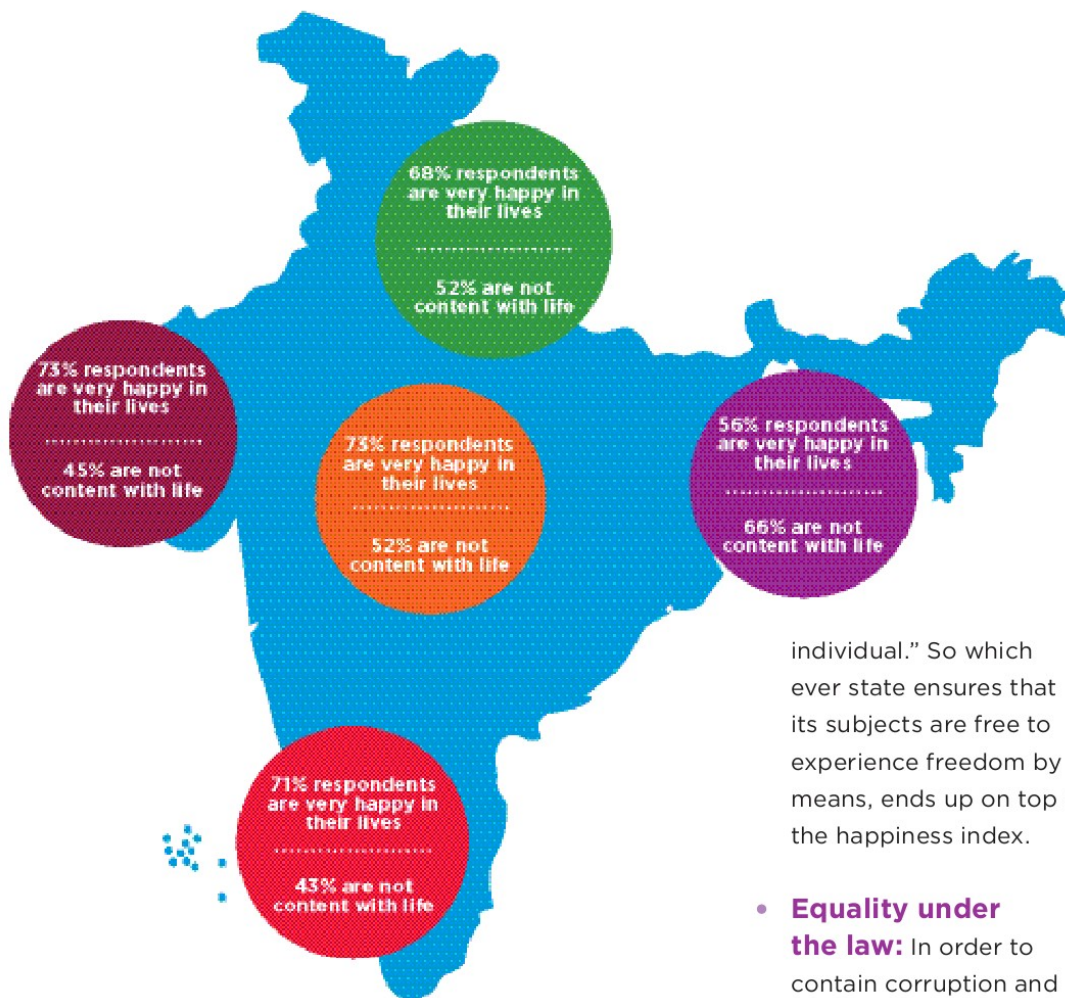
When it comes to happiness, Scandinavian countries like Denmark, Finland, etc., know what they're talking about. Recently,

Finland ranked first among 156 countries in the latest World Happiness Report, which asked people to rate their happiness levels on the above-mentioned criteria. All these countries even though geographically apart share a common thread.

A deeper prodding into the survey data brought to the surface a few key factors responsible for these countries being so happy:

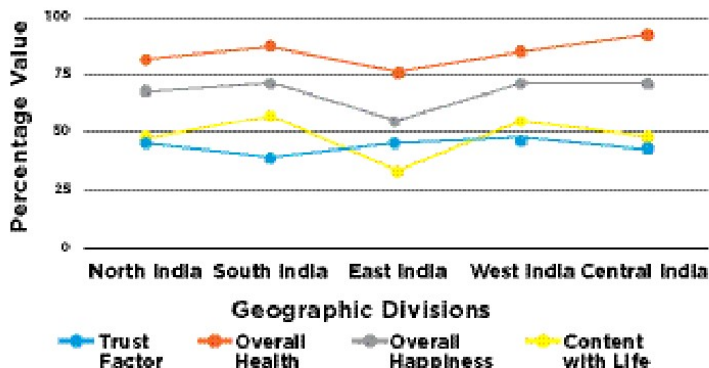
- **Freedom:** "Freedom of the population is tied to the freedom of the

**SURVEY/ INSIGHTS**



individual.” So which ever state ensures that its subjects are free to experience freedom by all means, ends up on top of the happiness index.

**How India fares: Health, Happiness, Content with life and Trust factors**



- Equality under the law:** In order to contain corruption and build community trust, the people must start respecting each other at a humane level. This often gets reflected in their trusting the system or administration. However, the administration must also reciprocate by treating its subjects as equal.

- Gender equality:** Only a gender blind



SURVEY/ INSIGHTS ● ● ● ● ●

society can progress to the top of any development and the Danes are leading by example.

- **Relaxed atmosphere to work in:** In order to optimize productivity, the administration must ensure unbiased and relaxed working environment.
- **Welfare society:** In any progressive welfare society, residents enjoy a high level of protection against social and physical risks and benefit from of a range of public goods.
- **Language:** Language is not just a communication tool; it is a culture bearer. Respecting the regional language and preserving the same leads to a better balanced society.
- **Liberal-mindedness:** Liberal-mindedness is based on the premise that all people should have the right to decide over their own lives. To demonstrate liberalism means having an open-minded and tolerant attitude and mindset. There are many other factors in play as well. Like the weather in the country, political stability, equal

treatment of young and old, the presence of a society that respects religions and belief systems in all forms, etc. In the survey, India ranked 133rd out of total 156 participants.

The country today stands at a crossroads with many important decisions to make - which path will it walk on, what values will the next generation embrace, how are we going to have a gender blind, handicap blind society. The questions are many and the path to the answers is complex. By 2050, India's population over 60 years will equal that of its young population up to 18 years. Given that the country is the largest democracy with 1.3 billion people out of total 7 billion in the world, this is no small number to consider. Unless the government and the people take notice of the impending situation, 30 years hence, there will be severe impacts across all aspects of life that is bound to affect the overall standard of life across the country. One will not be surprised if India's happiness quotient dips further. Many organizations like Samarth, have taken

stock of the situation and are actively addressing the problem. The Samarth survey is one such initiative to understand the pulse of the community and take proactive steps much in advance.

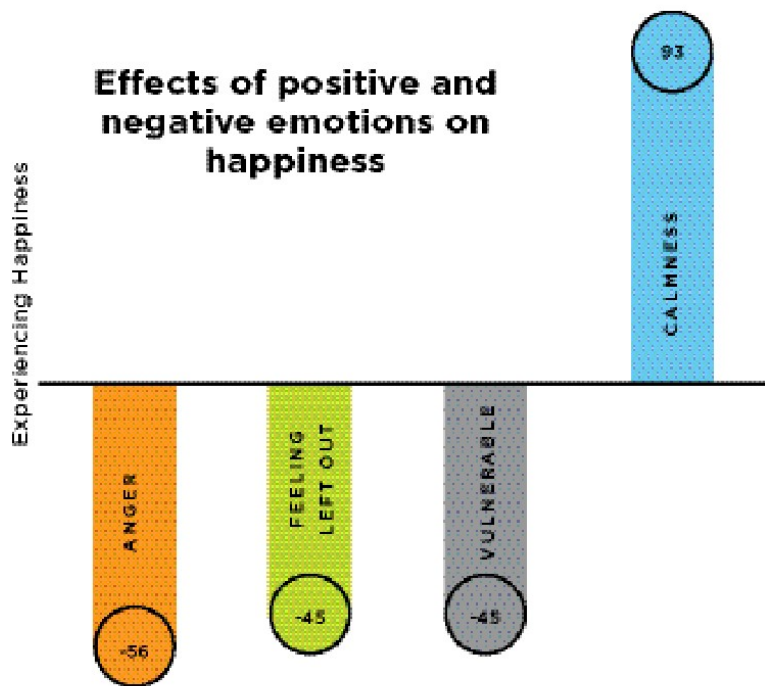
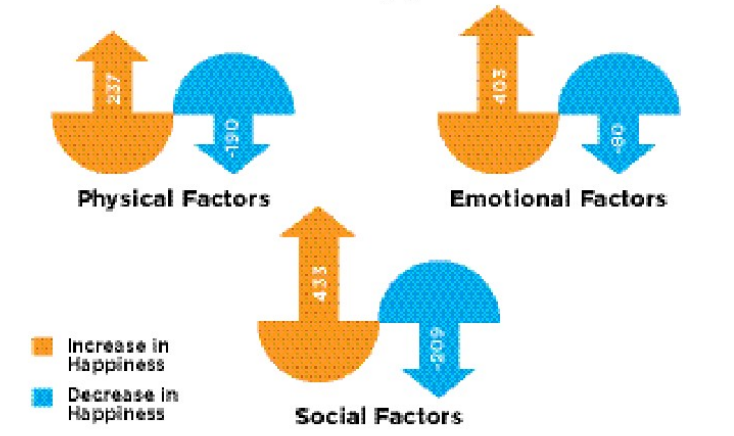
In our endeavor to understand the perception of happiness within the Samarth community, we conducted our version of happiness survey and have received an overwhelming response from our members, once again underscoring the deep interest each of us take in raising the standard of life. The survey was planned to get insights into the following:

- What the Samarth members understand by the word "happiness" in terms of relationships, engagement, etc?
- What factors (physical, emotional, social) encourage them to consider themselves "happy"?



●●●●● SURVEY/ INSIGHTS

### Comparative analysis of physical, emotional and social factors and their effects on happiness index



- What factors (physical, emotional, social) lower their levels of “happiness”?
- What are some of the happy foods, happy days, happy colors for our members?
- How is happiness distributed across India, across gender, across age groups?

Nearly 86% were male and rest were female respondents. A deep dive into the 1,000+ responses highlighted a few fundamental beliefs: Happiness comes from choosing to be happy with whatever we do, strengthening our closest relationships and taking care of ourselves physically, financially, socially and emotionally.

Researchers typically define happiness as a combination of three things: (1) overall life satisfaction, (2) the frequency and degree of positive emotions and (3) the relative absence of negative emotions. Researchers have found that we have essentially no control over roughly 50% of our happiness levels. 10% of happiness is determined by life circumstances (money, marriage, etc.) while 40% is determined by daily activities (how you think and what you do). One of the reasons for conducting this survey was to gain a deeper understanding of how we can better serve our members. Keeping this in mind, we divided the survey



SURVEY/ INSIGHTS ● ● ● ● ●

questions into three key buckets of physical, emotional and social well-being. The results provided some unique insights and highlighted a set of key variables affecting the happiness index. For example, happiness is reported to be highest between 61-65 years and again picks up post 70 years. The members below 55 years are generally reporting overall happiness without showing any negative emotion. Members in the age group of 66 to 70 years reported to be in the lowest state of happiness. Living in areas with pleasant weather like close to the coast, in a warm climate, and in an area with low wind are associated with increased happiness. No doubt the happiest nation in Asia is Bhutan. As per the survey insights, Jaipur is the happiest city to live in surrounded by green cover, beautiful architecture and rich culinary traditions. The city of Hyderabad and Mumbai follow closely with good infrastructure, greenery, places of tourism around and cosmopolitan workforce leading to multiple opportunities to engage oneself. Contrary to popular assumption, the city of joy, Kolkata appeared at the bottom of the list of happiest cities to live in. Geographically also people responded differently to the question of overall happiness and content with life. While western and southern states reported higher happiness in life, the eastern states fared poorly.

There is also a significant gap between overall happiness and overall content with life. The gap may be pointing out the underlying ambitions in people and the competitive nature of urban life that we get to witness even in our golden years. But life is not always about competition. Beauty lies in the eyes of the beholder and our seniors confirmed this statement with over 97% respondents saying that they find beauty in so many things around them. Similarly when asked about happiest day in their lives, most of the memorable occasions revolved around social gatherings like birthday and anniversary celebrations, travelling with family or spending time with grandchildren. Most of the seniors (nearly 37%) voted white as their favorite color followed by 26% voting blue and 13% saying green as their favorite. It is said that every city is defined by its culinary culture; most of our seniors, though they love to eat out but preferred home cooked meal as their happy food option. A critical insight that came out of the survey data analysis, was the fact that physical, emotional

and social factors all play very important role in defining level of happiness in the golden years. However, even amongst them, maintaining optimum physical health increases the happiness by many folds whereas lack of physical well-being leads to equal decrease in the happiness. As per most of the respondents, the positive emotional factors lead to the great increase in overall happiness in life. The most important factor however is that of social engagement without which the seniors fail to enjoy their golden years. Paradoxically, trying to be happier forcefully can actually make you less happy. This appears to occur because people who focus on happiness get disappointed at times when they aren't as happy that they hope to be and thereby become paradoxically less happy resulting in their lack of content with life. The key is to focus on the process of making the happiness activities a habit in daily life. The results will follow.



# HEALTH, HAPPINESS AND HIGHER QUALITY OF LIFE



## TREAT DEPRESSION

Stressful life events like **retirement or losing a spouse**. It could also be caused by a **medical disease or medication side effects**. It's important to recognize the signs of depression and **get help** from a doctor or psychologist.



## STAY PHYSICALLY ACTIVE

Keeps both body and mind feeling **balanced and positive**.

Exercise keeps blood flowing to the brain, sharpening the mind. It also relieves **anxiety, tension, and even depression!**

Physically, exercise **boosts the immune system**, lowers blood pressure, improves sleep quality, improves heart health, improves strength and stamina, and more!



## STAY MENTALLY ACTIVE

Crossword puzzles, sudoku, other brain games, reading, and writing are all great **activities for mental stimulation**. Having a sharp and active mind **improves overall well-being**.



## LEISURE TRAVEL

Vacation can **drastically lower stress levels**, even after the vacation ends.

Travel keeps seniors **moving and active**.





## FEEL USEFUL AND ENGAGED

### Help with tasks you can handle -

- Folding laundry
- Organizing drawers
- Opening the mail
- Writing grocery or household to-do lists
- Keep yourself up to date on the news
- Prepping dinner like trimming vegetables etc.
- Going with you to help shop for groceries or run other errands



## STAY CONNECTED WITH FAMILY, FRIENDS AND COMMUNITY

Seniors who are isolated and lonely have shorter lives and are at greater risk for dementia. Prevent that by **staying connected with people**.

Suggestions:

Arrange for **family and friends to visit, eat with, or go out regularly**

Encourage them to **attend any get-together or parties**

Get yourself **involved in a hobby**

**Engage with local community activities-** temple/ church, read to children/ grandchildren or teach someone a skill or read and write



## TRAVEL



# LOCH, GLEN & BEN OF SCOTLAND

By Samarth staff

If you love whisky, Scotland is like one big discovery montage. Across every single-lane bridge, around every bucolic bend, sits yet another world-class distillery, temples to whisky. You're so spoiled for choice, it's almost dizzying. In the late September 2018, Samarth followed this whiskey trail and organized a leisure week of exploring United Kingdom from London to Edinburg; from urban metropolis to the Highlands, Islands, and Speyside regions of Scotland. The tour was designed with lot of care and thought considering senior citizens and their preferences. Four members of Samarth community including Founder Director Mr. Asheesh Gupta travelled and came away with a deeper understanding of Scotch whisky, a new

appreciation for local food, and two suitcases groaning under the weight of the maximum allowable quantity of whisky that one could take home without paying those exorbitant baggage fees. Wherever possible, extra day was built in the itinerary making the pace relaxed and enjoyable for the members. Here are a few key factors considered for making the trip elderly friendly, easy to navigate through, enjoyable, and full of fantastic experiences:

## 1. Avoiding main tourist season i.e. peak summer

This ensured the places visited are not crowded and the rates are economical with flexibility of customizing the trip for individual elder's preferences.

## 2. Avoiding popular hotels



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TRAVEL ●●●●●●●●

Instead Samarth chose service apartments that are self-sufficient in every aspect and located centrally within 5 km of railway station / bus terminus / airport.

### 3. Carrying ready to microwave and eat food packets

Considering the fact that many elders are particular about what they would like to eat, Samarth team organized microwave ready food packets in case the local cuisines are not explored.

### 4. Advanced planning

Most distilleries offer a range of experiences, from inexpensive tours of the production floor, to half-day extravaganzas with a focus on specific topics or guided premium tastings.

### 5. Most of the places can be approached on foot or by car

Samarth kept the option of hiring a car with a driver for the entire day, in case the members feel tired and would like to use the services.



### 6. Focus is the key

Scotland might be small, but spending more time in one place increases the chances of experiencing a relaxed rejuvenating vacation.

### 7. Leave plenty of time between two places to visit

There's nothing worse than having to cut a visit short because one is too tightly scheduled, and one will probably want to spend some quality time in the shop before heading out. Samarth team ensured that no more than two tourist spots are visited in a day's time. After all the evenings must also be spent over a glass of whiskey, in the good company of friends sharing a laughter or two.

### 8. Remember to savor the local cuisine

Fortunately, the days of all British food being brown, bland, and boring are well behind us. Seafood uniformly excels, as does anything featuring local lamb or game. There's also great food from the Middle East and South Asia to be found, especially in larger towns, which makes a nice change of pace from Cullen skink and fish and chips to Haggis.

### 9. Don't forget about the pubs

Visiting distilleries is fun, but after three or four, the tours can start to feel repetitive. Even modest Scottish pubs often have a huge range of whiskies behind the bar, knowledgeable bartenders (and patrons!), and a comfy, casual atmosphere that makes you want to sit down and stay awhile

### 10. Pack a rain coat

Even if the trip is scheduled for September, it can rain anytime in London. During the tour, it rained practically every day, and everybody we met said it had been raining like that all summer long. Hey, at least a rainy day makes for great pub weather.




*Sample Itinerary for Delhi – London – Edinburgh – London – Delhi tour*

**DAY 0** Hop on to a late night flight from New Delhi to London via Abu Dhabi (1 hour stop over)

**DAY 1** Land at London around 1 PM keeping in mind the comfort of elders and reach the hotel around 2.30 PM in a pre-booked car. The rest of the day is spent at a relaxed pace with a stroll on the streets and enjoying the famous London weather.

**DAY 2** Full day London tour in a pre-booked cab visiting places like St. Paul's Cathedral and watching "Change of Guards" at Buckingham Palace for 30 minutes. Following some coffee and snacks on the way, one can visit London Tower, Royal observatory in Greenwich, enjoy the Camera Obscura and end the day with a relaxed 40 minutes cruise on Thames River.

**DAY 3** Half day exploration of shopping destinations like Oxford and Regent Streets, Harrods etc followed by leisure stroll at Marble Arch Park stopping occasionally listening to inspired performances at the Speaker's corner. The day is wrapped up with some time spent in a London pub and catching up on memories made here.

**DAY 4** Catch a 1 PM train to Edinburgh that takes 5 hours but is extremely comfortable to ride. Spend the rest of the evening acclimatizing to the Edinburgh weather.

**DAY 5 & 6** Full day excursions to various attractions like Loch Lomond and Loch Ness in the highlands, sterling castle, Kelpies (Horse sculptures made of steel), and enjoying local pub and food,

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TRAVEL ●●●●●●●●



**DAY 7** Visit to the Glenkinchie distillery, getting a guided tour, whiskey tasting sessions, and off course gift shopping. One can also use the “Hop-on Hop-off bus” service to visit various destinations in the city like Edinburgh museum, fort etc.

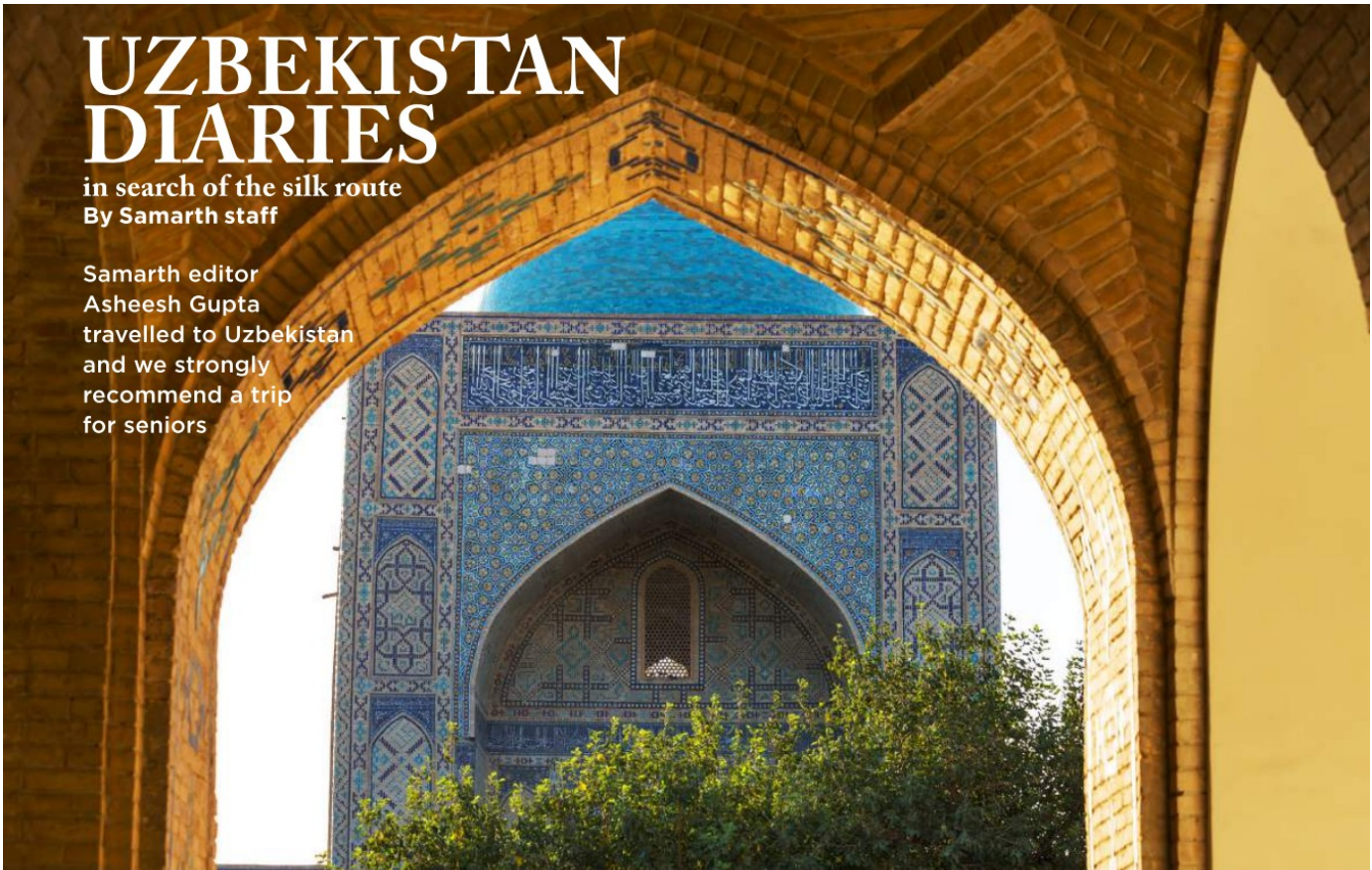
**DAY 8** Return to London and visit Madam Tussauds after lunch. Rest for the evening pack the luggage and memories to catch a late night flight back to Delhi.

Join us for tours that are thoughtfully crafted and tailormade for seniors in terms of convenience, safety, care, enjoyment with adequate precautions against Covid. For booking and more information call Sonali @ 8800 699599 or email at [travel@samarthlife.org](mailto:travel@samarthlife.org)

# UZBEKISTAN DIARIES

in search of the silk route  
By Samarth staff

Samarth editor  
Asheesh Gupta  
travelled to Uzbekistan  
and we strongly  
recommend a trip  
for seniors



## TENTATIVE ITENARARY

### DAY 0

The tour begins from Delhi flying to Tashkent via Amritsar.

### DAY 1

Full day exploring Tashkent, an important trading post on the silk route, formerly a part of Soviet Union.

Amir Timur Square and different styles of architecture from Soviet to Baroque are main attractions. Leave for Bukhara in the evening by TGV express Bullet train. Overnight stay in Lyabi House Hotel and experience the local cuisine.

### DAY 2 & 3

Explore the UNESCO world heritage city of Bukhara, central asian architecture in Ismail Samani Mausoleum, Charminar etc. Experience the local Plov (pilao) and the variety of kebabs. This is the ultimate destination where you are transported to the world of Khoja Nasruddin. In the evening

you take either a bus/ train/car to reach Samarkand.

### DAY 4

Visit the Mausoleum of Timurlane (Gur-i-Amir) and Bibi Khanym mosque to experience the glory of Timurid empire and Turko-Mongol architecture.

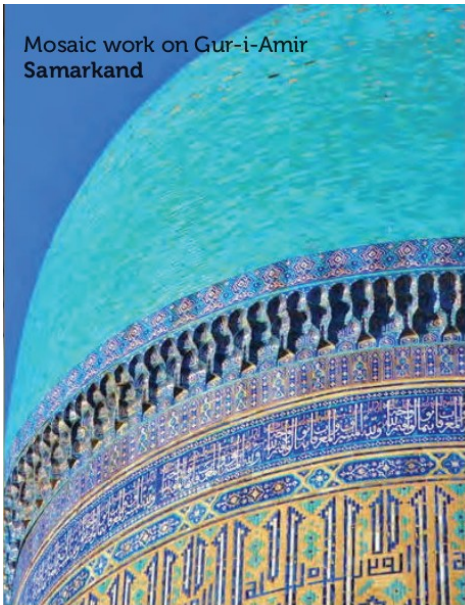
Enjoy shopping textiles, local craft and other gift items in the lanes and bylanes of the medieval markets of Samarkand. Having satiated yourself culturally with the local cuisines leave for Tashkent to catch a late night flight back to Delhi.



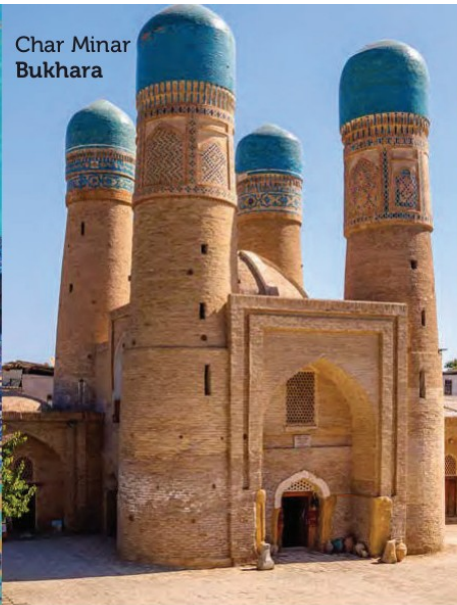
*Uzbekistan: the name conjures images of far-away mosques and blue-tiled domes, camels and caravan serai, mosaics and medressas. It's true that Uzbekistan is the kind of place that many people don't reach, but the country has chugged into the new millennium with an excellent high-speed train network that makes getting around here much easier than many travellers might think.*



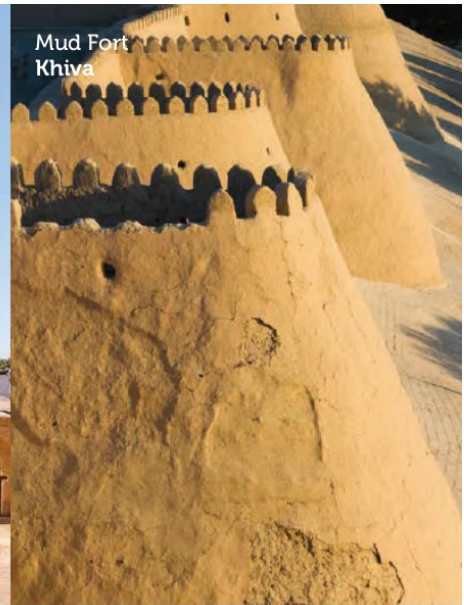
Girls day out at Chorsu Bazaar, Tashkent organised by Samarth!



Mosaic work on Gur-i-Amir Samarkand



Char Minar Bukhara



Mud Fort Khiva



Last Emir of Bukhara Alim Khan

The country's three major cities, and its most famous monuments, are all connected by bullet trains that make getting around fast and comfortable. History buffs, desert lovers, post-Soviet architecture seekers and anyone drawn by the mystique of the Silk Road will find Uzbekistan a welcoming and surprisingly easy place to travel.



Traditionally baked buns



Statue of Timor Tashkent



The country isn't just desert and Silk Road architecture! The Qurama Mountains in the Fergana Valley offers a spectacular view

# CARING FOR PARENTS LIVING ALONE

When your parents are living away from you in a different city, taking care of them is not always easy. Use the following advisories to make the lockdown safer and easier for your parents and help them tide through the pandemic.





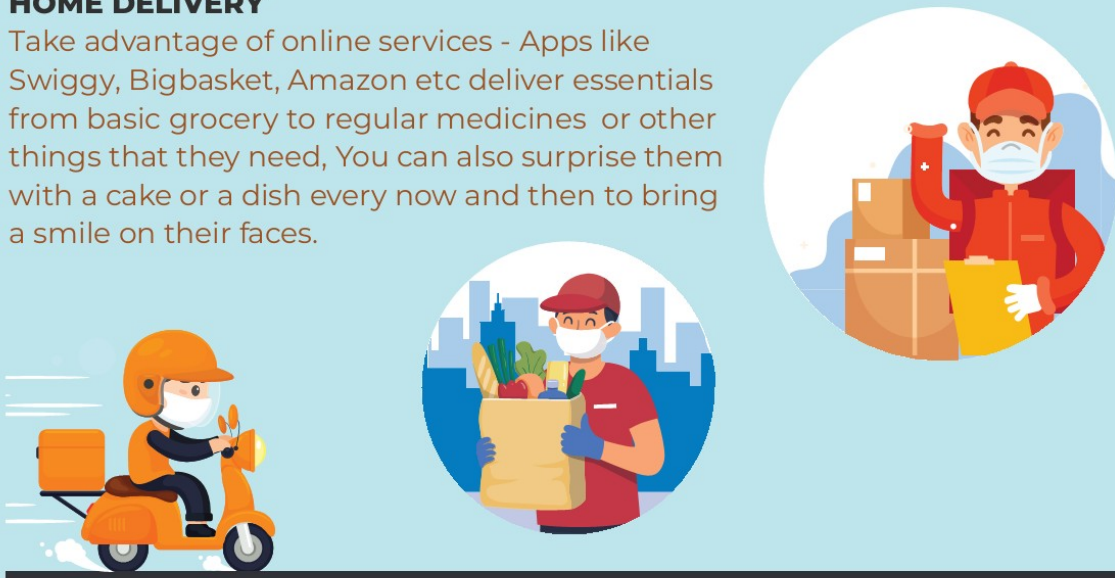
### STAY CONNECTED

Zoom/ WhatsApp video call/ Facetime, whatever it is that your parents are comfortable operating, make sure you check on them at least twice a day. Set up calls for your parents and make them connect with extended family and friends.



### HOME DELIVERY

Take advantage of online services - Apps like Swiggy, Bigbasket, Amazon etc deliver essentials from basic grocery to regular medicines or other things that they need, You can also surprise them with a cake or a dish every now and then to bring a smile on their faces.





### BRING IN HOMECARE

Organise in home care givers to provide professional personal care and support. Samarth offers "Stay at home support program" geared to combat lockdown and pandemic situations. For details

**Whatsapp at +91-9818828960** or contact **support@samarthlife.org**

### DISCOURAGE WATCHING TOO MUCH NEWS

Staying informed is important. However a continuous update on pandemic may make the elders anxious. Instead talk to them and share with them relevant information, positive news and happy memories.



### STAY IN TOUCH WITH PARENTS' NEIGHBOURS

Request them to check on your parents once a day - Some form of daily social interaction will cheer them up. Hearing about your parents from the neighbours will put your mind at ease. In case you are unable to reach them during any emergency you can get an update through the neighbours.



### PROVIDE ADDITIONAL CHANNELS OF ENTERTAINMENT

Introduce Firestick, audio books or music on Alexa - Apart from the reruns of several mythological serials from the '90s, there's nothing new to watch. Perfect time to drive away from the saas-bahu serials and introduce them to the world of mindful mode of entertainment. Teach them to operate YouTube so that they can follow workout videos and engage in physical activity as well.

### HELP WITH FINANCES

If your parents consent, assist with bill paying, online money transfer and money management, while keeping an eye out for signs of fraud.



### REACH OUT TO THE AUTHORITIES

Some states have special helplines for helping elderly during the lockdown. Delhi helpline is 011-41182977 in case, you want the government to send across essential commodities or assist your parents for anything else. The local police can be quite helpful to provide government-funded food and ration or in helping procure medicines.

## कविता

### फूल

वर्षों की तलाश के बाद  
छाँटे हैं चमन के कुछ फूल  
सोचती हूँ आपको पेश करूँ  
और घबरा जाती हूँ  
उनके मुरझाने से  
क्योंकि फूल बहुत नाजुक होते हैं।

पर मेरे पास कुछ काँटे भी हैं  
सोचती हूँ ये ही पेश करूँ  
ये हमेशा एक से रहते हैं  
सदी-गमी-बरसात  
शायद इनकी चुभन  
चुभन की दुखन  
तुम्हें जीना सीखा दे  
और तन के खड़ा होना सीखा दे।

फूल क्या पेश करूँ  
ये तो मुरझा जाते हैं  
तनिक से आँधी-तूफान में  
पत्ता-पत्ता वह जाते हैं  
पेश करूँ तो काँटे  
जो हर मौसम तटस्थ रहते हैं।

- सुषमा जैन

## जाल

बुनते बुनते  
कितना बुन डाला

थोड़े से आसान से फंदे  
और बुनना सीखने की  
मासूम सी चाहत  
मुलायम रेशमी धागों के साथ

ना जाने कब  
वक्त बदला  
फंदे बदले  
धागे बदले  
चाहते बदल गईं

सीधे सादे नमूने  
जालों में बदल गए  
धागों में पहले उलझने पड़ीं  
फिर पड़ीं गाठें  
सुलझाने का वक्त नहीं था  
या फिर कुछ कम थी कोशिश

बुना, और बुना  
बुना और उधेड़ा  
फिर और बुना  
बुनते बुनते  
कितना तो बुन डाला  
कितने अरमान बुने  
कितने रश्ते  
कितनी उम्मीदें  
कितने लगाव  
और कितनी कितनी खूबसूरत उलझनें

अपने इस ताने बाने में  
खुद कितना उलझे  
पता चला  
जब देर हो गई  
उम्मीदें नाउम्मीद करने लगीं  
और लगाव दुख देने लगे  
रश्ते खींचतान करने लगे

रंग बदरंग हो गए  
खाहिशों की खूबसूरती  
फीकी पर गईं

अब इस जाल की जकड़न से  
घुटना है तन और मन  
दूढ़ रही हूँ  
एक धारदार कैंची  
काट डालूँ जिससे  
सारे बंधन

पर कट सकेंगे क्या  
वो महीन महीन रेशे  
जो उँगलियों से निकल कर  
पुरे अस्तित्व पर ही छा गए  
छटपटाने से ही क्या छूट जाएंगे  
मोह के शिकंजे  
मुक्ति चाहने से ही  
क्या मुक्ति मिल जाएगी

प्रश्न यह भी तो है आखिर  
क्या सचमुच मुक्ति की चाहना है भी?

- आभा मेहरोत्रा

## देखते ही देखते जवान माँ-बाप बूढ़े हो जाते हैं

देखते ही देखते जवान माँ-बाप बूढ़े हो जाते हैं ...

सुबह की सैर में कभी चक्कर खा जाते हैं ...

सारे माँहल्ले को पता है ... पर हमसे छुपाते हैं ...  
दिन प्रतिदिन अपनी खुराक घटाते हैं  
और

तबीयत ठीक होने की बात फोन पे बताते हैं ...  
ढीली हो गए कपड़ों को टाइट करवाते हैं,

देखते ही देखते जवान माँ-बाप बूढ़े हो जाते हैं ...

किसी के देहांत की खबर सुन कर घबराते हैं  
और अपने परहेजों की संख्या बढ़ाते हैं,  
हमारे मोटापे पे हिदायतों के ढेर लगाते हैं,  
“रोज की वर्जिश” के फायदे गिनाते हैं  
“तंदुरुस्ती हजार नियामत” हर दफे बताते हैं,  
देखते ही देखते जवान माँ-बाप बूढ़े हो जाते हैं...

हर साल बड़े शॉक से अपने बैंक जाते हैं,  
अपने जिन्दा होने का सबूत देकर हर्शाते हैं,

जरा सी बढ़ी पेंशन पर फूले नहीं समाते हैं,  
और Fixed Deposit सिन् करते जाते हैं,  
खुद के लिए नहीं हमारे लिए ही बचाते हैं,

देखते ही देखते जवान माँ-बाप बूढ़े हो जाते हैं ...

चीजें रख के अब अक्सर भूल जाते हैं,  
फिर उन्हें ढूँढने में सारा घर सर पे उठाते हैं,  
और एक दूसरे को बात बात में हड़काते हैं,  
पर एक दूजे से अलग भी नहीं रह पाते हैं...

Source: www.hindispeakingtree.in

एक ही किस्से को बार बार दोहराते हैं,

देखते ही देखते जवान माँ-बाप बूढ़े हो जाते हैं...

चश्में से भी अब ठीक से नहीं देख पाते हैं,  
बीमारी में दवा लेने में नखरे दिखाते हैं,  
एलोपैथी के बहुत सारे साइड इफेक्ट बताते हैं,  
और होमियोपैथी आर्युवेदिक की ही रट लगाते हैं,  
जरूरी ऑपरेशन को भी और आगे टलवाते हैं...

देखते ही देखते जवान माँ-बाप बूढ़े हो जाते हैं...

उड़द की दाल अब नहीं पचा पाते हैं,  
लौकी तुरई और धुली मूंगदाल ही अधिकतर खाते हैं,  
दांतों में अटके खाने को तिली से खुजलाते हैं,  
पर डेंटिस्ट के पास जाने से कतराते हैं,  
काम चल तो रहा है की ही धुन लगाते हैं,  
देखते ही देखते जवान माँ-बाप बूढ़े हो जाते हैं...

हर त्यौहार पर हमारे आने की राह देखते हैं,  
अपने पुराने घर को नई दुल्हन सा चमकाते हैं,  
हमारी पसंदीदा चीजों के ढेर लगाते हैं,  
हर छोटी बड़ी फरमाईश पूरी करने के लिए माँ रसोई और  
पापा बाजार दौड़े चले जाते हैं,

पोते-पोतियों से मिलने को कितने आंसू टपकाते हैं,

देखते ही देखते जवान माँ-बाप बूढ़े हो जाते हैं...

देखते ही देखते जवान माँ-बाप बूढ़े हो जाते हैं...

## कालचक्र के फेर

कालचक्र के फेर से  
तुम बच ना पाओगे

बच्चे हो, जवान होगे  
जवान हो, बूढ़े होगे

जमीन आसमान के बीच हो

इसलिए तुम नश्वर हो  
ये मान लो

पर, इंसान हो  
ये भी जान लो

तो, सोचना क्या  
हर पल को जियो

दूसरों के लिए  
कुछ कर जाओ

उनके चेहरे पर  
मुस्कान लाओ

वीराने का संसार बनो  
निर्बल का हथियार

जले के लिए मरहम  
और, प्यासे के लिए पानी

जो ठोकर खाए  
उसका सहारा बनो

सोचो, भगवान ने  
तुम्हे भेजा है

इसलिए कुछ करना है  
दूसरों के लिए जीना है

उदासी के अंधेरे से  
मत जाओ हार

इस मोहलत को  
करो कामयाब

फँलाओ खुशियों का उजाला  
जैसे, हर दिन हो त्यौहार हमारा

फिर देखना  
ऐसी लहर आएगी

आपकी झोली  
खुशियों से भर जाएगी

कालचक्र के फेर से  
तुम बच ना पाओगे

- संजय कुमार ओझा



## Poem

## I Cannot Remember My Mother

By Rabindranath Tagore

I cannot remember my mother  
only sometimes in the midst of my play  
a tune seems to hover over my playthings,  
the tune of some song that she used to  
hum while rocking my cradle.

I cannot remember my mother  
but when in the early autumn morning  
the smell of the shiuli flowers floats in the air  
the scent of the morning service in the temple  
comes to me as the scent of my mother.

I cannot remember my mother  
only when from my bedroom window I send  
my eyes into the blue of the distant sky,  
I feel that the stillness of  
my mother's gaze on my face  
has spread all over the sky.



## Remember Me

By Christina Rossetti (1830-94)

Remember me when I am gone away,  
Gone far away into the silent land;  
When you can no more hold me by the hand,  
Nor I half turn to go yet turning stay.  
Remember me when no more day by day  
You tell me of our future that you plann'd:  
Only remember me; you understand  
It will be late to counsel then or pray.  
Yet if you should forget me for a while  
And afterwards remember, do not grieve:  
For if the darkness and corruption leave  
A vestige of the thoughts that once I had,  
Better by far you should forget and smile  
Than that you should remember and be sad.

## To Age

By Walter Savage Landor (1775-1864)

Welcome, old friend! These many years  
Have we lived door by door;  
The fates have laid aside their shears  
Perhaps for some few more.

I was indocile at an age  
When better boys were taught,  
But thou at length hast made me sage,  
If I am sage in aught.

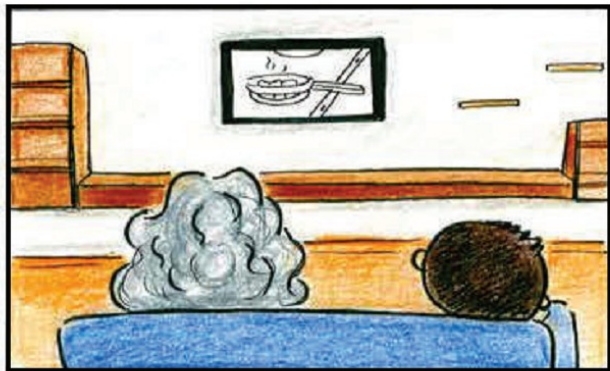
Little I know from other men,  
Too little they know from me,  
But thou hast pointed well the pen  
That writes these lines to thee.

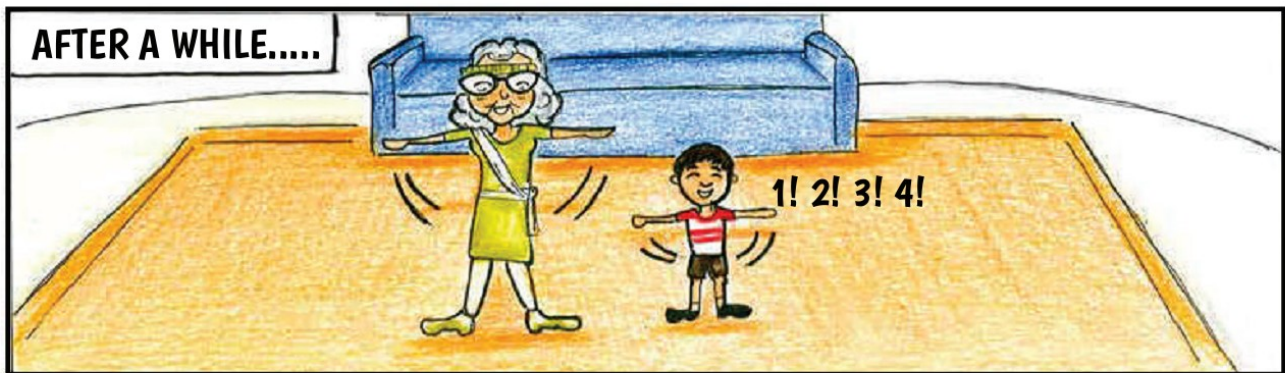
Thanks for expelling Fear and Hope,  
One vile, the other vain;  
One's scourge, the other's telescope,  
I shall not see again.

Rather what lies before my feet  
My notice shall engage--  
He who hath braved Youth's dizzy heat  
Dreads not the frost of Age.

# SECRET ZUMBA

BY SAKSHI JAIN





# Invest Smartly, Live Comfortably

Wise investment decisions ensure a steady supply of income in old age. Here's how you can do it too.

By Sanjay K. Ojha



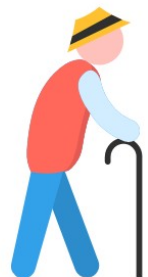
**M**ost working Indians' ultimate dream is to enjoy the same pre-retirement life after they hang up their boots. But, unfortunately, for most this remains a pipedream. The hard earned savings are depleted with no other source

of income to sustain that small amount. Most seniors have not been investment savvy and the savings are in the form of small fixed deposits or life insurance. With constantly increasing financial liabilities, they begin to spend a stressful life and eventually ruin their peace of

mind. Therefore, it becomes important for the elderly to know which savings or investment instruments can help them enjoy life without financial worries.

## Well Planned Investment

The investment or savings



should be done so smartly that it is able to beat inflation of the day and provides suitable amount of income that take care of one's day-to-day financial needs. Besides, it is necessary for silvers to diversify the retirement corpus in various investment channels to create a regular source of income for post retirement life. In addition, there are government schemes such as Public Provident Fund (PPF), pension schemes, etc. to help create a well planned retirement. The elderly always want to invest in those schemes which could provide them assured returns. Thus, their capacity to take risk in their investments is abysmally low. Here are a few schemes that seniors can prefer to invest:

### 1. Senior Citizens' Saving Scheme (SCSS)

Run by the central government, this is one of the most popular savings avenues among elderly Indians. This scheme offers everything that a retired person wants, that is, assured returns, safety

of capital and regular payouts. The minimum age is 60 years. But, this scheme can be relaxed to people, who have opted for voluntary retirement at 55. However, it is mandatory for VRS takers to invest into the scheme within one month of retirement. The interest is credited to the investor's account at the end of

**It is necessary for silvers to diversify the retirement corpus in various investment channels to create a regular source of income for post retirement life expenses.**

every quarter – on March 31, June 30, September 30 and December 31.

One can invest up to ₹15 lakh via post offices or 24 public sector banks and also at ICICI. However, the amount invested can't exceed the value of the retirement corpus.

A person can also have more than one account by opting for a joint account with his/her spouse, but overall investment can't cross ₹15 lakh limit.

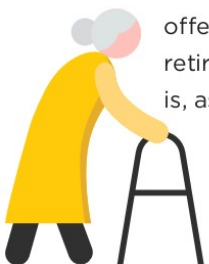
The rate for interest in 2015-16 was 9.3 per cent, which means an investment of ₹15lakh will yield a quarterly income of ₹34,875 (₹11,625 per month). The SCSS has a tenure of five years, but it can be extended for three years after the scheme matures.

The scheme has a lock in period of five years, which can be extended for another three years. It offers tax benefits under Sec 80C during premature withdrawals.

However, it also qualifies for deduction under this Act. TDS (tax deduction at source) is applied if the income earned is over Rs 10,000. However, the high liquidity factor makes it most preferred among seniors.

### 2. Post Office Monthly Income Scheme (POMIS)

An investment scheme of Indian postal service, it promises the investor guaranteed returns at 8.5



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per cent per annum in the form of fixed monthly income. The investment ceiling for an individual account is Rs 4.5 lakh, while it is Rs 9 lakh for the joint account. The maturity period is six years. If the investor keeps on making investments for the entire period, he is qualified for a bonus of five per cent. In case of premature withdrawal, applicable charges apply on the amount. It doesn't come under section 80C of Income Tax Act, which makes it a very good monthly income plan for senior citizens. The amount accrued from the scheme is not taxed separately, but becomes a part of one's overall income, and is then eligible for taxation under the current rules on income tax slabs. Thus, the scheme is suitable for elderly with lower tax slabs

### 3. Fixed Deposits (FD)

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### Senior citizen portfolios doubling the returns of millennials in US

The portfolios of senior citizens were on a high in the United States in 2016, providing more than 10 per cent returns. According to a data by TD Ameritrade, an American online broker, there is a high overlap between the top 10 holdings of the millennial generation, Generation X, baby boomers and senior citizens; though there's also enough divergence that the gains of seniors in 2016 are nearly double that of millennials. Five stocks — Apple, Facebook, Amazon, Microsoft and General Electric — are top 10 holdings for all four generations. The elderly were also the generation with the most unique portfolios relative to the other age groups. Three of their top 10 holdings — Johnson & Johnson, Verizon Communications and tobacco company Altria Group — don't appear in the other generations. Telecommunications and consumer staples are both considered defensive industries, as they tend to offer dividend yields above the broader market. These sectors have also contributed to seniors' year-to-date outperformance. J&J, Verizon and Altria, in addition to being well established brands, could reflect a preference on the part of seniors for a more conservative allocation.

Fixed deposit scheme offered by banks is the best option for those seeking safe returns. It is doubly good for senior citizens as they get 0.25-0.5 per cent over and above the regular interest rate. The duration of deposit varies from as low as a week to 10 years. The amount accrued from the interest of the scheme can be availed on quarterly, semiannual or annual basis. There is also an option for reinvestment of interest. However, bank fixed deposits do not enjoy any tax exemption for tenures below five years. Also, the interest attracts TDS and cess if it is more than Rs 10,000 in a financial year.

### 4. Post Office Term Deposits (POTD)

This scheme, similar to bank fixed deposits scheme, is risk-free and offers guaranteed returns.



It can be started with a minimum investment of Rs 200 and there is no limit on the maximum level of investment. The investment tenure varies from one to five years. The interest payout is annual, however, it can be compounded on a quarterly basis. The five-year deposit is eligible for tax deduction under Section 80C of the Income Tax.

## 5. National Savings Certificate

Another safest investment for senior citizens is National Savings Certificate, popularly known as NSC. It is issued by post offices across India and generally applied for 5 or 10 years. This scheme is good for those seeking to get good returns and also benefits in their taxable incomes.

## 6. Reverse Mortgage

In this scheme, the individual keeps a house as collateral with the bank. As per the price



value of the property, the bank makes monthly payments to that person. The borrower can opt for monthly, quarterly, annual or lump sum payments. As reverse mortgage is a loan, the interest rate is either fixed or floating. It is also not taxable. The maximum period for the mortgage is 20 years, after which either the borrower or the heir (in case of the death of the borrower) will have to repay the loan or sell the house and settle the transaction. The excess amount generated in the process is passed on to the borrower or the heir.

## 7. Equity-linked Products

The elderly must also invest a part of their money in market-related products, preferably in equity mutual funds, through the systematic transfer plan (STP) route. The equity provides optimum growth to the portfolio, which will come in handy after the first eight to ten years of retirement when inflation starts to bite. A large part of money should be invested in large-cap and



multi-cap funds, while midcap and smallcap funds should be restricted to 30 per cent of the overall equity exposure.

## 8. Debt-linked Plans

**A. Monthly Income Plans:** Like post offices, these mutual funds also offer income plans. These are open-ended schemes, whose most part is invested in debt instruments. Only a small portion is put in equities. The incomes accrued from dividend payouts are tax-free. It can be paid either on monthly, quarterly or on annual basis. However, unlike post office plans, there is no guarantee about the amount of dividend from mutual funds.

**B. Fixed Maturity Plans (FMP):** These are close-ended debt mutual funds with tenures ranging from three months to three years. However, unlike other closed-ended mutual funds, these plans can't be redeemed before maturity.

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# Things you need to know about protecting yourself from financial abuse

According to the World Health Organization, **1 in every 6 people over the age of 60 experiences some form of abuse or the other.** Financial abuse happens to be among the top 3, right after psychological and physical abuse.

By Samarth staff



**B**ut what exactly does the term mean? Financial abuse is a crime that involves depriving people of their financial independence by refusing them access to their finances. While anyone can be subjected to it, seniors – especially elderly women – are at a higher risk of being financially abused. What is sad is that, more often than not, this kind of abuse goes unreported by seniors either because they are ashamed, are unable to report it because of cognitive or other forms of impairment or do not even realize that they are being subjected to it.

So, if you are a senior and want to be prepared for all possibilities, here are some essential aspects of financial abuse that you absolutely must know.

## Common Financial Crimes You Are Likely To Face

A shocking fact about elder financial abuse is that the abusers are almost always family members or close friends. So, it's hard to guess who might take advantage of your trust in them and subject you to this form of abuse. Your family members and friends are likely to commit financial crimes such as:

- Stealing your hard cash, credit cards and other possessions
- Accessing your bank accounts without your consent
- Not allowing you to spend your own money
- Coercing you to pay for their expenses
- Using your finances for purposes besides what they are meant to be used for
- Forcing you to give them huge parts of your funds and never returning them
- Failing to provide you with any agreed-upon care like day-to-day needs and home/ vehicle repair
- Pressuring, tricking or threatening you to modify



your will and other financial documents.

In addition to these, financial abuse can be the result of scams by professionals such as:

- Loans and reverse mortgages offered to you with extremely high rates of interest
- Investment scams promising you unreasonably high returns
- Calls and visits by fake charities and religious organizations demanding large amounts of money as donations
- Telemarketing and fraudulent emails about bank accounts, credit cards, lotteries and prizes that involve huge sums of money
- Excessively expensive travel packages
- Falsely recommended home and vehicle repairs requiring exorbitant advance deposits

### Steps You Can Take To Prevent Financial Abuse

Besides being aware of the many financial crimes you are likely to face, it's also important to know how you can prevent such instances.

#### 1. Be alert about your finances:

The more cautious you are, the safer you will be. Keep checking your bank statements to see if there is any unusual activity. If you feel like you need help with managing your finances, reach out to a professional such as a financial advisor or an attorney (if legal requirements are involved)

#### 2. Direct deposit cheques:

If you receive cheques via post often, it is likely that you will misplace them or be at risk of losing them to theft. Avoid this by

setting up direct deposits to your bank account.

#### 2. Shred written receipts frequently:

If you don't need written documentation—like credit/debit receipts or old bank statements – that contains important financial information, shred and throw them away as often as possible to prevent identity theft.



#### 3. Stay updated on the most common scams:

Read and be informed about illegitimate investment and pyramid schemes that claim to provide unreasonably high returns with minimal investment.

#### 4. Safeguard

## Living Will



- In March 2018 the Supreme Court of India made the right to Die a Fundamental Right. This paved the way for a Living Will.
- A Living Will is a legal document, that empowers people to express the desire on how they wish to spend their last days. E.g., not to put any life support if they slip into a coma or are in a vegetative state.
- It helps the family to make a decision without guilt and save on expenses for ventilators etc.



### important financial documents:

Keep your chequebooks, bank statements and other sensitive financial information safely locked up at all times - and all the more when other people are home.

### 5. Don't divulge confidential details:

Unless you have initiated a visit or a call from a verified professional, don't



give away any personal or financial details to anyone.

### 6. Hire trustworthy help and keep them away from your finances:

Always remember to ask for references before employing hired help such as caregivers and cleaners to avoid any possible issues in the future. Also, no matter what happens, don't give away any



information about your finances to them.

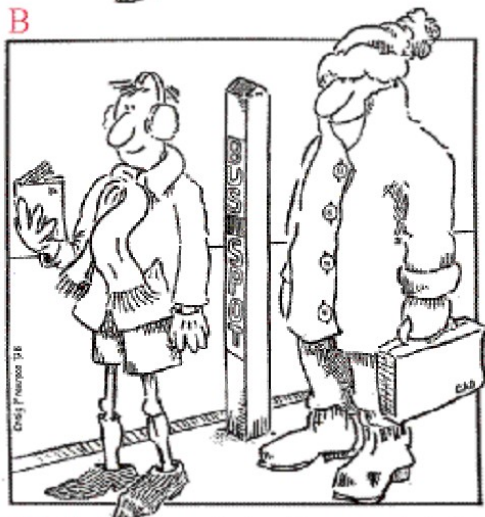
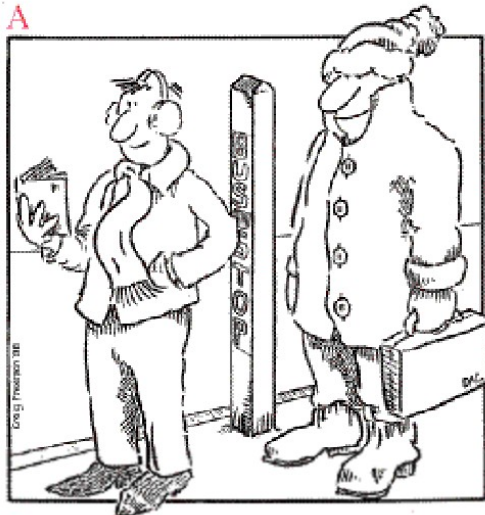
### 7. Trust your instincts:

Abusers and exploiters tend to be forceful and charming (whether they are your family, friends or employees). So, if you feel like something is not right or sounds too good to be true, don't ignore it. More often than not, your gut is likely to point you in the right direction.

# Mind Benders

## 1 Find the differences

Can you find 8 differences between picture A and picture B?



8 Each time you find a difference, circle it, and put a checkmark in a box.

## 2 Riddles

1. What word is spelled incorrectly in every dictionary?
2. What never asks a question but gets answered all the time?
3. What goes up but never comes down?
4. What starts with an e and ends with an e but has only one letter in it?
5. How do you make the number one disappear?

## 3 Sudoku

5					1		
2	1	4		6	8	5	
		7	5	1			
9	4	8		2	5	7	
			6				
8	5	1		7	3	6	
		5	7	9			
1	3	6		4	9	2	
7						4	

Source: www.suddenyeniior.com

Source: www.bestofthereader.ca

## ANSWERS & SOLUTIONS

### 1 Find the differences

In Picture B

1. CAD on briefcase
2. Pants are short
3. BUS SPOT
4. Buttons on second button is horizontal
6. Hand is out of pocket
7. Scarf has two ends
8. Craig Freeman '98

### 3 Sudoku

9	5	6	3	2	8	7	1	4
7	2	1	4	9	6	8	5	3
3	4	8	7	5	1	2	9	6
6	9	4	8	3	2	5	7	1
1	3	7	9	6	5	4	8	2
2	8	5	1	4	7	3	6	9
4	6	2	5	7	9	1	3	8
5	1	3	6	8	4	9	2	7
8	7	9	2	1	3	6	4	5

Source: [www.bestofthereader.ca](http://www.bestofthereader.ca)

Source: [www.suddenlysenior.com](http://www.suddenlysenior.com)

### 2 Riddles

1. Don't worry; your dictionaries haven't been flawed your whole life. The word spelled incorrectly in every dictionary is "incorrectly."
2. Although it never asks you a question, you answer your phone every time it rings.
3. The one thing that defies Newton's laws of nature by going up and never coming down is your age.
4. Yes, it is possible for a word to both begin and end with the letter e and only have one letter in it. That word is "envelope."
5. Making the number one disappear is easy, and it doesn't involve an eraser. Simply add the letter "g" to the front of the word, and "one" is now "gone!"

“ Goodbyes are only for those who love with their eyes. Because for those who love with heart and soul there is no such thing as separation. ”

- Rumi

## TECHNOLOGY &amp; GADGETS

## Silver Tech for Grey Heads

“I’m young at heart, but slightly older in other places.”

By Subha Chandrasekaran



**W**hat kind of technology do seniors really need? Senior citizens today have not been blindsided by technology. They

have seen the rapid changes and many have been quick to adopt too. Yet, as most of the new age technology doesn't specifically cater to 'silver' citizens, their consumption is pretty

much limited to a Skype call with a grandchild or exchanging Whatsapp messages among a group of senior friends.

Thankfully the

spotlight is beginning to shine on this space-companies trying to understand how technology can be made more useful and relevant to senior citizens - Silver Tech as it is being called.

The focus till a few years back was to force-fit technology that works for the younger generations to seniors. For example, wearables like fitness bands were becoming a rage among young working men and women. It became a natural extension to assume that seniors would be okay to wear such a device all day and be monitored so closely. The device could keep a family member updated on when their elderly parents woke up, walked for a while, left the perimeter of the house, etc. But for an active



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senior citizen, this can be extremely intrusive and also misleading at times. Focus is now shifting to remote health monitoring for regular feeds on blood pressure, sugar levels, etc. The trick is to allow for blips and aberrations so that every swing from normal does not lead to excessive medication being prescribed.

Similarly, the way to tech-enable a senior citizen is not by simply handing them a smartphone. Smart they still are, but maybe not that physically comfortable with handling such a gadget. A typical smartphone needs quite a bit of work to make it ready for comfortable use by a senior citizen. Think about it- you would need to put the phone in a no-slip, easy to grip in case; increase the default font size; update names as appropriate set up chat applications like Whatsapp or Skype and explain once, twice or thrice how it works pre-set all the regular wi-fi networks; help them get their way around auto-correct; etc!

After all this you would be lucky if they have locked their screen so that you don't keep getting FaceTime calls every time they touch the phone! And all this, for no fault of

theirs. The phones just aren't designed to be used by them.

A lot of good work is happening to focus on Silver Tech. Phones with larger text, colour coded icons for easy usage and emergency buttons are now available in India and overseas. And a key to a great user experience may be to voice enable a lot of basic functions in a simple manner

**The way to tech-enable a senior citizen is not by simply handing them a smartphone... they may not be comfortable...**

as it's not always easy to type or touch with an arthritic hand or the shake of Parkinson's.

Speaking of arthritis and the like, did you know, falls are the leading cause of both non-fatal and fatal injuries among those aged 65 and over? Medical alert systems can be a lifesaver, passing on critical information in a timely manner. This can also allow for a great degree of customisation and

focus on senior citizens. Such systems typically involve a small pendant or clip that is worn always. This is connected to a base device in the home. In the event of a fall or accident, the wearer just needs to trigger the device on them. This will in turn activate the base device to message, call, alert the required family members and seek medical help. Here again the technology has started taking the next step of being available for the active senior citizen who may not always be indoors, yet the same emergency situation can occur.

Accurate fall-alert technology is critical and combined with a durable yet comfortable device to be worn; this is a win-win for elderly folk on their own and their families.

And finally we hope the latest buzzword in the financial services space, FinTech, is able to deliver solutions that the elderly can get excited about. Even in its simplest form, today managing a savings account is cumbersome for many.





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Being able to transact online is almost a necessity - to see your account statement since banks don't issue passbooks anymore; to check if you received the regular credits related to pension and from your loved ones; to pay bills without needlessly stepping out of your home.

Yet the systems are designed for a savvy user. Multiple pins and passwords to remember and sometimes very convoluted navigation screens making sure that bill will never get paid! With the increasing reliance on OTP (an SMS code sent to the linked mobile number), multiple devices are required to be accessed to finish any transaction online. Technology that works on voice recognition for a customer profile like senior citizens - typically regular set of transactions and not very high value - would be a real boon. This could enable them to transact more online from the safety of their home and also seek help without wading through IVRs of call centres. Giving them financial

independence online opens up a world of possibilities for senior citizens living alone or spending most of the day by themselves. From hailing a cab to ordering lunch to buying their favourite book without having to rely on someone else.

As a senior citizen, it's not necessarily a long wait for the write tools. Even

**Accurate fall-alert technology is critical and combined with a durable yet comfortable device to be worn; this is a win-win...**

today with a little effort and help from family, you must enable yourself with a basic smartphone and learn how to set up a few features that will make daily life easier. For example,

- A food delivery app like Zomato or Swiggy that lets you pay cash once the food is delivered - for those days when you are just too tired to whip up a meal or your crave variety.

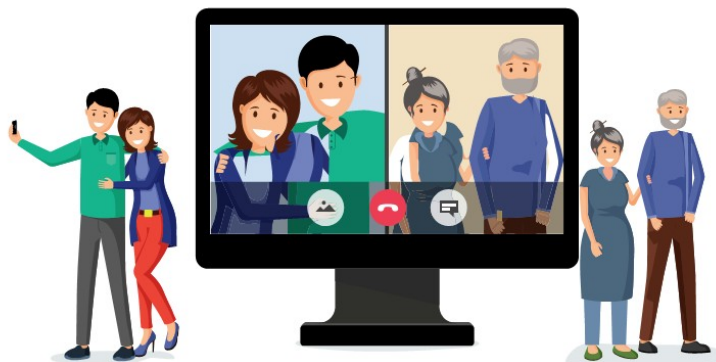


- A taxi app like Ola or Uber with cash payment option or linked to your own or son's or daughter's card so that you can be as mobile as you want to be.

- Get bill payments set up to auto-debit your account or card or send you a trigger to pay with one click so that you aren't spending hours in long queues.

- Simple health monitoring devices like a BP monitor or Sugar level tester for a quick check to quell any panic that things are not okay.

- Instagram app that not only allows you to see what other people around the world are doing and celebrating but also allows you to share your own stories with the world. Engagement and entertainment at the same time.



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Technology should not just aid but empower the consumer. The idea is be independent and self-sufficient to the largest

extent possible. And if young folks start thinking more about how a product can help their grandma or grandpa live a little more

comfortably, Silver Tech will surely deliver on its promise!



**SAMARTH COVID-19 HELPLINE FOR ELDERLY**

*Extending a helpline to the elderly to cope with COVID 19*

Elderly are most at risk during the ongoing Covid 19 Crisis from the standpoint of being vulnerable to getting infected, mortality as well as other associated hardships given their limitations and physical dependence on others. They face a number of challenges due to lockdown as well as psychological stress from fear of contracting the infection. Indications are that elderly will need to stay home for a longer period even after the current pandemic ends. Samarth has been supporting elderly citizens in cities across India to help them stay safely at home with their essential needs being met during this

period of crisis and after.



Samarth also collaborated with a network of stakeholders, delivery partners and volunteers, integrated and managed by a dedicated team during the peak of

lockdown with a free helpline service accessible to all elderly.

To support this initiative in any form, mail at **covidhelpline@samarth.community**



**Home is where the heart is. For the elderly, however, safety, convenience and comfort add to an ideal home**



## A Home of Comforts

By Subha Chandrasekaran

**I**t was Mark Twain who had famously said, "Lord save us all from old age and broken health and a hope tree that has lost the faculty of putting out blossoms". Alas, no eternal fountain of youth has been discovered for the ravages of our advancing years. There's some relief though through advancements in modern technology and medical science for the grey population. Here's how you can give yourself some relief in terms of a safer and more comfortable world.

### A Safer World

A majority of accidents involving elders happen at home from falls on steps or staircases and on slippery surfaces in the kitchen or in the bathroom. Thousands of these lead to painful recoveries from hip fractures or broken knees and involve long and expensive hospital stays. It is important that the home is modified where necessary to be a safe environment for elders.

### Walkers

After a debilitating illnesses,

you may face problems with your sense of balance while getting up from bed, walking or when visiting the bathroom. Loss of muscle, joint pains and dizziness caused by weakness and medicines make even simple things such as walking a difficult and dangerous chore. Walkers provide elders with stability, strength and a sense of balance while standing or walking. They also provide much needed reassurance and confidence. They help one stand and stay upright. Modern walkers can be

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adjusted to suit the height of the elder, some need to be lifted with every step while others come with options of two, three or four wheels for rolling. Some walkers even have built-in chairs so that you can take some restful breaks while walking.

### Non-slip mats and skidproof surfaces for safer bathrooms



Most falls happen in the shower area or while climbing in and out of bathtubs. Water, soap and talcum powder can make the wet floor or tub very dangerous for elders. Nonslip mats on the floor of the shower or on the floor of the bathtub reduce the chances of slipping as they come with adhesive strips or suction caps to latch onto the wet surfaces. They also help by being as a visual reminder or cue to the person entering or leaving the slippery area. Rugs can be kept near the sink and in front of the toilet bowl. The entire

bathroom should be cleaned up and dried after the bath. Ideally, skid-proof tiles ought to be used.

### Shower chairs



Bathing can be very tiring for elders if it involves standing for a long time. A good shower chair with arm rests and strong stable legs are safer and more comfortable than stools that can slide or tip easily throwing the elder off balance. The height of the chair should not be low as this makes getting off the chair and standing difficult. A hand-held shower for bathing while being seated on the shower chair can be very comfortable and relaxing, as they can be controlled.

### Higher toilet seats

Floor level Indian style toilets are most inconvenient and

painful for elders because of the difficulty of sitting or rising from them. Western style toilets with raised toilet seats are better for senior citizens as they can sit and get off them easily. These seats are a few inches higher than the normal WC and reduce the amount of squatting required. Getting off them is easier for old worn out knees.

### Handrails, grab bars & tension poles



Install handrails in locations such as staircases, bathrooms and passages to make moving easier for elders. Have grab bars near the toilet and in the shower area. Include them in areas that you normally hold onto for support. A bolted tension pole from the floor to the ceiling can be incorporated in or near the bathtub. Ensure that all these safety fixtures can bear the weight of the elder seeking support.

### Emergency alert devices

For medical emergencies

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such as illnesses, injuries or falls, elders can wear medical emergency alert devices with panic buttons in pendants around their neck or on bracelets around their wrists. These can also be positioned on wheelchairs or railings on the bed. Waterproof emergency alert systems are also available for installation in bathrooms. In medical emergencies, help is summoned without the need to make a telephone call. The elder simply presses the alert or panic button to get help from a family member within the house.

Separate models are available for the elderly in nursing care facilities and homes for the aged to alert the nursing station or the monitoring staff. 'Wandering Patient' features can alert the care taker if the elder moves out of bed, experiences a fall or moves to an unsafe or unauthorized area within the facility.

### Security for Senior Citizens

As a senior citizen you may feel that you are vulnerable and a soft target for intruders when there is no one else at home. Homes should be secured with Intrusion Detection Systems, Door Video Phones and CCTV to act as a deterrent to intruders and warn them

off. Where intrusions happen, elders must have a safe way of seeking help from security staff and emergency services by sending off an alarm alert discretely.

### Integrated CCTV systems

With reduction in camera costs and advancements in technology, it is now possible to secure homes with integrated surveillance systems. These integrate CCTV, access



control, intrusion detection and intercom cameras can quickly take high-resolution images of the intruder even in dark nights and relay them to the security provider or police. The sight of security cameras is usually enough to deter intruders and keep you safe.

### Home security or intrusion detection systems

Home security systems with panic buttons and alarms are available for dealing with threats and attacks on seniors by intruders. Motion



sensors integrated with the home security systems sense unauthorized movements within the premises. Door and window sensors, shock sensors and glass break detectors sense intrusion through doors or windows. The system alerts the security staff of the building by automatically sending alerts via SMS, phone calls or by activating a hooter. For safety, even smoke detectors, flood detection sensors, gas leakage detectors and extreme temperature sensors can be integrated with modern home security systems.

### Video door phones

Video door phones help enhance the safety of elders in residential apartments or in independent houses by helping them screen the visitor at the door through an audiovisual communication system. The video allows the visitor to be seen on a screen inside the house, while two

## TECHNOLOGY & GADGETS



way communication helps you screen the visitor in terms of his credentials and purpose of visit. That way you open the door only to identified and validated visitors. This can be a huge blessing in today's world of unending courier deliveries and surprise visitors.

### Convenient and Comfortable Living

In your retirement years, life can be made a little more comfortable with some modern aids. It is always a good idea to minimize discomfort and inconvenience.

### Smart homes for the comfort of the elderly

Intelligent sensors and thermostats have the potential of making life very comfortable for senior citizens today. These intelligent control systems involving lighting, air-conditioning, heating

and the internet with Wi-Fi controlled smart appliances such as washing machines, microwaves, geysers and coffee makers, empower senior citizens and enrich their lives through modern comforts. Elders can operate these intelligent systems with a mere handheld remote. An elderly with arthritis can switch on or switch off the lights in the room by merely moving or clapping his hands or by pressing a button on his remote. There's no need to move out from the comfort of one's chair or bed!

### Phones for the elderly

Phones are essential now-a-days for easy accessibility, convenience and also for safety. Poor eyesight, hearing loss and restrictions in movement can make using a telephone a real challenge for the elderly. Fortunately, a host of mobile phones, speaker-phones and cordless phones available in the market are designed to help elders overcome these challenges. These come with large screens, easy navigation, great amplification and keypads that are both easy to read and use.

### Adjustable beds

In many instances, when recovering at home with



chronic illnesses you could use adjustable beds. In cases involving breathing and respiratory ailments, nocturnal GERD, stroke and other diseases, maintaining an upright position for the head and chest is important. In other cases, elders need to keep their legs in a raised position. Positions also need to be adjusted for comfort while reading, eating or watching TV. In such cases, adjustable beds make life easier. There is no need to struggle with props and pillows. A handheld remote with a button gets you the exact position the elders needs.

### Adjustable backrests

Infirmities, immobility, joint pains and long hours in bed make movement uncomfortable for elders. Adjusting positions for eating, taking medicines, sleeping, reading, watching TV or receiving relatives and visitors can be painful or very

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inconvenient. Adjustable backrests are a great boon for the elders and their caregivers as comfortable positions and angles while lying on the bed can be adjusted more easily. Moreover, these adjustable backrests can also be used outdoors in the garden, terrace or on balcony chairs.

### Transfer boards

Transfer Boards can be very convenient for moving those who have restricted

or impaired mobility. Made from hard wood or plastic, these boards are great for transferring elders from the bed to the chair or car. They have safe rounded edges to prevent injury from sharp edges and are safer than using slings and bed covers for transfers, as the elder cannot slip or slide off easily. As you can see, there is a plethora of items available aimed to make your life just a little bit easier. Ask a dear one to go online ([www.samarth.community/](http://www.samarth.community/)

a gadget or apparatus to address your needs. You don't need to live a life of discomfort. Find your favorite item and tell us more about it!



## # ReturnTheLove2Elders

COVID-19 has taken the world into a new reality that all of us are still trying to figure out and adjust to. While the last one year has been harsh on individuals, corporates and governments alike, one segment on which it has been harshest are our senior citizens. Not only are they most susceptible and vulnerable to the virus, it has also made them the loneliest. The problems they face are not merely limited to the essential services of supplies and medicines etc. It is also of the lack of human interaction and engagement. This may further take a toll on their mental health.

As a solution to this, Samarth team connected the elders with each other through virtual means, lending ears and time to them through more frequent calls - internet or phone-based, and offering an assurance of help whenever they needed. For example, here at Samarth we talk to over 500 elders daily, the duration of our calls has steadily increased from 3 minutes to 25 minutes during the lockdown.

Our elders need us the most in these trying times. So at Samarth we proposed the following to #ReturnTheLove2Elders:

1. Pick up the phone and talk to an elder from your contacts, preferably one with whom you haven't talked in a while, and opt for video calls wherever feasible.
2. Share the screenshot of the video call or a photo of the elder through your social media handles to give inspiration for others to do the same.
3. Nominate and tag at least 3 of your friends and your favourite celebrity.
4. Include the Hashtag #ReturnTheLove2Elders to keep the momentum going.

Samarth, India's largest eldercare organization is working with you to support our elderly across India.

## SMART TECH

# H'appy Life!

The mobile applications have turned out to be a messiah for the elderly. Thanks to technology innovations that's been unleashing endless benefits to the seniors.

Senior citizens are increasingly becoming aware of technology around them and are exploring the tremendous opportunities offered by apps. We review a few here.

By Samarth Staff



### Life360

This app will do away with asking your

family to make calls to inquire their safety. This app uses GPS tracking to keep track of family members as they attend school, vacations or work. Your family members, can keep track of you, too.



### MediSafe

If you are forgetful, this app is a life-saver. It will

act as a personal assistant and a friend. You can fill-in the list of medications and set reminders for when you need to take them. The app can even make status reports and keeps information confidential.



### Audible

Senior citizens

often face the problem of weak eyesight. Reading things in small font – digital or on paper – is a difficult task. Even if they try reading, they can not keep at it for long because of the strain in their eyes. However, Audible provides an answer to these problems with access to over 1,80,000 audiobooks to its users allowing them to just listen to the story instead of having to don your glasses and strain over the book.

### Calorie Counter

With the help of this app, the elderly can maintain a balanced diet and limit the amount of calories that they

take in a day. It keeps a steady check on your weight by telling you the calorie count for any kind of food or drink you have consumed in the day – from an apple, to a toast with butter, to even masala oats. At the end of the day, you can check the total number of calories consumed.



### Pandora

If you love music, Pandora's perfect for you. It allows

you to create a radio station based on your favorite genre of music, artists and songs. Upgrade for a small fee for a no-commercials version.



# SAMARTH MILAN

## A COMMUNITY WEBINAR FOR THE ELDERERS

Pandemic is not over yet. However for a healthy living, what we all need at present is a life without fear of pandemic and a heart to heart with our friends and family members. This must be done with precautions in place and online interactions can be the next best option to meeting someone face to face.

By Samarth staff

Social engagements are key to leading a healthy life. This is even more pronounced in the senior years. The ongoing Covid-19 induced pandemic has led to isolation of senior citizens across the country and has severely affected their physical, emotional and psychological health.

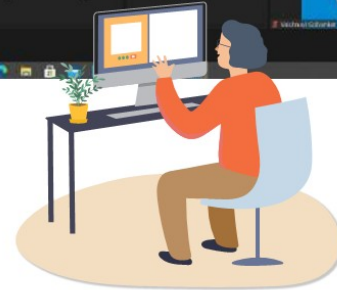
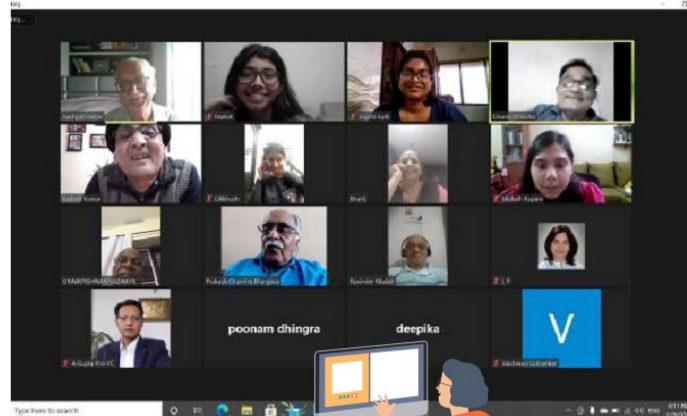
Even though meeting with friends and family face to face is not always possible these days, virtual platforms like Zoom, Hangout, Teams etc have provided wonderful ways to stay engaged.

Lack of technical knowledge is no longer a reason to stay isolated.

Since most of the activities that elders engage in daily are being offered online like ordering medicines and food, watching movies and reaching out to loved ones, it was time to help Samarth community members in relieving any fears that they may have of online communication.

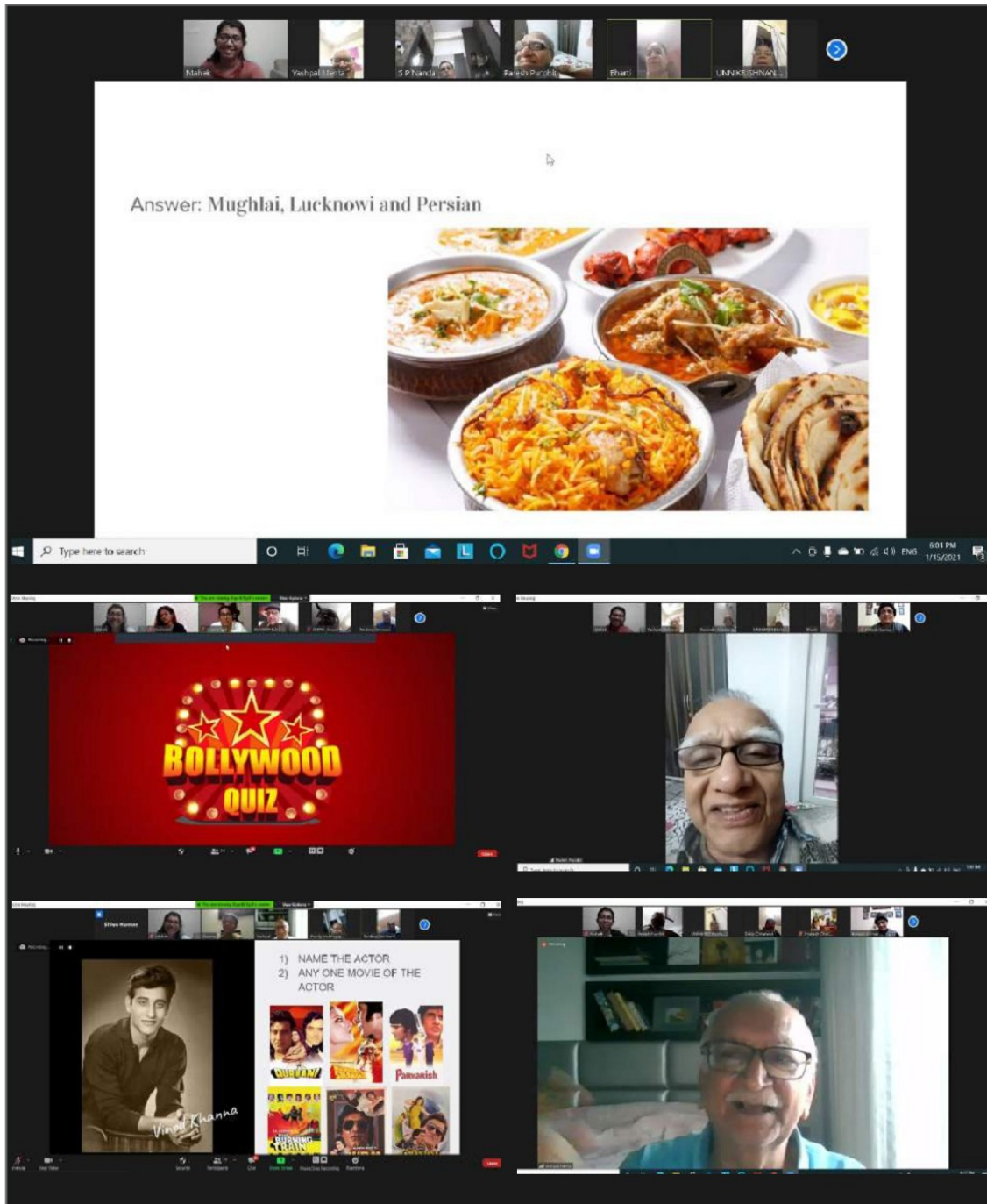
With this foresight Samarth initiated an exclusive series of webinars, **Samarth Milan**, in the month of November 2020. Anchored by Samarth Ambassador, Mr. Yashpal Mehta, the webinar engages the community members through various interactive,

engaging and informative sessions on topics related to health and wellness, finance, travel etc. As Mr. Asheesh Gupta, founder of Samarth, puts it, "The webinar, as a way to cultivate new friendships while maintaining the old ones, is absolutely essential for the emotional and physical wellbeing of our seniors in these challenging times. Set up for India's largest community of senior citizens, Samarth Milan will serve as the virtual platform to stay connected with friends even during lockdown as well as an opportunity to make new ones."



●●●●●● COMMUNITY ENGAGEMENT

अपने आस पास शुभ संकल्पों का चक्र बनायें, और अपने आप को सुरक्षित और भय मुक्त बनायें ।



COMMUNITY ENGAGEMENT 

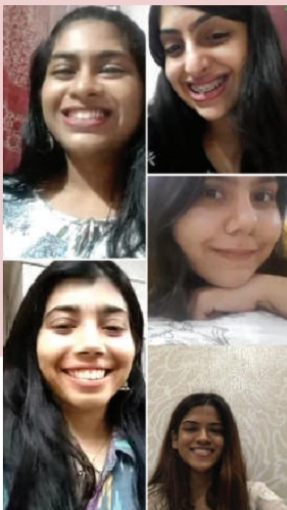
Born to a family that migrated from Pakistan after partition, **MR. YASHPAL MEHTA** and his other three siblings had nothing much to write home about except good education from good schools till they got their own wings. After completing a degree in Commerce he went ahead with doing his Chartered Accountancy in the year 1975. He was placed in the top 10 ranking pan India. Thereafter he also completed Cost Accounting and Company Secretarial courses and could manage what is called the “Grand Slam of the Accounting Profession”.

Mr. Mehta went to Muscat hoping to make sufficient money in two years to buy a flat and return back to home land. Two things happened at the same time, one, he began to like Muscat and all the good things it had to offer and second the real estate prices went on spiralling in India that a two year stint became a long stay of 38 years! In his own words, “I must admit that apart from money and good living, Muscat afforded experiences that are there to cherish till the last breath”.

Post retirement, Mr. Mehta was keen on sharing his experiences of life with others and was happy that opportunities came knocking at his door. In due time he got involved with the following activities:

- Mentor for teaching English for an organisation called TTM ( Talk to Me), The mentees are from Salaam Balak Trust Mumbai
- Ambassador for Samarth Care, a company catering to Senior Citizens. Presently he is the anchor of Samarth Milan, an online programme for the elderly.
- Honorary consultant with Light of Life Trust (LOLT), an NGO working for the welfare of children and skill development for women in the rural areas.

Always a keen learner, Mr. Mehta is hooked on to zoom meetings of Awakening Circle, Manthan, Vidya and the weekly meetings of the Arya Samaj. He truly believes in life-long learning. Even though he does not like to use the word Passion as it can become an obsession with its associated behavioural foibles; his only mission is just to do what comes his way, for as a Buddhist Monk said **Good, Bad, Who Knows.**



Along with Mr. Yashpal Mehta, Samarth Milan is co-anchored by five **STUDENTS OF 3RD YEAR B.A. PSYCHOLOGY FROM R.D. NATIONAL COLLEGE, Mumbai.** Extremely passionate about spreading smiles, these students left no stone unturned to create engaging content for weekly sessions. With a knack for organizing games, fun activities and constructively engaging the participants, the sessions hosted by them are always well appreciated and enjoyed by all.

●●●●●● COMMUNITY ENGAGEMENT

## Samarth Helpline: Best COVID focused community initiative

In a unique initiative, Universities and Institutions joined hands with Samarth Eldercare to support elderly across the country in fight against Covid 19 during four critical months of lockdown so that our seniors could stay safe at home and do not feel isolated. **By Samarth staff**



**COVID 19** has resulted in an extra-ordinary crisis affecting billions of people everywhere. Elderly are most at risk from the standpoint of infection, mortality as well as hardships given their limitations and dependence on others. With 12 million elderly in India, it is a humungous task to help keep them at home engaged, protected and provided.

Isolation or loneliness can be of three types: social isolation, emotional isolation and existential isolation. There are many detrimental effects of isolation like depression, sleep disorders, Type -2 diabetes etc increasing the risk of early death by 84%.

In the weeks following lockdown due to Covid 19, Samarth supported elderly who were part of its 30,000+ community in nearly 40 cities as they faced a number of challenges due to complete lockdown as well as psychological stress from fear of contracting the infection. Given low digital literacy and mobility limitations, we realized that phone helpline will be one of the most viable channels in these circumstances for many elderly to access support for essentials. It also became clear that elderly will need to stay protected and at home as much as possible even

after lockdown got progressively lifted. The Hon. Prime Minister himself requested elderly to stay home for a longer period despite of various phases of unlocks.

In view of the magnitude of this crisis, Samarth decided to scale this helpline beyond its own community, and made it available to every elderly in India during the peak lockdown months of 2020.

### The Initiative

The Samarth helpline offered support to elderly to stay safely at home with their essential needs met during this period of crisis. These needs were not only physical but also emotional as isolation started to affect them mentally. The helpline delivered:

1. Access to emergency healthcare
2. Medicines
3. Food and provisions
4. Counseling and social support to alleviate anxiety and feeling of isolation



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The service was free and accessible to all elderly. Those who could afford, paid for actual costs of provisioning support (e.g. medicines, provisions, transport etc which were to be paid directly by the beneficiary) and for others we took support of NGOs and voluntary initiatives operating in these cities.

### Building a network of stakeholders: a unique aspect of the project

To deliver support, Samarth team created a network of stakeholders (which helped the initiative to scale in a matter of weeks) including delivery partners (since permission to move in lockdown was necessary and they already had that), and volunteers who wanted to help and used this platform and Samarth team

members (who formed and managed the backbone & technology with round the clock support and working during the crucial phase of pandemic) to make it seamless for the elderly.

In a novel initiative, Samarth team engaged with Universities and educational institutions to harness the energy of young students in this effort as well as brought the value of intergenerational interaction. JK Lakshmi Pat University, a leading University in Jaipur was the first to partner in this initiative as it became a way for them to support the local community as well as provide an opportunity to students to contribute. The local state administration also joined hands. Subsequently, others such as Manav Rachna University and Lal

Bahadur Shastri Institute of Management also joined the effort along with several senior citizen organizations, corporates and media resulting in multiplier impact.

The helpline took up and resolved more than 2,500 cases across the country, helping individual elderly, old age homes, providing rations and medicines to poor elderly etc.

In addition to the inspirational stories from Call and Service Teams, blessings from elderly who were served, and encouragement of the Institutional supporters, the whole effort was recognized as the Best COVID focused Community Initiative in the CSR Health Impact Awards, 2020.

**“कोई सुनने वाला ही नहीं था घर पे अच्छा लगता है जब हम बुजुर्गों की कोई सुनता है तो।”** S.N. Mathur

**“बहुत भला काम कर रहे हैं आप लोग।”** Mukund Chitalia

**“बच्चों ने तो खाना देने से माना कर दिया था, आप जैसे भलो लोगो से दुनिया चल रही है।”** Harjinder Singh

**“Good to know that there is helpline for elders. I will recommend it to everyone”**

Dewan Bisht



 COMMUNITY ENGAGEMENT

## लॉकडाउन में बुजुर्गों के लिए मददगार साबित हो रही 'शेयरिंग-केयरिंग' हेल्पलाइन

बुजुर्गों के समस्या का समाधान: जयपुर में जेके लक्ष्मीपती यूनिवर्सिटी और जिला प्रशासन द्वारा चलाए जा रहे हेल्पलाइन नंबर पर औसतन 125 कॉल रोज आ रहे

By: Deepshikha Vashista

Published: 30 Apr 2020, 12:24 AM IST

Jaipur, Jaipur, Rajasthan, India

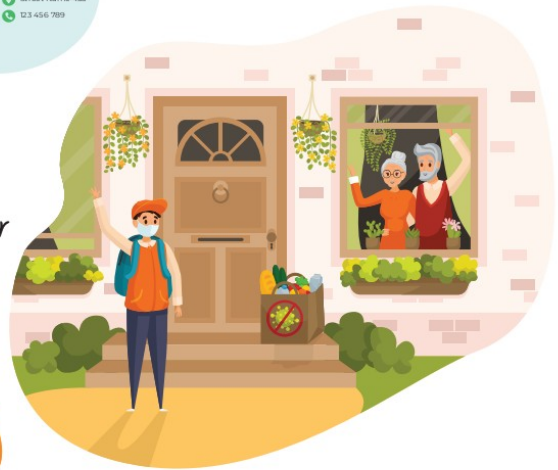
Mr. Mukund Chitalia, a 75-year-old from Mumbai, approached Samarth with a request for groceries and medical supplies. Mr. Chitalia is a cancer patient and his wife is suffering from Parkinson's disease. Samarth team booked their essentials and helped to safely and quickly deliver the products to them.



Samarth has always tried to go out of their way and help the elderly in any and every way possible. Mr. Harjindar Singh from Delhi, aged 76, called out for help via the Samarth Helpline. His request was for food and groceries as his family and relatives had stopped helping him. Samarth team sprang into action and reached out to several NGOs. Two organizations answered the call for action and raised money to provide Mr. Singh with essential rations.



In these unprecedented times, old age homes across the country are facing challenges in accessing food and daily provisions as well as operational funds. Several homes reached out to Samarth Helpline and in response, meals for more than several hundred people have been organized so far across Jaipur, Bhilwara, Delhi NCR and Chennai.





# samarth™

www.samarthlife.org  
Samarth care plans are available throughout India.

## Extend your family. Enjoy your age!

Our mission is to help the elders enjoy a high-quality, independent urban lifestyle without having to move out of their community.



## THE SAMARTH CARE WORKS FOR THE ENTIRE FAMILY

Samarth care offers a holistic proposition to our members with services\* focusing on key areas of concern for senior citizens and their children



Treated services at home and outside



Personal safety and security



Proactive care



Emergency response



Companionship and opportunities to engage



Volunteering and contributing

\* Offering may vary by geography and subscription type

Join Samarth and say NO to

- » Avoiding or delaying what you want to do
- » Compromising your lifestyle and mobility needs
- » Giving up your independence
- » Hunting around and paying more for services
- » Seeking favours from neighbours
- » Following up with multiple vendors and people

### Become a Samarth member.



Call or sms us on:

# +91 87006 77878