

CONTRIBUTION OF SENIOR CITIZENS IN EMPLOYMENT GENERATION**Balaram Devkota***balak.devkota@sac.tu.edu.np***Sanothimi Campus, Bhaktapur**

Abstract

The labor market of Nepal is shrinking with the migration of youth to foreign countries in search of employment opportunities. Rapid population ageing further exacerbates the situation, eventually affecting the national economy and development processes. Unlike many nations around the world, Nepal is yet to adopt policies realizing the impacts of population ageing. With less experience and fewer skills, young people often encounter difficulties accessing work. On the other hand, senior citizens have lifetime experience and expertise, which, if transferred to the younger population, can bring changes to the employment scenario among the younger generation and increase their employment rate. It was focused on exploring the skills and expertise of senior citizens in terms of procreating income-generating. The study was conducted in Sindupalchowk, Kavrepalanchowk, and Kathmandu districts with a sample size of 318 senior citizens. Locations were purposively selected keeping in mind the geographical structure of the areas and availability of respondents. Adopting the Snowball Sampling technique, senior citizens active in income-generating activities like agriculture/farming, entrepreneurship, factories, cooperatives, education sector, and others were identified for primary data collection. The snowball sampling was used because it had supported the same cohort of an ageing population and located the old age people in the locality. Besides, qualitative data were gathered through desk review, FGDs, and formal/informal meetings. The majority of the senior citizens interviewed were active in their professions and were contributing to their family economies. They had developed expertise after dedicating a significant portion of their life working in a particular field. Having made progress with their works, the senior citizens see great prospects of their current professions even in the next ten years and highly recommend young generation to involve in similar occupations. Young generations have great prospects ahead of them but require proper guidance.

Key Words: *Senior citizen, older person, population, expertise, intergenerational skill transfer.*

Introduction

Nepal has been characterized generally as a society divided by caste and gender disparity. Such socio-cultural practices and motivation guide older people into different roles in the family, economy, and polity. It is known that those aged in the minority encounter harsher conditions than the majority of senior citizens in terms of income, housing quality, education, and rates of chronic illness. Viewing the variations of ageing in the country requires examination of the general relationship between cultural variations and ageing within the social context. These types of comparative studies (focusing on either ethnicity or caste) remain future projects, as this paper

deals in general with the issue of the contribution of senior citizens in employment generation. Many older persons have a wealth of skills and expertise that can benefit communities, but this doesn't always happen despite their willingness to act and contribute. Not knowing how best or where to add their contribution may be the problem and in other instances, a suitable mechanism for participation is not available (Active Age, 2010). This suggests a clear role for the state or other organizations to provide mechanisms for "active citizenship" to identify and match older person's skills and knowledge against community needs.

Looking upon the labor market of the world, it has been estimated that by 2020, 25 % of the labor force will be 55 and older and almost 17% will be 65 and older (Toossi, 2012). In the absence of a mechanism for the senior citizen population to remain active and productive in employment and other income-generating sectors as well as the prevalence of negative connotation, stereotypical and stigmatization, biasness, and age discrimination have been preventing older persons to go through retain, re-train and recruitment process. Likewise, understanding the process of "retirement" as a cliff edge event prevents senior citizens to be active in productive activities. Development is possible with innovation and innovation is always based on past experiences and knowledge, which means that active ageing can facilitate the transfer of knowledge and experience of senior citizens to younger groups for them to improvise and innovate new ideas for the development of the whole nation and humankind. In the absence of a platform for intergenerational skill transfer as well as a lack of policy and related programs to engage senior citizens in employment activities. after their retirement, it is important to analyse the consequences of not keeping up with the current ageing trend of the world. Rapid population growth, ageing, and a decrease in annual population growth rate generate many challenges and glimmer concerns about the pace of future labour market and economic growth. The need for policy adaptations to the bulging of senior citizens population will become increasingly more important in the face of declining annual population growth rate, shrinking labor force, the shift in a priority area for private investment and the rising costs of pension and health care systems. This also calls for the development or adaptation of technology to sustain senior citizens in the labour market to make the best of their long experience of the knowledge (Poudel, B, & Devkota, B, 2019).

"With less experience and fewer skills than many adults, young people often encounter difficulties accessing work. The global youth unemployment rate, which has long exceeded that of other age groups, saw its largest annual increase on record in 2009; at its peak, 75.8 million young people were unemployed" (UN, World Youth Report, 2012). This excerpt shows that the senior citizens have the skills and knowledge which, if transferred to younger population, can bring changes to the employment scenario among the younger generation and also increase their employment rate. The study shows the importance of senior citizen not only family but also the community and the national. Senior citizens help to manage family with their retirement time as well as financial supports. They take care to children and household chores and share the experiences to people in various issues and problems.

The political instability in Nepal has contributed largely to labour migration to another countries. Youth's hard work has been supporting development of foreign land while Nepal suffers low rate of skilled manpower, which is directly hampering country's development (Poudel, 2015). Senior citizens are compelled to stay as inactive population of the nation and helplessly forced to live the 'Retired Life'. The senior citizens are not only a source for skills and knowledge but also endorse a large amount of capital in our country. The cultural structure of Nepal allows their heir (children)

to take over their property or capital after their demise but before that, the capital has been freezing all along due to the lack of proper investment platform and mostly due to the migration of younger population in search of better opportunities. The younger population is yet to realize the potential of the freezing capital and knowledge of the senior citizens.

Objectives

The main objective of the study is to explore competences, utilization and transformation of the skills and expertise of senior citizens in income generation sectors.

Methodology

This article is built on the findings of the research, Contribution of Senior Citizens in Employment Generation, conducted with support from the University Grant Commission, Nepal (UGC Award No. FRG-73/74-H&S-06) in Sindhupalchok, Kavrepalanchowk, and Kathmandu districts. Data were gathered largely from a review of existing national and international legal frameworks and policies; individual interviews; focus group discussions and formal and informal meetings with the stakeholders. The semi-structured interviews were conducted with both open and closed-ended questionnaires. The face-to-face interviews were conducted with respondents. The FGDs were conducted with senior citizen groups and other local stakeholders to gather the perception and information about the working status and participation of senior citizens. The desk review was conducted to collect secondary information related to the research.

The data were gathered primarily and analyzed with simple statistical calculation and presented in table and figure as a percentage, frequency, etc.

Results

Socio-demographic information of senior citizens

A total of 318 senior citizens with an average age of 66 year, were interviewed in Sindupalchowk, Kavrepalanchowk and Kathmandu districts for the purpose of this research. Representation of both sexes was imprecisely of same ratio (i.e., male – 51 percent; female – 49 percent). The study areas were predominated by two religions: Hindu (71 percent) and Buddhist (26 percent). One-fourth of the respondents were illiterate despite the study areas situated close to the capital of the country.

Senior citizens' involvement in economy

It was interesting to note that 92 percent of the respondents were still active and contributing to their family economies. With the increased awareness from peers, government as well as non-government agencies, majority of the respondents had switched their livelihood option from subsistence agriculture (66 percent) to various forms of businesses (68 percent) in anticipation of improving their living standards. The respondents were apparently operating hotels, lodges, restaurants, computer and stationery shops, photo studios, furniture shops, among others. Although data shows declining interest in agriculture, 20 percent of the respondents still engaged in some forms of agriculture but with commercial intend such as poultry farming and dairy enterprises. Respondents with business as their major source of income during their working age was only 12 percent.

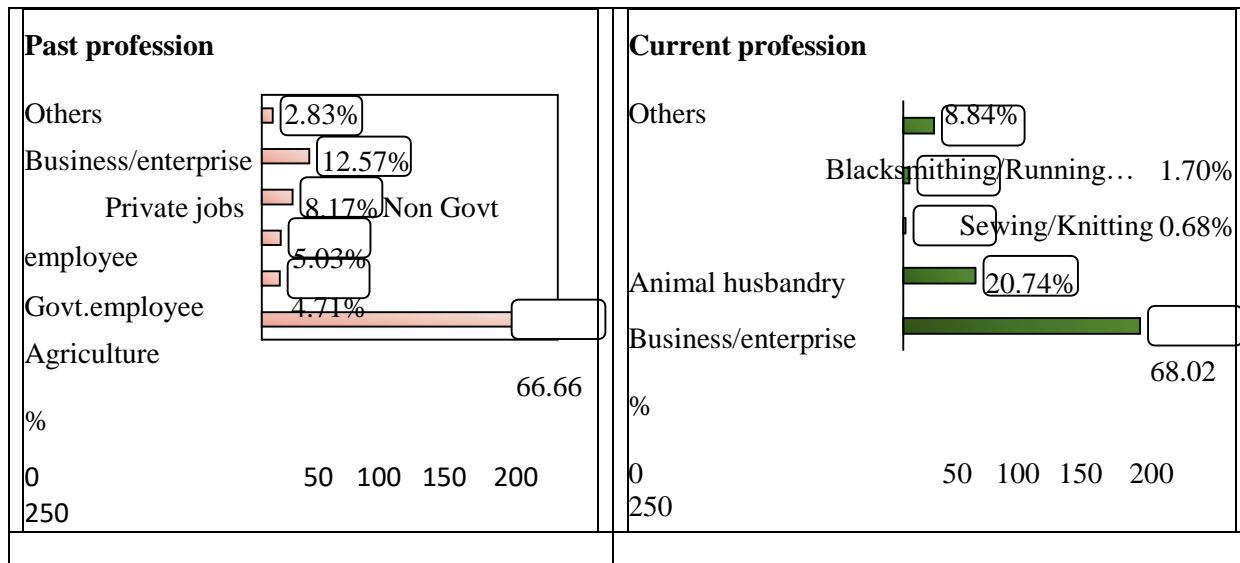


Figure 2: Distribution of Past and current profession of senior citizens

Over 72 percent respondent stated they provide physical support as well as technical support to carryout business activities efficiently. Having dedicated significant portion of lifetime working in the particular field, the senior citizens have developed expertise in their field of work.

Expertise of senior citizens

It is difficult to label and categorized the expertise of senior citizen. The expertise of senior citizen was considered on the basis of their long-time engagement in profession and current engagement of working. Further to the senior citizens' involvement in economic activities, the chart below shows specific areas where the senior citizens have expertise.

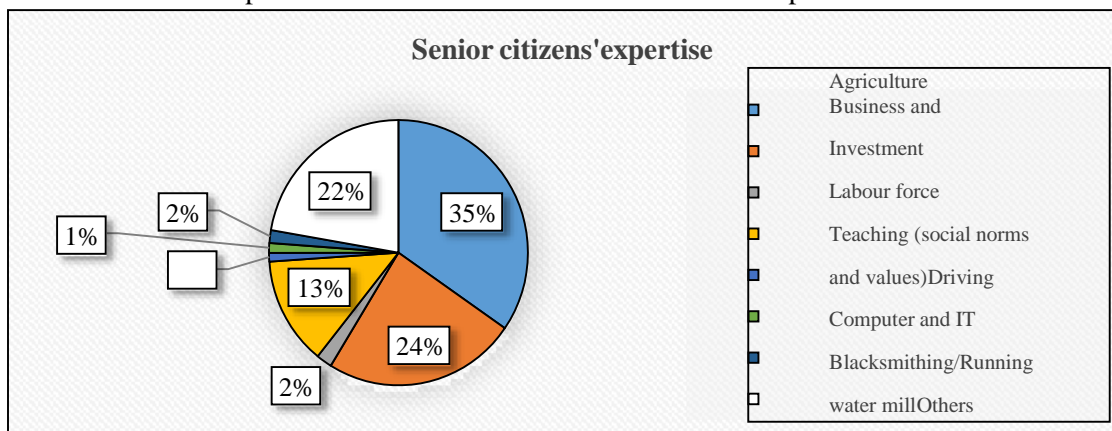


Figure 3: Distribution of Senior citizens by expertise

35 percent of the senior citizens had knowledge and experience in agriculture, although the above figures show declining interest towards agriculture. 24% of the respondents had ample amount of knowledge as well as experience in businesses and investments - particularly hotel and tourism management, carpentry, computer and IT and retail business (books and stationery shops, photo studios, etc.). Likewise, a significant portion (13 percent) had potential of delivering civic education on social norms and values that could be important particularly in the socialization process for the young students.

Majority of the respondents (84 percent) didn't receive any formal training prior to starting their current professions, although government and non-government agencies had initiated several livelihood supports programs. The respondents had replicated learning of community members, peers and/or neighbouring communities with similar profession. The remaining 16 percent had received capacity building trainings on commercial farming, establishment of shops and/or retail enterprises from civil society organizations. The respondents believed further trainings on shop enhancement, irrigation, hybrid seed, vocational and veterinary, and modern technology could improve their existing professions as well as start new business opportunities.

Further, 91 percent of the interviewees perceived their knowledge and expertise were being utilized by their families, communities and co-workers - mostly to improve efficacy in businesses, agriculture and investment - in which they were involved directly. In addition to being active in their profession, the senior citizens actively extend their support to their family members to manage household chores (such as cooking, cleaning and rearing/caring domestic animals, etc.). Based on the findings, 96 percent of the interviewees support their family members to undertake household chores actively. This gives impression that senior citizens' knowledge and expertise generated through their life-long experience can help improve work outputs if utilized properly. This does not only help senior citizens but the entire family and community. Engaging senior citizens in work will also help them to remain active during later life and reduce possible health issues that comes with the age.

Result Analysis

Considering the gradual progress with their works, over 70 percent respondents saw great prospects in their current professions and were hopeful that it could generate job opportunities for youth in the coming days. Their remark can be further substantiated by the fact that 95 percent of the entrepreneurs in their communities, involved in similar field, had made significant stride while offering employment to the local youth.

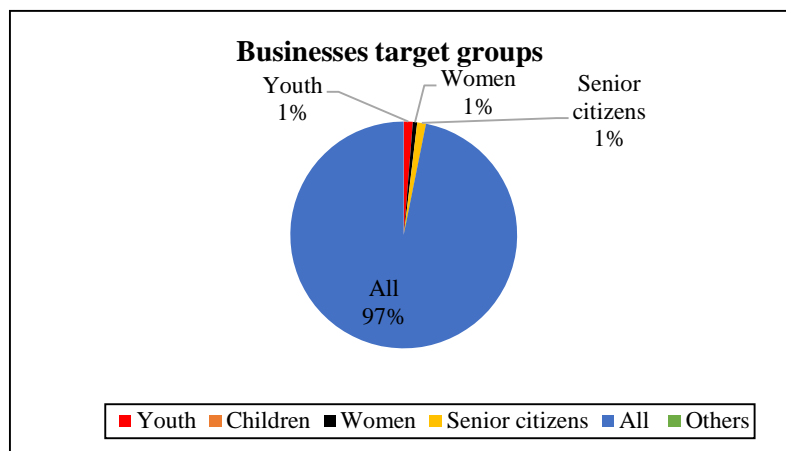


Figure 4: Distribution of respondents by business target group

Almost all senior citizens interviewed agreed that their business target group is not limited to single audience but larger communities of youth, women and senior citizens. 92 percent of the total respondents even foresee relevance of their current businesses in the next ten years. This gives impression that younger generations can benefit from the platform created as well as expertise of the senior citizen

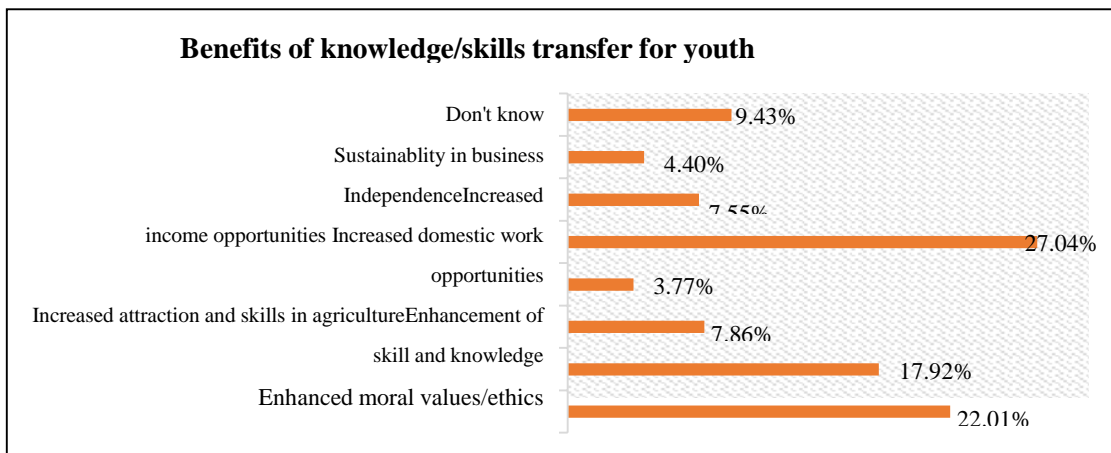


Figure 5: Knowledge/skills transfer from generation old to young

provided knowledge could be transferred effectively among these two cohorts. The interviewees who saw prospects in their business believed knowledge/skills transfer can certainly benefit young successors. 27 percent assumed that their knowledge and skill-set could help improve income opportunities for young generations, while 22 percent senior.

citizens thought transfer of knowledge and skills would help enhance moral values/ethics of young which would help them make progress in their lives. Likewise, the senior citizens who perceived youth's knowledge and skills would be enhanced, which would further contribute to improved opportunities for the young, accounts 22 percent. On the contrary, 9 percent had no idea as to how youth can benefit from transfer of knowledge and skills from old generation to new. In a nutshell, over 90 percent of the senior citizens thought young generation can apparently benefit from knowledge and skills transfer.

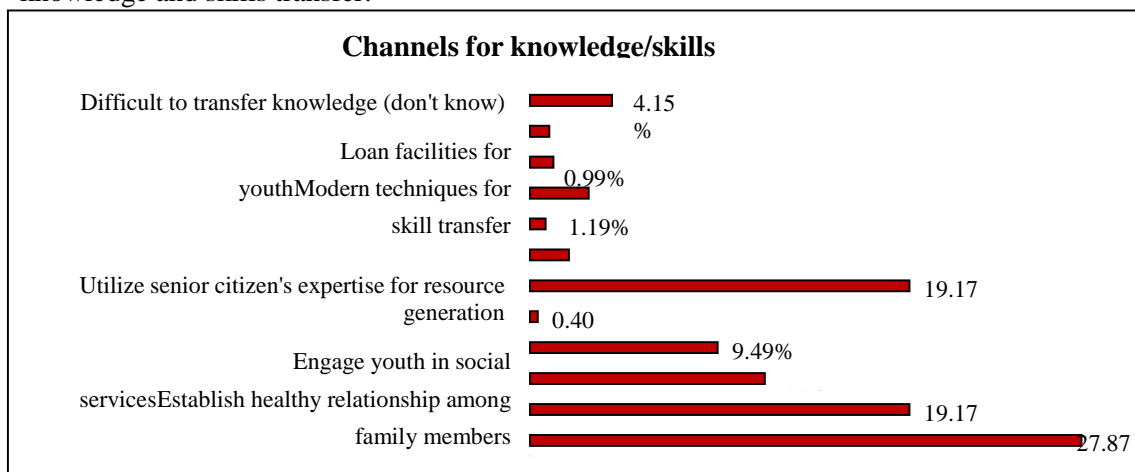


Figure 6: Distribution of Senior citizens by channels for knowledge/skills transfer

The senior citizens who were aware of the importance of knowledge transfer, also had idea/s on transferring knowledge between the two cohorts. Mixed thoughts came from 95 percent of the respondents, while the remaining 5 percent thought knowledge transfer is quite difficult task, requires modern techniques and they are unknown about it. Of the respondents having ideas, 28 percent thought formal trainings are required in order for youth to learn from older generation, for which agencies/entities could be initiated that offer required trainings and/or existing agencies/entities could be encouraged to facilitate trainings that allow youth to learn senior citizens. 19 percent thought sharing of knowledge/experiences by older persons could be a great option and effort shall be made to create platform/s that promote interactions between the two generations, while equal number of the respondents shared moral education plays an important role in the knowledge transfer process and should be promoted accordingly. Similarly, the senior citizens who expressed young and old should work together for effective knowledge sharing, accounts 12 percent.

Suggestions for youth going forward

Certain skill-set and aptitude are must to be successful in any profession. The respondent senior citizens stated their professions too require a set of knowledge and skills, and youth must learn them, whether the one is planning to enter into business or trying to get success from the existing.

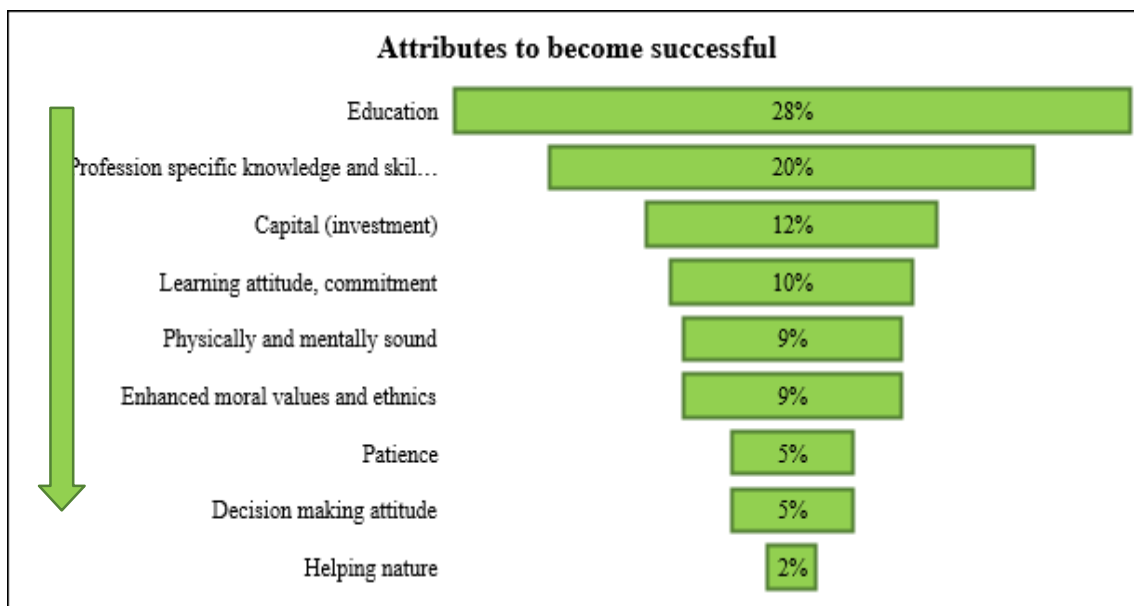


Figure 7 Distribution of Senior Citizens on attributes to become Successful

According to the senior citizens, a knowledge or a skill alone is not enough to be successful in their profession; a complete set of attributes is a must. The above figure shows the major attributes shared by the senior citizens. While upper section denotes attributes with high importance, lower part signifies attributes with less value. The senior citizens mentioned education, profession specific knowledge and skills, capital, learning attitude and commitment as the attributes with higher value, whereas decision making attitude and helping nature as the attributes with less importance. Regardless of the ranking, the interviewees highlighted all attributes have their own

importance. One-fourth of the respondents were illiterate as highlighted in the socio-demographic result. These respondents could have done much better with their business had they received education. This could be one of the reasons for the senior citizens to prioritize education (listed at the top). Further, emphasis was made on the need to develop profession specific knowledge and skills. Sindhupalchowk, Kavrepalanchowk and Kathmandu districts are among the worst hit districts by the Nepal Earthquake 2015. Driven by the concept Build Back Better, government and non-government agencies operating in both humanitarian and development contexts had concentrated their efforts towards enhancing livelihoods of the affected communities along with rebuilding damaged infrastructures. Majority of the senior citizens interviewed for this study were aware of the importance of profession specific knowledge and skills as they had been benefitted and/or seen the results of capacity building initiatives of the reconstruction programs. Subsequently, the senior citizens have highlighted the need of capital to start any business. This might be because people above 60 years of age are not considered eligible for any loan facilities by financial institutions in Nepal.

In addition to giving suggestions for youth going forward in their career, the senior citizens had expectations from the youth already into similar profession that would further enhance their career as well as help develop their communities.

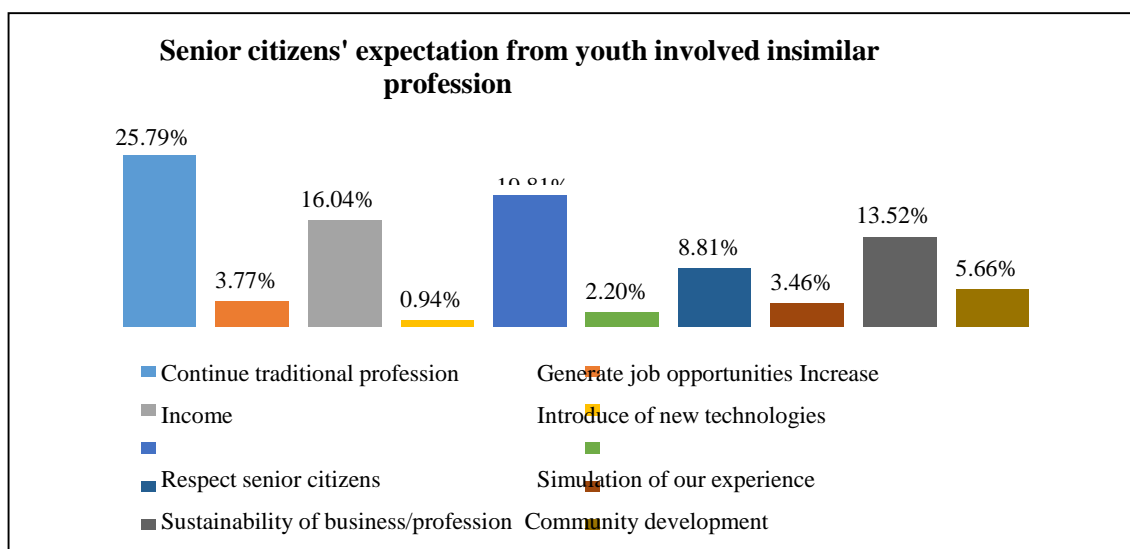


Figure 8: Distribution of senior citizens by expectation from youth involved in similar profession

With respect to the prospects the senior citizens had foreseen, 26 percent of them expected youth to continue with their profession. Comparatively small vote but 9 percent of the interviewees had similar expectation from youth, which is to focus on sustainability of the business and to remain sustained, rather than work on ad-hoc basis. 20 percent senior citizens thought the young generation already into the profession lack moral and ethical values towards seniors and expected improvements; doing so will result into being good human, in addition to becoming successful in their professions. In the same way, 16 percent expected the young generation to remain committed and patient in their professions, so they can help improve their incomes. Contrarily, around 14 percent had no expectation from young, could be because they thought youth are already doing well on their own or had unpleasant experience from youth, such as conflict and mistreatment.

Senior citizens' perception towards their offspring continuing their profession

Majority of the senior citizens were managing subsistence level businesses, while putting efforts continuously to make further stride. Their businesses were operated primarily by their family members including their offspring. While these senior citizens expressed their businesses have great future and encouraged young people to get involved in them, it was important to understand whether their own children were interested towards their professions. The interviewees gave mixed responses - 51 percent felt their offspring will continue their businesses, while the remaining responded their children might not be successor of their professions.

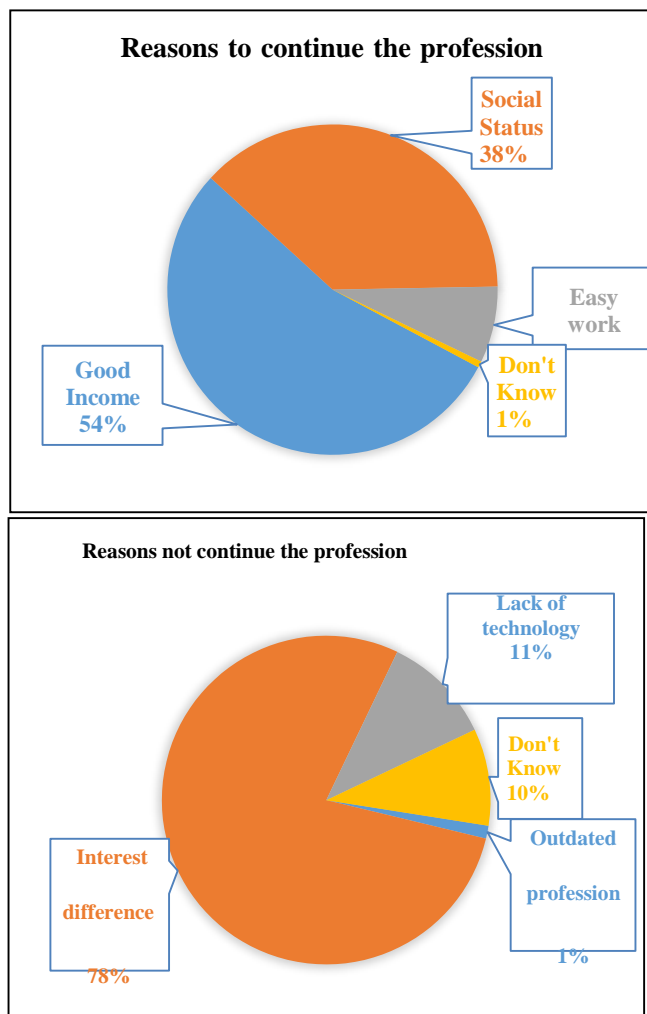


Figure 9: Distribution of Senior citizens by reason to continue or not continue the profession

Of the respondents who shared their children might continue their business, 54 percent believed their current professions produce great deal of profit, which could be the reason for their children to be interested. 38 percent shared their offspring might be interested because of the good social status the professions had earned in their communities. The respondents who mentioned their profession is easy and that it might interest their children accounts 7 percent.

Among the respondents who shared their children might not be interested to continue their profession, majority (78 percent) shared their children have different interests such as foreign employments, government jobs, private jobs, among others. 11 percent of the senior citizens shared their children are highly influenced by technological advancement and think their current professions lack use of technology. 10 percent, on the other hand, had no understanding why their children are uninterested in their current business.

Economic aspect of the senior citizens

Interestingly, over 90 percent of the respondent senior citizens still earn their living. Business was the main source of income for majority of them (54 percent), while 38 percent depend on agriculture. The remaining rely on social security from the government and few have even invested in small businesses and/or hold shares of the company through which they get their shares of income on certain interval of time.

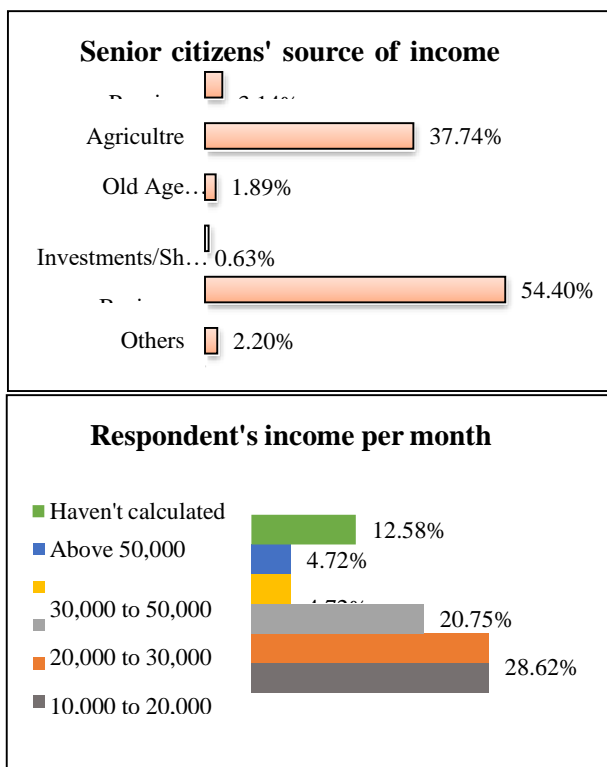


Figure 10: Distribution of Senior citizens' source of income and monthly income

29 percent of the senior citizens earned NPR 10,000 – NPR 20,000 in one month, while 21 percent made up to NPR 30,000 in a single month. Other 5 percent of the interviewees earned NPR 30,000 to NPR 50,000 per month. There were also 5 percent who mentioned they earned more than NPR 50,000 monthly. This result apparently shows the senior citizens are actively earning. However, there were also significant number of respondents (29 percent) who reported they earned less than NPR 10,000 monthly from their business/agriculture. Regardless of the differences in income, majority of the senior citizens earned annually more than the Per Capita Income (PCI) of Nepal in 2018, NRs. 106,333 (US \$1,004). The respondent senior citizens who were active in their

professions also supported their families regularly. 92 percent of the interviewees with income sources as well as the senior citizens who receive government social security stated they helped cover expenses of their families. They spent their monies on foods, clothes, medicines, grandchildren's fees, etc. Thus, it can be presumed that senior citizens are capable of earning their living as well as contributing to their family economy if they are given an opportunity. Youth, on the other hand, have potentials to earn even more from similar professions with the use of scientific knowledge and technology combined with the expertise of the senior citizens.

Senior citizens' investment capacity

Investment comes to play when it is about starting something new that can create employment opportunities for the new generation. The senior citizens interviewed owned assets such as house, land, bank balance, business shares, etc. By exploring the senior citizens possessions, the research has attempted to study the senior citizens' capacity to invest in businesses; however, the study doesn't particularly deal with quantities of the assets.

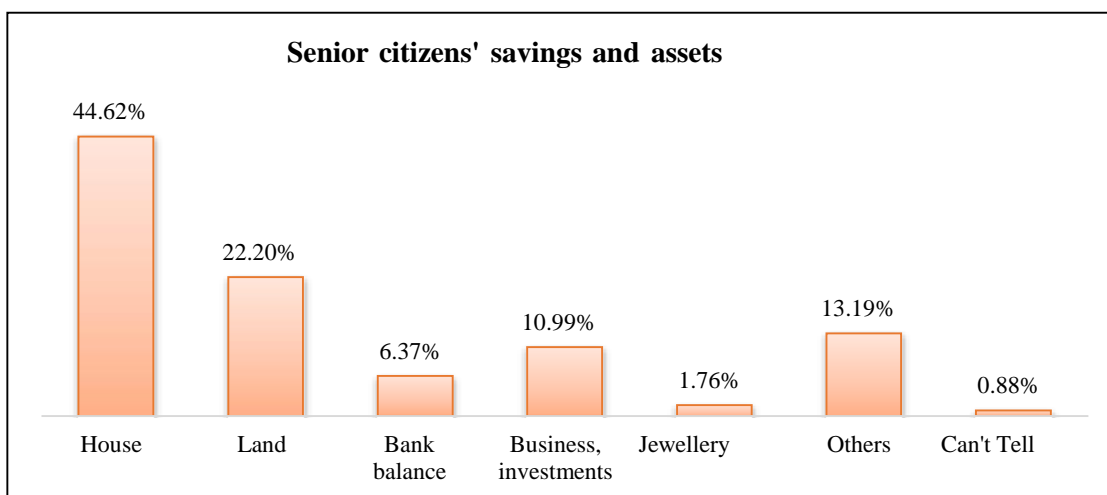


Figure 11: Distribution of senior citizens' by savings and assets

The majority of these senior citizens (45 percent) interviewed owned house/s. The house could be collateral and a major advantage for them to invest. 22 percent of the respondent owned land/s, which again could be used as collateral. Likewise, 11 percent of the study's interviewees had even invested and/or owned shares of the existing companies. Senior citizens having bank balance accounts for only 6 percent of the total respondents. Although unclear, 13 percent among the interviewees, owned some forms of assets that again can be an advantage for them in starting something new and/or expanding existing businesses that open job opportunities for youth.

In a nutshell, almost all the senior citizens owned some form of assets that could be mobilized for starting or expanding existing businesses. However, the senior citizens with no assets would have no opportunities to invest, while on the other hand, financial institutions' mandate in Nepal doesn't allow senior citizens to get benefitted from their loan facilities.

Conclusion and recommendations

Interestingly, the majority of the senior citizens were actively contributing to their family economies. Having dedicated a significant portion of a lifetime working in the particular field, the senior citizens have developed expertise in their field of work, which could be helpful to the

younger generation if utilized properly. These senior citizens were found to have developed knowledge and experience in agriculture, businesses, and investments - particularly hotel and tourism management, carpentry, computer and IT, and retail business (books and stationery shops, photo studios, etc.). Besides, senior citizens were capable of delivering civic education on social norms and values that could be important particularly in the socialization process of young students.

These senior citizens started businesses without even proper guidance and formal and/or external support. They had learned from their community members, peers, and/or neighboring communities involved in similar professions. The senior citizens require training on shop enhancement, irrigation, hybrid seed, vocational and veterinary, and modern technology to improve their existing professions as well as start new business ventures. Thus, effort shall be made on awareness and foster dialogue among youth on keeping senior citizens economically active while mobilizing their hard-earned expertise. Likewise, local level government authorities and civil society organizations operating in the three districts should consider older persons as one of their major beneficiaries and initiate policies/programs to capacitate and/or enhance their capacities so they can actively engage in economic activities.

Having made progress with their works, the senior citizens saw great prospects of their current professions even in the next ten years, and highly recommend younger generation to involve in similar professions. Their professions can earn good social status in addition to a great deal of profit (besides basic needs for themselves and their families). This gives the clear impression that younger generations can benefit from the platforms created by the senior citizens as well as their expertise. To foster knowledge transfer, efforts shall be made by local level government authorities and civil societies to initiate formal/informal platforms that allow old and new generations to come together, interact, learn each other and work together for the shared goals. Existing agencies/entities could be encouraged to facilitate a training that allows youth to learn senior citizens in addition.

The senior citizens suggest youth get basic education and acquire professional knowledge and skills. As findings have emphasized education and training for youth, it is of great importance to ensure all young generations have improved access to quality education and capacity-building programs within their communities. Young generations have great prospects ahead of them but require proper guidance. Agencies with the mandate of working with and for youth should make efforts toward educating young morally and directing them towards proper career paths. The expertise of senior citizens could be mobilized for such instances as it would be effective in terms of cost and resources available.

People above 60 years of age are not considered eligible for any loan facilities by most financial institutions in Nepal. The situation is even worse for the senior citizens with no assets, leaving them with no opportunities for investment. It would be relevant for government/development agencies functioning in these districts to focus their interventions to educate and develop capacities of senior citizens on several livelihood options while advocating for their financing needs. Financial institutions, on the other hand, should extend their loan facilities to incorporate capable and active senior citizens, or at least to those who are 60-70 years of age.

The roles of the senior citizen are crucial to managing the family and society. They have valuable experiences and expertise which apply to the upcoming generation and youth. The expertise and skills of the senior citizen should be utilized to educate the new generation with tradition and cultures as well as skills that would be applicable to generate income.

The family, as well as local institutions, should work to utilize and incorporate the expertise and skills of senior citizens while will harmonize the society with the good relationship among generation as well as skills and expertise would be transferred and applicable for income-generating to the new generation.

References

- CBS. (2013). *Ageing of the Population of Nepal, Population Monograph of Nepal Vol.I.*
- CBS. (2012). *Prrliminary Report of the National Census.* Thapathali, Kathmandu: Central Bureau of Statistics.
- Chalise, H. (2006). *Demographic situation of population ageing in Nepal.* Kathmandu: Kathmandu University Medical Journal, 354-362.
- Department of Ageing and Life-Course, W. (2018). *World Health Organization.* Retrieved 9 14, 2018, from World Health Organization: <http://www.who.int/ageing/healthy-ageing/en/>
- Devkota, B. & Poudel, B. (2020). *Elderly Contribution in Employment Generation. Patan Pragya, Volume 7 no 1 ,* Patan multiple Campus
- Devkota, B. (2015, December Thu5). Role of Cooperatives and Youth Participation in Achieving Sustainable Development Goals. *Sahakari Sambad,*
- Devkota, B.& Poudel, B. (2019). Senior citizens policies and practices in Nepal. *Empowerment (A Journal of MoWCSW),*
- Nepal, H. I. (2014). *Ageing Scenario in Nepal: From Policy to Development.* Kathmandu: HelpAge International.
- NPC, N. P. (2016, October 26). *Introduction and History, National Planning Commission of Nepal.* Retrieved October 26, 2016, from National Planning Commission: http://www.npc.gov.np/en/category/about_us/introduction_history
- NRA, N. R. (2016, October 19). *About Nepal Reconstruction Authority.* Retrieved from Nepal Reconstruction Authority, Government of Nepal: <http://nra.gov.np/pages/details/about>
- Population and Development Issues in Nepal 2019,*
- Poudel, B. (2014). *Population Ageing in Nepal: An analysis of policies and practices.* Bhaktapur: Unpublished, university grants commission.
- Poudel, B. (B.S 2012). Economic Contribution of Elderly Population through their Unpaid Work. *Sahakari Sambad,* pp. 42-50.

- Toossi, M. (2012). *Labor force projections to 2020: a more slowly growing workforce*.
- UN, U. N. (2015). *Sustainable Development Goals 2030*. New York, United States: United Nations (UN).
- Washington: U.S Bureau of Labor Statistics.
- Williams, N. (2009). *Education, Gender and Migration in the context of Social Change, Social Science Research*. Elsevier and Social Science, Social Science research 38 , 883-896.
- World Economic Forum. (2014). *Matching skills and labor market needs*. Davos Klosters: World Economic Forum