The Economic & Social Contribution of the Elderly in Mauritius

A Publication of Club Le Flamboyant, Mauritius
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This book is dedicated to
the Elderly people of Mauritius
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PREFACE

The idea of conducting a study on the economic and social contribution of the elderly in Mauritius is a long cherished one. This document culminates into the implementation of one of our annual residential seminar recommendations…

The collection of articles in this publication is intended to highlight the economic and social contribution of the elderly and focuses on the potential of elderly for their economic and social contribution to their family and the society which needs to be encouraged and acknowledged. While highlighting our study on Mauritius, we have deemed it appropriate to include in this booklet, a brief survol on the international scenario because not just in Mauritius, but across the world, older people are contributing immensely to our communities as volunteers; to our families providing unpaid family care and support; and in our workplaces.

It is also an eye opener for policy makers, program managers and field workers who are associated on ageing issues to understand and promote the economic and social aspect of ageing. Given the large number of elderly who have high potential to contribute economically to the society, there is therefore a strong need to recognize this group.

It is common to hear that elderly people are an economic burden and are believed to stay in the house and it is a fact that this stigma might affect not only the objectives of the country in achieving sustainable development but may also affect the importance of the elderly in the country.

It is important to note that an ageing society should be considered as a triumph of development which means that greater longevity is a sign of economic and social progress. Older people should be seen as economically and socially valuable resources in terms of skills and experience.
Against this background, Club le Flamboyant, Mauritius aims to document and account for the social and economic contribution of the elderly in order to recognize them as valued members of the society.

We are confident that this document, being a humble contribution from our team, will enrich our understanding of the economic and social contribution of the elderly and provide valuable inputs to various authorities and institutions in formulating appropriate policies for the elderly.

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Editorial note

This booklet on the Economic and Social Contribution of the Elderly in Mauritius reflects the aspirations of our members to present to the general public an insight of the economic and social contribution of the elderly in the development of Mauritius.

While going through the pages of this booklet you will be hit by the realities of our time, by the perception of some people and the ignorance of many others relating to the subject.

This booklet is divided into 3 main parts: The first part relates to International perspectives of the subject with two international interveners well versed on the subject: Mr. Michael S.V.Rathnam, former World Bank Consultant, and Dr. S.Siva Raju, Professor and Dean, School of Development studies, Tata Institute of Social Sciences, Mumbai, India.

Part II will focus on the Mauritian scenario, with relevant facts about the contribution from government and other related stakeholders. Personal recollections and impressions from qualified persons will highlight this section.

Part III will provide a forum for our team members and other youth participants who took part in a competition on the subject, to address some of their findings and suggestions.

Acknowledgements

The Club le Flamboyant extends its warmest thanks and appreciation to all our contributors and well wishers, more particularly to Dr. S Siva Raju of the Tata Institute of Social Sciences, Mumbai, India.

The invaluable financial support of the NGO Trust Fund under the aegis of the Ministry of Social Security, National Solidarity & Reforms Institutions and the State Bank of Mauritius Ltd is also acknowledged with gratitude.
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Mauritius: A Brief Note

- Mauritius, strategically located in the Indian Ocean at the crossroads of Africa and Asia, Mauritius has significantly transformed in terms of economic and human development since its independence from the United Kingdom in 1968. At that time the country had a nominal per capita income of about US $200, while today it has become a middle-income country with a per-capita income of about US $9300. The Republic of Mauritius also includes Rodrigues which is an autonomous island with a population of around 38,400.

- While Mauritius was initially a mono-crop, low-income economy, the country transformed into a well diversified, upper middle-income country. The State is a vibrant tourist destination, catering to around 1 million visitors as of 2013. Despite its inherent vulnerability as a Small Island Developing State (SIDS), Mauritius has managed successive global crisis effectively through good governance practices, sound macroeconomic management, political stability, strong institutions and a well-developed regulatory framework.

- It is interesting to mention that according to the World Age Watch Index 2013 and the Global Peace Index 2013, Mauritius is on the top list in Africa.

- With regard to its elderly citizens, which constitute 13% of a population of about 1.3 million Mauritius State provides adequate services which include health care, trained carers and an elderly-friendly environment, increased leisure facilities and social protection schemes. All 60+ citizens receive at present a monthly non-contributory pension as detailed in Table 1.
One result of economic development is that people are living longer due to advances in medicine, improved health care, nutrition, sanitation, education and economic well-being. Being able to live healthy and active lives in our later years is a benefit not only for the individuals themselves but also for society as a whole.

“When developed regions such as Europe, Japan and North America were the first to experience this demographic transition, it is now the less developed countries, which are experiencing the most dramatic demographic change. By 2012, worldwide it was estimated that there were around 810 million persons aged 60 and over, and that this total is expected to double by 2025 and reach virtually two billion by 2050- the vast majority of them will live in what are now low-or middle income countries, and nations like China and Brazil will have a greater proportion of older people than the USA.”

“Increasing longevity is said to be one of humanity’s greatest achievements. Indeed, population ageing is a cause for celebration. The opportunities that this presents are endless as the contributions that a socially and economically active, secure and healthy ageing population can bring to society.”

In today’s society there are different views on senior citizens, some view them with admiration and consider them a valuable asset for the society, while others see them in a negative light as being a burden and costing the tax payer. The fact of the matter is that “ageing is not necessarily a burden, and it does not necessarily decrease a person’s ability to contribute
to society: older people can make valuable and important contributions to society, and enjoy a high quality of life.”

The 1996 WHO Brasilia Declaration on Healthy Ageing states that “Healthier older persons are a resource for their families, their communities and the economy.”

The elderly bring to our lives, our communities, and the world that which no one else can- their wisdom, their memories, their experience, and their history. They have lived through World Wars, harsh living and working conditions, difficult migration to new worlds, families and plagues. They are our connection to the past and to our origins. They bring with them and pass down to the next generation their culture, their religion and their language. They are a repository of knowledge. They are the windows through which we attempt to look into the past and to understand the evolution of our world up to this point. We have them to thank for our culture, our ethnicity and our identity.

The older generation is a wonderful resource for their families. In this day and age when both parents work and have young children, healthy grandparents who have retired are able to contribute significantly to the care of their grandchildren, easing the pressure on young parents and families. They add a sense of family and continuity to the next generation. In addition, many senior citizens of today are able to provide financial support to their children and grandchildren for education, housing, cars, and leisure activities.

**Economic Contribution**

International Labour Organization studies of labour force participation by older people show that, in 1993, in at least 20 African countries, between 74 per cent and 91 per cent of people over 65 continued to work. A writer on older women in India notes: ‘In fact there is no retirement for
Senior citizens are not passive and they continue to contribute to their families and communities, but their capacity for productivity is also overlooked. The work contributed by older people is severely undervalued, even by older people themselves. For example, according to numerous studies, older people volunteer for more than 13 million hours per year, which in Britain along amounts to $3.1 billion worth of unpaid work. According to an international study on aging, one in ten people in their 70s still work. Senior citizens who postpone their retirement boost tax revenues. They pay sales and income taxes; they spend money on utilities, apartments, cars, gasoline, etc., thereby greatly contributing to the economy. Senior citizens also give generously and are known to make more charitable donations per capita than other age group.

Older people engage in a variety of occupations, including farming, reading and small-scale enterprise. Older family members are also active, through often unacknowledged participants in the household economy. They look after children, do domestic work and make cash or in-kind contributions. In Russia and Romania, surveys in the early 1990s found that people of 60 spent 20 hours a week queuing in shops, freeing other family members to do paid work.

**Social, Cultural, Spiritual and Civic Affairs**

In local communities, the elderly provide voluntary services in the social, educational, and medical arenas. Senior Citizens teach in learning centres and places of worship, give music lessons, and babysit grandchildren, they volunteer at soup kitchens, food banks, hospitals, and libraries, etc., thus saving them from having to close down. Then there are many organizations such as nursing homes, senior and assisted living centres that would be hard pressed to function without senior citizens working as volunteers. Seniors also do housework, home maintenance and yard work, not just for themselves, but for others as well. They provide transportation
or run errands for others. Senior citizens also provide emotional support and friendship to those who may be disabled and house-bound.

Senior citizens help pave the way for the younger generation. Their experience, maturity and wisdom can be invaluable in many situations. They can help us avoid making the same mistakes again. More than anything, it is the knowledge and wisdom of experience which senior citizens give to the next generation and, importantly so, to the grandchildren. Children growing up without grandparents sadly miss out on a number of things—the wisdom and the patience of the grandparents, added emotional support and sense of security, and knowing they can freely express themselves, relate to the converse with the older generation (not always present between parents and kids).

The Future
In order to enable Senior citizens to continue to contribute meaningfully to society, it is equally important for the policies and attitudes of Governments and Societies to focus on ensuring the well being of the elderly by providing services that adequately cater to the needs of the elderly.

Global Age Watch Index 2013, a “first quantitative measure of its kind to focus on the wellbeing of older people on a worldwide scale compares the experiences of older people from 91 countries around the world and ranks them in order of quality of experience. The index recognizes that income, health, personal capabilities and an enabling social environment are all important aspects of the wellbeing of Senior citizens. According to the index:

• Sweden is the best place for the older people, closely followed by Norway, with Japan the only non-European and non-North American country in the top 10.
Mauritius is the top Africa Country.

The challenge for the future for policy makers and civil society is “to ensure that people everywhere can grow old with security and dignity and that they can continue to participate in social life as citizens with full rights. At the same time, the rights of old people should not be incomplete with those of other groups, and reciprocal intergenerational rights should be encouraged.”
The elderly population has been increasing rapidly across the world as a result of the population ageing phenomenon which provides both opportunities and challenges for respective countries. The policy framework in place has not always been accommodating of the elderly population in particular, with these issues often being marginalized in any given discourse. However, after the First World Assembly on Ageing held in Vienna in 1982, many countries in Asia including countries such as India, became open to considering, initiating and reviewing policies relevant to the elderly. The Vienna Action Plan on Ageing led to initiatives such as international conferences, declarations and agenda-setting discussions in a significant way and was followed through by the Second World Assembly on Ageing held in 2002 at Madrid in Spain.

While the elderly population do experience difficulties and these need to be recognized, it is just as important to also document their contribution to society which is significant. For example in developing countries, the elderly population often contribute to the livelihood of households. Further, elderly from poor households also contribute to household income from self-employed activities, while elderly from higher income households that have better access to wage labour markets contribute significantly in total wage earnings of households. There are also various self-help groups which facilitate elderly participation in society despite poverty and vulnerability, wherein elderly can access schemes such as micro-credit, livelihood grant schemes, and job training for various income generating activities to support themselves and their families too.

Although economic contribution is indeed an important part of elderly contribution to society in developing countries, it would be a very narrow approach to focus on merely the monetized form of elderly contributions.
to society. For, as with the case of women, non-economic contribution particularly in the household is valuable and significant source of support to families, despite the lack of monetary value assigned to it in the market.

These factors must not be downplayed in understanding that older people are active, contributing and pivotal members of society.

To detail further their contribution as caregivers, advisers, mediators and mentors- is invaluable but is frequently unrecognised or underreported. Often, elderly grandparents in urban areas are left to tend to grandchildren while the parents are at work, and even in rural areas this tends to be the case which both parents are busy with various income- generating and household activities. The emotional wisdom and experience the elderly offer in mediating conflict and negotiating peace is often taken for granted when it should be seen instead as a valuable resource. Studies have documented examples demonstrating that the elderly also participate by providing services such as educating local residents on health awareness such diseases as HIV and AIDS, where taboos are to a greater degree. Given their wisdom and experience, the elderly play a pivotal role in creating awareness regarding how individuals and families can protect and care for themselves and their children, given their wisdom and experience. Harnessing and nurturing such capacities is important for society, in general.

As sources of venerable knowledge too, the elderly can be looked at as a resource in time of crisis. The elderly can be seen as observant carriers of information who in violence-prone areas can detect signs of oncoming trouble. Moreover, even in times of natural disaster, older people are respected sources of knowledge in their communities, providing information on traditional coping mechanisms and/ or their experiences of previous disasters, which are invaluable as part of preparedness planning that supports disaster response.
In the end, though, we must also not be limited to thinking about elderly contribution as voluntary work, but rather see unpaid domestic work, unpaid children and other activities which elderly in India in both rural and urban areas are doing, is work. It remains to be seen how these can be calculated in market terms for research purposes, but in the meanwhile, one must take note of the many unaccounted private activities that elderly perform.

Given the many difficulties elderly experience, and the many issues associated with research the vulnerable elderly, it is necessary to carry out multi-disciplinary approaches for a more comprehensive understanding of ageing issues as well as to mainstream issues into other disciplines. This applies for policy work as well as elderly issues are part of a larger developmental agenda, and must be recognised as such if change is to come about an elderly contribution to society is to be both recognised and reported.

Glimpses on the Economic and Social Contribution of Elderly from different countries

Vijay Kumar Kissoondyal

Echoes around some countries in the world give a clear indication of the volume of involvement of seniors in the economic and social development of their countries. Contribution is often not recognized or simply not taken on board by policy makers.

In Singapore, the tightening of the supply of foreign workers gives an opportunity to change the perception about its elderly as firms hire more elder local workers. Older workers who have the experience, the knowledge and the skills find it easier to get jobs.
Mr. Goh Chok Tong, Senior Minister noted that changing perceptions about the elderly was to acknowledge their contributions in raising families, driving the economy, and passing the skills on to the next generation.

In Canada, celebrating the contribution of older citizens may be long overdue but given recent reports on the “Grey Tsunami” now is as good a time as any to remind the country just how valuable older citizens have been and will continue to be as our population ages.

Seniors also contribute to the ongoing financial well-being of their younger family members through great amounts of wealth transfer. What happens to the wealth? Much of this wealth is inherited by the children and grandchildren of these seniors. Older Canadians and so many thousands of older grandparents around the world are becoming invaluable financial providers, not financial drains.

Through their voluntary participation in the community, the economic value of their contribution can measure beyond billions of dollars. In addition to paying sales and income taxes, seniors contribute much more than their fairshare on health care systems.

In UK, a report calls for the nomination of a Retirement minister to represent older people at the highest level after research found that two thirds of elderly citizens felt badly treated by politicians. The report estimated that older people contributed almost 27 billion Pounds to society through unpaid care, charitable and voluntary work over the last year. Debates about our ageing society is conducted typically in terms of the problems and costs of supporting growing number of older people. But a study published turns that premise on its head. Far from being a burden to the economy, older people are in fact net contributors. Hospital costs for the elderly are outweighed by their positive contribution to the economy.
In India, integrating ‘silvers’ (as the elderly are termed in a report), into the workforce is not just philanthropy but common sense. It’s perfectly logical when you consider the intellectual capital that goes to waste every time we summarily put ‘silvers’ out to pasture assuming in our ignorance and arrogance that they have nothing to offer. Featured in “Harmony”, Tina Ambani believes that it’s time to realise that there is strength in numbers and there is steel in silver- India must use it to its advantage to forge a better tomorrow, economically and socially.

In Brazil, Mexico, the United States, Uruguay, Thailand and the Philippines the older persons contribute more through taxes than what they receive in the form of benefits.

In Australia in 2003 women between the ages of 65 and 74 years contributed A$16 billion and men in the same age group contributed A$10 billion in unpaid caregiving and voluntary work.

In Hong Kong the 60-79 year-olds contribute around US$ 117 million per year to the national economy.

In Mauritius, generally speaking, we may be considered more fortunate than seniors of many countries in terms of social facilities offered at various levels. We should not underestimate the valuable youth days we have dedicated to our country and our elderly are still engaged, health permitting, in enhancing and reinforcing our contribution.

After going through Robin Sharma’s book on ‘Who will cry after you die’ we are tempted to say: - “Nobody should cry” – since we are leaving behind enough resources in terms of movable/ immovable properties, our earnings and investment for future uses.
Authorities should not paint a bleak scenario whenever the issues of Elderly persons are raised - they should not be considered as a burden of our society. On the contrary where government is pouring in millions of rupees, in return the elderly are paying back to the Treasury most of what they receive from the authorities.

Instead of being tagged negatively, they should be considered as an asset and a blessing to the present society because we are still giving much more than what we receive.

An Assessment of Elderly’s Contribution: Some Observations
Yacoob Ghanty

Let us first consider the relationship between age and the desire to keep on working. This issue is very pertinently analysed by Vroom and Desi in “Management and Motivation”. They have collected statistical evidence which shows that the desire and the ability to serve do not wane with the advance of age. They find that in the 21-34 and 35-44 age groups the motivation to work is highest: 90% and 83% respectively; it declines in the 45-54 and 55-64 age groups; 72% and 83% respectively. Significantly motivation rises in the 65 and above age group: 82%. People aged 65 and over have as strong a desire to work as much younger people in the 35-44 age group.

Concretely, we may refer to modern leaders who still served their country at an advanced age: Winston Churchill of Britain at the age of 85; Adenauer of Germany at 92; Tito of Yugoslavia (now Serbia) at 91; Nelson Mandela of South Africa, at 90; Seewoosagur Ramgoolam of Mauritius at 85.
At what age is one considered to be old or elderly? This varies from culture to culture, says Robert Tailor in ‘Cultural Anthropology’. In some cultures, people may be thought elderly in their late 30’s. In others the designation of old may be at 65 or 70. The desire to stop working at 60- a normal but arbitrary retirement age in most societies- may be stronger amongst manual workers that amongst professionals. The financial incentive is there, yet, irrespective of status, the will continue to exert muscles and brains does constitute a hygiene factor at an advanced age.

Richness of experience and enhanced skills, increase the employability of many senior citizens. The latter can effectively contribute to social and economic development in areas such as education, management, financial services, health care, coaching, mentoring and so many others. Obviously there are physical and sometimes intellectual limits to what one can do. Physical games are out of reach for most men and women in their late 30’s, though it is worthy of note that one professional English player, Stanley Mathews, went on to play for a first division team, Stoke City, until the age of 51. In early 2013, a 64-year old American woman crossed the sea from Florida to Cuba- a distance of about 200km by swimming without a life jacket. It came after 4 previous unsuccessful attempts. She drew 2 lessons from this experience:

1) Never, never give up in life;
2) One is never too old to achieve anything;

Hostile nations (in this case, the USA and Cuba) can be reconciled. Human beings have the potential to help society at any age and they can transcend themselves in most field of activity.

What precedes has relevance to Mauritius as well as any parts of the world.
Since ages now, there has been a general belief that the economy revolves around the youth, their creativity, their entrepreneurship, their drive and their innovative spirit. We cannot deny that we learn all new technologies like use of tablets, smart phones, etc from our children, the early adopters of new trends. The elderly population has on the other hand been seen as a potential source of increasing expenditure and hence a major burden to the treasury. However nowadays with more access to technology, open forums, research work being undertaken by universities and private institutions on the role of the elderly in the community, people’s attitude towards the elderly is also evolving in a more positive manner. A silver lining in the cloud of elders seems to be emerging. It is now believed that the elders are definitively a gain to the economy despite having attained an advanced age.
Category of elders who continue to contribute to the economy after their retirement age

1. **Citizens having attained the age of sixty years**
   These are the group of elders who comprise of government officers, skilled and semi-skilled workers in the private sector, those who are self-employed, workers in agricultural sector, construction industry, fishermen, workers on security service sector, private and public vehicle drivers, bus and heavy vehicle drivers, as well as casual workers, household workers and housewives. A majority of these elders pursue their working activities after attaining the retirement age as they are normally the main income earners of the family and the latter are dependent on the pensioners whose state pensions are not sufficient to maintain the family.

2. **Government officers having attained the age of sixty five years.**
   Officers in this category normally cease their permanent employment on attaining the age of sixty five years and become eligible to a contributory pension. Many of them in this category of officers and workers, especially those at the higher level in the hierarchy and those in the professional grade continue working on contract basis either full-time or part-time. Some in the professional grade also take up assignments as advisers or consultants either locally or abroad in International Organisations such as United Nations Development Program (UNDP), World Meteorological Organisation (WMO), International labour Organisation (ILO), to name a few and thus continue earning a comfortable pay-packet. Professionals in this category after eventual retirement venture into entrepreneurship and thus creating new opportunities of employment to younger generation and a platform of sharing their expertise, knowhow and experience.
3. **Citizens in the private sector having attained their age of retirement.**

   A large number of citizens in this category who have acquired specialisation in specific skills tend to pursue their activity well after the normal retirement age on contract basis. A number of top management level officers of large companies and enterprises are senior members of the community and their leadership values and expertise is well recognised. They tend to cease their active working career late in life. Some of them, once retired, embark on private business thereby creating new opportunities for the younger generation. A majority of our citizens in the legal profession are in the elderly group and they tend to maintain their seats for years. This is also true for those in the medical professions who continue putting their skills at the disposal of the population.

   Under this category we must not overlook the contribution of workers such as security officers, watchmen, nurses who support private medical institutions and ‘garde malade’. Another sector worthy of consideration is that of fishermen both local and high seas who maintain an active working life well after retirement age. These fishermen work odd hours, braving the rough sea and harsh weather conditions, contributing highly to the economy of the country.

**Elderly: their role as volunteers and social carers.**

   A quick look at the volunteers in hospitals, dispensaries, old age homes, nursing homes, orphanages, non-profit associations and other areas shows the contribution made in selfless hours given to others by the elderly. A large number of elders provide services in sectors which would otherwise fall upon the health and social services. While these volunteers are providing considerable hidden value to the national economy, much of the volunteering is done on humanitarian grounds. Elderly volunteers tend to be more involved in fundraising activities due to the spare time at their disposal. Significant contribution to the community and the
neighbourhood is being made by the elders by being active members of organisations in the vicinity of their residences. Greater eagerness to volunteer and to be involved in social activities, which cannot be evaluated in financial terms, is usually seen in the elderly members of the community.

Typical examples of contribution of the elders in terms of volunteer work are:

1. Neighbourhood watch

2. Babysitting: Grandparents helping children to school and back, thus providing an important aspect of safety of children.

3. Providing advocacy and guidance to a range of people in the community through participation in old age associations.

The contribution of elders in volunteer work and social caring duties highly override the disbursement of the state in terms of pensions, welfare and health services.

**Elders: an asset not a drain**

It is high time that mindset be reoriented towards the reality that elders are a vital resource rather than a drain on the economy. It is an exaggerated belief that competence in most tasks declines remarkably with age. It can be seen that most skills can be maintained through practice, experience, focus and willingness even though agility tends to diminish with age.

The older members of the community command great respect and they act as a rallying force within the community, the local neighbourhood, spiritual groups, clubs/associations for elderly and schools where they participate as members of Parents Teachers Associations. In view of the spare time at their disposal, they participate more actively through leadership, guidance and advisory role.
Elders who have acquired vast skills and knowhow can provide their support to help reduce shortage in specific crafts and technical skills. This can be undertaken on a voluntary basis without becoming an extra financial burden to the enterprise. This is proven through the increased recruitment of elders as consultants and advisers both locally and on the international front.

One cannot ignore the productive economic input of elderly housewives through their unpaid duties in the household. They become a potential support to younger generation and children who have special needs or who require specific attention.

It is becoming more and more recognised that the present day elders have a tendency to live healthier, remain more active for a longer period and are better versed in latest technologies. This factor is of immense benefit to the community and society in which they live. Longevity is not diminishing their importance as consumers. On the other hand, it is a massive emerging market which should be tapped upon by businesses and investors.

_Elders: potential resource earners: a boon to the economy_

A large number of elderly who are still physically fit, particularly women, provide services both for the old and for those active in the labour force, including many tasks which would otherwise be provided by Government services. Just as unpaid work of women in the household needs to be treated as a productive economic input, there should also be a consideration for the economic contributions of the elderly to gain a proper assessment whether they are a net burden or gain on the economy.
Part-time and freelance employment of elderly contributes greatly to the economy. It is a known fact that a large portion of the elderly population remains highly active in the labour force even after retirement offsetting largely the welfare cost incurred on them. One fruitful avenue chosen by the elders is also meals on wheels and management of shops and cafeteria in hospitals and schools, which is highly income generating.

There is very clearly a growing need for products and services customised specially to satisfy the needs, interests and aspirations of the rapidly growing mature consumer market. Elderly is a high consumer of specialised products which creates a boost to the economy as more and more companies are catering for this growing demand.

“The oldest trees often bear the sweetest fruit”
This German proverb rightly summarises everything in just a few words.
Part II Mauritius Perspectives

**Economic Contribution of our Elderly in Mauritius**

*Christ Paddia*

Debate about our ageing society in Mauritius and abroad is conducted typically in terms of the problems and costs of supporting growing numbers of older people. Far from being a burden on the economy, a study published in Britain indicated that older people are in fact net contributors.

If ever such a research is conducted in Mauritius, it would be quite a certainty that similar results would be obtained that our elderly are net contributors to the economic development of the country. Elderly people derive their income from various sources, in particular Basic Retirement Pension; contributory pensions, income from employment and self-employment; public service pension; National Savings funds, investment among others (these are elaborated below) and that represent a significant amount of money in circulation.

Based on their financial resources, our elderly have to pay taxes such as PAYE or CPS depending on whether they are in employment or self-employment; corporate tax; Value Added Tax on the consumption of our elderly; or Custom Duty. According to the Mauritius Revenue Authority, in 2010 elderly people paid as Income tax to the Government the sum of Rs 356 million.

These taxes are paid into the Consolidated Fund of Government which are subsequently appropriated by the National Assembly to finance among others public sector investment such as construction of roads, hospitals, fire stations, police stations, schools, houses and other infrastructure. This
not only adds value to our physical assets but contribute to boost our Gross Domestic Product while providing jobs to the unemployed.

On the other hand, the amount of financial resources that are saved in financial and non-financial institutions by our elderly provide a significant amount of ready cash that are available to these institutions for lending to investors either to expand their business or to invest in new markets. This creates a multiplier effect in the economy as the increase in investment will bring about higher income and higher job creation and will be beneficial to our country; thus making our elderly a net contributor to the economy.

On this basis, we should not consider the benefits paid by Government to our elderly as merely a transfer income for which there is no return. On the other hand, the benefits paid to them are their dues which represent the dividend to which the elderly have a right to claim for contributing to the economic development of Mauritius.

The following are list of dividends that rightfully accrue to our elderly.

(i) Basic Retirement Pension – BRP (first pillar of our pension economy)

Basic Retirement Pension, also known as old-age pension, is payable to every Mauritian citizen aged 60 years and above, subject to certain residency conditions.

As shown in the chart below, the number of old-age pensioners, which stood at 161,219 as at end 2011 increased by 5.4% to reach 169,847 as at end 2012. The old-age pension cost government Rs. 7.98 billion during 2012 representing an increase of 11.3% over 2011. There is an average increase of 7,300 beneficiaries every year. As at Dec. 2013, the number of pensioners has increased to 177,302 and an amount of Rs 8.6 billion has been earmarked in the 2014-Programme-Based Budget for payment of BRP by the Ministry of Social Security.
A forty years’ projection indicates that Basic Retirement Pensioners would more than double to reach around 368,000 in 2052 and the amount disbursed is expected to increase to Rs. 18.1 billion.

(ii) The second pillar of our Pension system comprises the National Pensions Fund (NPF), National Savings Fund (NSF), pension fund of Statutory Bodies and the Civil Service Pension Scheme.

(a) The National Pensions Fund

The National Pensions Scheme, introduced in 1976, provides for the payment of contributory pensions to those employees of the private sector who have contributed to the National Pensions Fund (NPF). As shown in the chart below, there were more than 311,000 employees in 2012 who have contributed to the NPF while contributions received from both employees and employers amounted to Rs 2.47 billion. Furthermore, as at 31st December 2012, total net assets (size of funds) of the NPF rose by 7% to attain nearly Rs 80 billion. The amount paid to beneficiaries of contributory pensions which was Rs 1.85 in 2012 is expected to increase to Rs 1.9 billion in 2013.
(b) National Savings Fund

An amount of Rs 317 million had been paid to some 8,100 beneficiaries in 2012 as lump sum from the National Savings Fund.

Together, the NPF and NSF have a total asset portfolio of Rs 100 billion. The core holdings for both NPF and NSF comprise local Treasury bills, treasury notes and Government bonds which continue to be the largest investment of both Funds (60% for NPF and 75% for NSF). Being the largest buyers of those investments, these Funds contribute significantly to the borrowing requirement of Government and thus contribute to the socio-economic development of Mauritius.

(c) Public Service Pension and gratuities

Officers who retire from Government service are paid pensions and gratuities. In 2013 a total amount of Rs 4 billion was paid as pensions and gratuities. For 2014, a total amount of Rs 4.6 billion has been allocated in the 2014-2016 Programme-Based Budget. As regards employees of Statutory Bodies contributing with the State Insurance Company of Republic of Mauritius, 2008-2012
Mauritius (SICOM), they are also paid a lump sum and pensions on their retirement
(d) The pension funds of Statutory bodies and local authorities are managed by SICOM. An amount of about Rs 1 billion is payable as pension.

(iii) The third pillar of our pension system comprises the Sugar Industry Pension Fund (SIPF), other pension schemes set up by employers to supplement NPF beneficiaries and Personal Pension Schemes. It is estimated that an amount of Rs 0.5 billion is paid as pension under the pillar

(iv) Income from employment (wages & salaries) and self-employment

Our elderly are involved in practically all categories of jobs such as security guards; planters; accountants; doctors; barristers; notary; dentist; economist; engineer; financial adviser; journalists; educator; nursing officer. There is currently no statistics on the total income derived by the elderly in paid employment and self employment. It is worth noting that according to the Statistics Mauritius Survey, 11% of the elderly population were in employment; 25% of the working elderly were engaged in elementary occupations and another 24% of them were working in the service/trade sector; Around 27% of the working elderly were in wholesale and retail trade sector and 25% in agriculture.

The income generated through employment and self employment of our elderly contributes to increase the Gross Domestic Product.
(v) Income derived from investment in Treasury bills, Shares and Bonds

Our Elderly also invest in Treasury bills, shares and bonds and this not only represents a stream of income to them (an addition to the GDP) but also an investment which will contribute to the economic development of the country.

Conclusion
The whole pension system in Mauritius represents a substantial amount of financial resources of annual pension pay-out of over Rs 15 billion in circulation, representing 4.3 % of GDP and 15% of public expenditure. This represents a wide pension market which contributes to creating a dynamic economy geared to achieve a sustainable, inclusive and balanced long term growth. Our elderly’s contribution to our country will enable Mauritius to move from a Middle Income Country status to the level of a High Income Country within the next 5 years

Government of Mauritius: Efforts in ageing issues
Jayraj Ramjada

Government has been and remains the key player to support welfare and aid programmes in favour of the elderly. Certainly the roles of Non-government organizations and the private sector in supporting elderly people should not be ignored. There are a number of NGOs which are actively engaged in caring and supporting elderly persons suffering from various health related problems such as Alzheimer, diabetes and advanced age. Although most of the NGOs rely on Government for obtaining financial and other resources they need to pursue their mission, their dedication and commitment of the volunteers remain the driving force in bringing out the results so much needed to change the lives of the elderly.
The current strategy
The support of all the elders within the Mauritian Society has remained the declared mission of all successive Governments, since the country became independent in 1968. Over the last ten years, the thrust towards giving still further support to senior citizens has not been relaxed. The statement of the Prime Minister to “continue to support our elders and give them their due respect” which appeared in the “Album of centenarians 2009” is a testimony of how the Government intends to treat all senior citizens, who have contributed to make the country what it is today. Only the allocations paid over the years as basic retirement to all those reaching the age of sixty, is a stark reminder that the state will not flinch to support our elders.

<table>
<thead>
<tr>
<th>Age Range</th>
<th>1995 (Rs)</th>
<th>1996 (Rs)</th>
<th>2012 (Rs)</th>
<th>2014 (Rs)</th>
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<td>60-89 years</td>
<td>675</td>
<td>1000</td>
<td>3350</td>
<td>3623</td>
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<td>90-99 years</td>
<td>3900</td>
<td>3900</td>
<td>9975</td>
<td>10789</td>
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<tr>
<td>Centenarians</td>
<td>4000</td>
<td>4000</td>
<td>11320</td>
<td>12300</td>
</tr>
<tr>
<td>Total Budget</td>
<td></td>
<td></td>
<td>7.25 billion</td>
<td>8.6 billion</td>
</tr>
</tbody>
</table>

Table 1: Basic Retirement Pension
Source: Ministry of Social Security, National Solidarity & Reforms Institutions

The Ministry of Social Security is currently engaged in implementing a range of plans or programs - all aimed at uplifting the status and dignity of our elders. In fact the Ministry made a major re-think of its policies and philosophy in support of the elderly following the “Madrid International Plan of Action 2002” which was an important milestone for many Governments across the world. The major strategy was made public in 2001, when the Ministry published its first “National Policy on Ageing”, as an instrument to pursue the Madrid Declaration and in 2008 a revised national policy as an instrument to pursue the Madrid declaration 2002.
The remarkable feature of this new shift is the change in focus which the Ministry places on the various forms of assistance offered to elderly people. The centre of focus is no longer just tangible benefits based on monetary value. The aim seems directed towards bringing more intangible benefits to enhance the status and respect of our population of elders.

The mix of both tangible and intangible benefits is well summarized in the pronouncement of the Minister of Social Security as it appeared in the revised “National Policy on Ageing” 2008. The policy goals of the Ministry would henceforth be to:

- Deliver a tripartite package of universal social pension, free healthcare and non discriminatory laws and practices;
- Disaggregate and disseminate data by age and sex for targeted policy formulation
- Support older people to advocate for their rights
- Integrate older people’s rights into other policy processes
- Encourage the donor community to support programs that realize older people rights through international assistance and
- Systematically address older people’s rights within the UN human rights system.

This new policy document expected to guide the Ministry in framing the new measures in favour of the elderly, extensively outlines the future intentions of the Government. It is certainly not the intention in this publication to reproduce in as much details, all the future plans of Government in support of elders. It is nonetheless considered important to at least produce the main highlights of what Government plans to do in the years ahead.
An Outline of Support Measures

Government has shown, an unwavering commitment to attend to the needs of the elderly, and resources devoted to that cause have increased from one year to another. The package of deliverables meant to enhance their quality of life, has innovated over time and any observer would admit that that the Ministry of Social Security has been imaginative in its package.

To any foreigner, the Ministry would appear to be overgenerous towards the elderly and especially to those who are such or incapacitated. Yet in its 2012-15 plan, the Ministry has pledged to show yet more support towards those who are retired, after having contributed during their working life to the economic development of the country. An attempt is made in this section to outline the main support measures which the Ministry of Social Security has put in place to enrich the quality of life of our elders.

Free transport and Basic retirement Pension

Elderly persons, over the age of sixty years, enjoy the privilege of travelling freely on public buses, irrespective of the route they choose. This measure has enabled elderly persons to better spend their leisure time by visiting friends, relatives and places of entertainment and leisure, such as public beaches.

Additionally, elders beyond the age of sixty are entitled to a monthly universal pension of Rs 3623 which is adjusted upwards as they move to higher age brackets. Although the amount is modest, it represents an additional income to what they might be earning already.
Other direct benefits

A range of direct or indirect benefits are given in specific cases to elderly citizens, and these include:

- Carer’s allowance

- Rent allowance to elderly persons living alone and receiving social aid

- Free issue of assistive devices such as wheelchairs, hearing aid and spectacles for deserving cases

- Free visit by doctors to all elders aged 90 years and above and to those above the age of 75 years who are bedridden or Rs 6,000 yearly.

- Funeral grants of Rs 4671 to relatives of deceased persons after applying a means test

- Income support to needy elderly in specific circumstances.

Vaccination Campaign

All elderly people above the age of sixty-years are entitled to receive free vaccination to help them build immunity against seasonal flu and the H1N1 virus. Around 83,000 elderly persons received vaccination in 2013.

Computer Clubs

Elderly persons are being encouraged to acquire computer literacy, as a means of better utilizing computers to enhance their quality of life. This program, run jointly by the Ministry of Social Security and the National Computer Board has achieved wide popularity. Indeed the rising interest
of the elderly in attending these programs, organized in the existing 20 Elderly Care Centre, is proof of its growing popularity.

**Protection of Elderly Persons Unit**

This Unit was set up by Government with the objectives of preventing and stopping all types of abuses towards elderly persons. It has so far yielded positive results.

**Health Clubs for Elderly Persons**

25 Health Clubs for Blood Pressure and Blood Sugar tests and advices on various health problems have been established all over the island.

**Residential Recreation Centres**

3 Residential recreation centres have been set up in the West, East and North of the country for the welfare of senior citizens and this project has been a big success. A fourth one will be constructed in the South in the near future.

**Centre for the Severely Disabled Elderly Persons**

There also exists a Centre to cater for the severely disabled elderly persons where 32 persons can be accommodated.

**Senior Citizens Council**

This Council is a parastatal organization meant for senior citizens of 55 years of age and above who benefit from various activities organized for their welfare. There are at present about 750 senior citizen associations.

**Special Fund for the Welfare of the Elderly**

This is another organization falling under the Ministry Of Social Security whose main objective is to raise funds to finance projects concerning the elderly.
Observatory on Ageing

The Ministry has created an Observatory on ageing to conduct regular studies and make precise assessments of the problems and the changing needs of the elderly. Its reports will help the Government in reviewing and adjusting current policies to make them more focused on elderly welfare. The Observatory may also help other Ministries in fine-tuning their ongoing policies which directly or indirectly has a bearing in the lives of elderly persons.

Legal Counselling

This is an area where elders face huge difficulties in finding redress to their problems. Those who have assets or are managing property often face difficulties and paying for and obtaining appropriate legal aid in defending their interest. By providing free legal aid to elders in need of it, the Ministry is in fact filling a void which, for long has remained unattended. Many elders, who are owners of assets, are helpless in protecting themselves from relatives and neighbours who try to exploit their helplessness to their own advantage.

Elderly People and their Economic and Social Contribution in Mauritius

Professor Soodursun Jugessur GOSK, CSK

Introduction

Within five decades GNP per capita in Mauritius has increased more than tenfold to US$ 9,300 at present and with this the social fabric of family life has been deeply marked, with the elderly hardly integrated into the family unit. This is all the more prominent when we see that with reduced birth rates, families now tend to be nuclear, and parents and grand parents are being slowly marginalized and often neglected. At the same time the number of the elderly people is increasing so rapidly
that the entire population structure tends towards more like a distorted pyramid with the base shrinking and broadening of the sides. Within 20 years the elderly population in Mauritius will increase from 13% to 20%.

This calls for stock-taking and alerting authorities on the way ahead.

The economic and social contribution of the elderly people over their lifetime as active citizens has been immense, to say the least. It is thanks to their hard labour and commitment to educating their children that we now have a better qualified labour force able to generate income by innovative means. We have moved from an agricultural economy to one where tourism and financial services are prominent, and soon we will have a blue economy by exploiting the resources of the vast expanse of our territorial sea.

In spite of this immense contribution to the economic and social development of our country, we have now a situation where we have to think afresh about our duties and responsibilities towards the elderly.

The facts of history

Since the colonization of Mauritius the immigrants who settled behind after the end of their contract to labour till old age and associated debility would lead to their demise. The extremely difficult conditions in which they lived and worked are not known to present generations, who enjoy a much easier life, with most social protections provided by the government. Every drop of their sweat and tear that has watered our land is worth hundreds of thousands of rupees in current economies. This fact should not be forgotten when we assess the present state of economic development, and due homage should be paid to those ancestors.

Were it not for their contribution to the survival of agriculture in those hard days, Mauritius would not have developed towards an industrial and
financial economy that is flourishing presently. Starting from scratch they saved every cent to afford a hut, then a small plot of land, and then starve to educate their children, develop small scale industries and enterprises, and participate in the economic development of the land. The spirit of exploitation and boycott by the ‘plantocracy’ did not thwart their determination to struggle and improve their lot. Today we have magnates and successful entrepreneurs who compete with the sons and daughters of those same colonizers. But we should not take things for granted. The future has to be based on present status of the elderly. It is only when we know our past that we get inspiration to double and treble our efforts.

**Present status and Pressures in family life**

Family pressures increase when, because of rapid rise in cost of living and the inability of the salary scales to match such rise, members are not able to meet the costs of their basic amenities. The disparity between the rich and the poor is fast increasing, and just to ‘keep up with the Jones’, people tend to spend more than what they earn. The good old dictum of ‘cut your coat according to the cloth’ is hardly the norm. And our schools and colleges with their loaded syllabi and examination-oriented teaching and learning, are hardly providing the value-based education that is required. Teachers are more concerned with their private tuition and with examination results than with proper education. With the result that working people and members of their family often face situations of conflict and family pressures builds up. In the process, since the bread-winners are the products of this very educational system and are influenced by western life-styles, their attitude towards the care and support of the elderly is often negative. They have their own priorities dictated by the society outside, and in the process the main losers are the elderly parents.

To add to the problem, the heavy unemployment situation and the closure of factories are increasing the pressure within the families. Younger people who are unemployed are getting addicted to drug and becoming violent. When family pressures become intolerable, elders are often
evicted, or sent to homes, or left to fend for themselves

Elderly persons as burdens

Elderly persons who are physically dependent and rely on helpers to enable them to eat, drink, go to the toilet and move around are the most unfortunate ones, as family members tend, with time, to neglect them. Family members have their own occupation and obligations and feel constrained to stay behind and take care of these elderly handicapped people. The emotional bonds are loosening.

Appropriate living environment

Older people need to live in an environment where they are loved, accepted, and where they can share their own feelings and ideas, and be useful. The location has to be appropriate. For this it is necessary to integrate them within families where their children and grandchildren can accompany them through thick and thin. The NGO Sukhi Parivaar is presently promoting a program in this direction, and making a plea to government to ensure that new houses have a special room with necessary amenities to accommodate the elderly.

Conclusion

Forgetting the contribution of the elderly in the economic development of Mauritius tantamounts to forgetting our roots, and those who forget their roots soon drift with the flow of society and tend to mediocrity. There is urgent need to educate the population so that they understand the sacrifice undergone by their elders, respect and love them and resolve not to neglect them. It is their sacred duty to integrate them within their families and make their lives pleasant and happy. Their blessings are worth millions!
Economic development of Mauritius: a Personal Recollection of the Early Days

Regis Yat Sin GOSK.CSK

The beginning of our journey on the road of economic development was clouded with uncertainties. By dint of hard work, our elders gradually overcame these difficulties to create a solid foundation for the modern Mauritius we know today. The following are some of my personal recollections of those early days— which the present generation may be less familiar with.

1. Interestingly, it was not until 1966, I think, when Mauritius took the first step to adopt a national strategic plan, with objectives for its long term economic development. This plan was embodied in a quite sober-looking document with the title “A Public Sector Investment Program for Mauritius 1966-70”, which had been prepared by a team led by Professor Brian Hopkins, a distinguished economist who was the head of our then newly setup Economic Planning Unit.

2. Financial resources were scarce. The country was still struggling out after the aftermath of disastrous cyclones, Alix, Carol, etc of the early 60’s. Apart from its sugar industry, our economy was basically agricultural with no other industry of note and without any industrial culture. Unemployment was a high 25% of the active labour force. Our GDP per capita, if I remember well, did not exceed US $400 (compared to about US $ 9, 000 for the year 2012). In fact that was the economic legacy the country had inherited from the British administration, at the time it was preparing for its independence.

3. Looking back, it is remarkable that Mauritians as a nation reacted with great character and a sense of discipline to all those stresses.
In fact, under the enlightened and wise leadership of its political leaders, the nation bravely rose to the challenge.

4. I still have vivid memories of some of the major projects undertaken in those early days especially during the late 1960’s and 1970’s. Mauritius was abuzz with initiatives in all fields. We had good wise political leadership but we also had a dedicated public service, an adaptive private sector and a new emerging class of independent entrepreneurs.

5. We made our first steps into industrialisation, created an export-oriented textile industry; we invested into international tourism; we learned about new concepts such as international marketing strategy, world class management and transfer of know-how and technology. Originally, two industrial estates were set up at Plaine Lauzun and Coromandel, but very soon the whole island was transformed into an extensive export processing zone in order to meet increasing demand for new textile factories, and more importantly, to spread development and job-creation opportunities across the country.

6. The Central Government played its leadership role fully. Major essential infrastructure works were implemented. The network of water and electricity supply was extended to the remotest corner of the island. New key institutions were created to promote entrepreneurship, investment, economic and social dynamism. Our communication infrastructure with the outside world such as the port, airport and telecommunications were modernised. More significantly, over education, health and social services were made more accessible to the common people.
7. Those were formative and very creative years, when the foundation for a modern Mauritius was made.

8. It is also fair to say that the drive for economic development was matched at the same time with judicious social policies aiming to spread more social justice across the nation: a sound balance that characterises policy-making of Mauritius to this day.

9. Despite prevailing financial stringency, Mauritius embarked on an impressive range of ambitious projects, programmes and social initiatives that were to prove so decisive. Combined together, they eventually gave to Mauritius the enabling platform to achieve its present economic and social success. Indicatively, some of those major projects may be mentioned here:-

(a) In the financial and business sector, key institutions, such as the Bank of Mauritius, the Development Bank and later the Stock Exchange were established.

(b) In the education and health sectors, the creation of the University of Mauritius as a developmental institution to build up our human resource capacity. On the other hand, the Sir Seewoosagur Ramgoolam hospital was opened in the north of the island, and this hospital has become today the centre of a world class cardiac surgery unit. To promote home ownership, institutions like the Central Housing Authority and the Mauritius Housing Corporation were put into operation.

(c) On the major infrastructure side, we may note the building of the M1 motorway, the Plaines-Wilhems sewerage scheme, the extension of electricity and water supply to every home in the rural areas.
10. Our modern success rests on their hard work, their spirit of self-sacrifice, their sense of the common good and their deep love of their motherland. They created the foundation of what is now known as Mauritius’ success story. To-day, we must have grateful thoughts for those great political leaders, administrators, private entrepreneurs, public servants at large, all those simple honest workers, in a few words, our whole civil society, for the legacy we have inherited from them.

11. Economic success has today radically changed the whole face of Mauritius and our citizens’ quality of life- to an extent unimaginable a few years ago.

In a conclusion, I wish to say that, as a people, we are too often self-critical and unjustly self-disparaging. In reality, our nation has to its credit so many accomplishments, so many high social values and human qualities that we can be proud of. Ours is a country that is endowed with a fine national character. Tolerance, solidarity and compassion are strong traits of our nation. Our duty today is to remain ever positive about our homeland and, as they say, we have the task ‘to keep it whole and up’.
Impressions of successful Elderly on Age-related issues and their economic and social impact on our society

Extracts from Interviews

Introduction

This article aims to provide glimpses on the impressions of a selected group of persons on a number of issues related to old age. In conducting this exercise a group of retired individuals with widely different economic and social background was chosen and invited to respond to a set of similar questions having a bearing on age-related issues. The group was deliberately kept limited in size in order to avoid an overload of ideas which could make this article unduly lengthy. The emphasis was rather on ensuring that the group was as representative as possible of the various existing professions and trades.

Hon. Mrs. Sheilabai Bappoo GOSK, Minister who occupies the portfolio of Social Security for a number of years, has clear views on many of the problems to which elderly people are confronted and that elderly people often remain talented and skilful even after retirement and should spare no effort to exercise this talent to benefit themselves, their families or the wider society.

The presence of elderly people within large extended families can, according to her affect the dynamics of family life in a number of ways. It is often the case that elders are coerced by their own children to act as baby carers which, in itself is a stressful activity. However, more elders accept responsibilities voluntarily and with love, relationships remain harmonious and elders are then viewed as a symbol of family values and peaceful co-existence.
The Minister is also supportive of the idea that those elderly with experience and abilities should somehow be allowed to engage in any form of either part time or flexible employment thus putting to good use their vast accumulated experience.

**Dr. Rajen Ramcharitar,** still serving the medical profession, assesses family-related problems by casting a personal view on them, especially after having witnessed the sufferings of elderly people who happened to have been his patient. On a personal note, he is favourable to the idea that retirement should not be viewed as an end to active professional life. In his own case, he considers that as long as his health allows, he would continue to perform private practice.

Regarding the idea of whether the elderly can perform gainful activities, Dr. Ramcharitar sees no harm provided their health allows them to do so. However, for those who want to serve society freely or against a token payment, he feels that government should devise schemes that can keep them somehow employed with regard to providing more security and protection to elderly people, he suggests the construction of more homes, the setting up of private clubs, day care centres, the smoothening of road pavements within inner cities and teaching school children to always respect and assist elders needing help.

**Mr. Yusuf Abdullatif,** former Permanent Secretary, shares many of the views held by the other interviewers. For him, old age is an opportunity for the elderly to do things which they dreamt to perform during their younger days, but simply did not, because of lack of time or money.

He concedes that giving employment to elders is not always well viewed by the younger generations especially at a time when unemployment is high. He personally is not opposed to the idea that old persons who
manage to find jobs can opt to remain employed to supplement their pensions. Mr. Abdullatif feels that it is a good idea to keep elders to stay within large families and help in looking after their grandchildren.

Mr. Abdullatif views that retirement should not be seen as a milestone which brings about an abrupt change in life. Having elders within the family make then the repository of moral and ethical values which keep family members bonded.

With regard to the security of the elderly Mr Abdullatif suggests that given their frail health and mental faculties they need more protection, both by the state and family members.

Mrs. K. Devi Deepchand, Social Worker, shares the views of the other interviewees regarding post retirement employment by elderly citizens. Although such employment becomes a source of additional income to them, their efforts should be seen more as an economic contribution to society. According to her, being engaged in a job helps to keep them healthy and in contact with people with whom they have the opportunity to share their experiences.

Those families, who keep their elders, enjoy a number of benefits. Not only is this a recognition of love towards them, but those elders do contribute immensely by looking after grand children, helping in household duties and even contributing to the family budget.

On a personal note, she feels that she would continue with her active life as long as her life permits.

Mr. Raj Ghoorun, former Police Superintendent, feels that active life continues after retirement and even venture to provide an extensive list of activities which, he considers, elderly people should be encouraged to
undertake. He upholds the view that those retired persons who choose to engage in some form of gainful activity should be favourably supported for. The additional income helps in maintaining their standard of living and the normal pleasures of life such as running a car and going on trips abroad.

Mr Ghoorun has precise ideas of what the state can do to help engage in helpful activities, those elders who have the ability and willingness to further serve society. He makes some valuable suggestions about how to strengthen the protection of the elderly. He suggests, for instance, that crime related data currently in police custody should be analysed to understand the variety of circumstances leading to violence and crime perpetrated on the elderly. He also considers that the police should strengthen vigilance in areas where elders are more prone to be attacked, for instance near banks and post offices.

Mr. Ahad Foondun, former Education Officer, is a proponent of active life after retirement, which remains a means of keeping in touch with young persons.

He enjoys spending time with his grand children and like many of his friends, who are now retired; he manages to keep himself busy. He makes reference to his own experience as an educator to show how lecturing and tendering proper advice can help to bring down the level of violence among the youth.

On a personal note, he seems to be happy to live the way he does and tries to adapt his attitudes as he ages. Overall he is satisfied with the efforts made by the Ministry of Social Security regarding the protection of the elderly, although he admits that there is room for more efforts.
Mr Paul Thomas, Fisherman, has a fairly simplistic view of how elderly people should manage family-related problems. Thus being a self-employed fisherman, he cannot even think of retirement. In fact, he needs the revenue he derives from fishing to supplement his old age pension, in order to sustain his family.

He says he gets on well with persons who are young as good relationships, according to him, depends on one’s personal outlook to life. Given that he lives alone with his wife, he has no responsibility of looking after his grand children.

He feels that for those who wish to work after retirement, training is important to allow them to adjust to new work environments. He also believes that in Mauritius, the elderly in general, are playing a useful role in the transmissions of moral values. He feels that he would continue to work as fisherman as long as his health allows him to remain physically active. He holds the view that the state should do more to protect the elderly citizens from becoming the victims of crime and violence. He suggests that there should be special media programs designed to advise elderly people of their rights and of ways to protect themselves from oppression.

Mr Jeet Seetohul, Jeweller, as a person of fairly advanced age (76 years), considers that remaining active and living a spiritually balanced life is the best way to remain in good health. He manages to be friendly with people of younger generation and considers that elders should support them and show them the way to prosper in life. He also supports the view that elders should be given all the chances by their children to live peacefully after retirement but considers that looking after grand children can bring enrichment to their lives as long as this happens without external coercion.
Part II – Mauritius Perspectives

The above elderly persons have managed to maintain good health and are still engaged in activities which bring economic gains both to themselves and their families. They are generally highly skilled, and at the same time less demanding towards their employers for high salaries and benefits. More important than the economic contribution of the elderly, is their role in maintaining cohesion within the family and the wider community. They are, in a way, the custodian of moral values, which are so badly needed at this current time when materialism is becoming a strong driving force of community life.
Part III
Other Observations
The Elderly can be the Givers

Rajeswara Duva-Pentiah

The one side of the coin is the regular talk of the ‘demographic time bomb’ when referring to the impact of the rapid-growing elderly population around the world is undeniable that the challenges ahead will be daunting for the younger population, civil society and Governments.

We can be optimistic since we are now conscious of those challenges and that every partner is doing its part to prepare for the future. I would think that, on a global perspective, things will get better for the elderly.

One of the good things that may happen in the medium term horizon or, at worst, in the long term is the perspective of a UN Convention on the rights of the Elderly.

The talk is on and I believe that though it might take some time to realise, in view of its lot of implications, we can see light at the end of the tunnel. It is a question of time.

The other side of the coin is the vast resources that our elderly represents for society. The dictionaries that they are only need to be opened and tapped. The experience and expertise acquired throughout a lifetime is available for anybody to grasp. Having achieved everything in life, the elderly does not need a thick pay-packet, fringe benefits, perks or other privileges.

The opportunity should be taken by one and all, particularly the civil society, to tap those invaluable resources at nearly no cost.
My appeal to one and all, be it in the public sector, the private sector or the civil society, is to maximise on those resources in their quest for a better future of the vulnerable

Positive Contribution of our Elderly

Ms Arlette Freyneau

According to the Population Census 2011, it is noted that during the past ten years, while child population was going down from 25% to 10%, the elderly population aged 60 and above had increased from 9% to 13%. As elderly persons become greater proportion of the total population, they will have to become a greater force for the country- politically, economically and socially, to continue to develop our country.

In order to let elderly persons continue to help the economy of the country, there should be changes in policy and perspective.

Retirement age has already been changed, it will be 65 years instead of 60 years, and so if they will continue to work for five more years, elderly people will continue to contribute in the economy of the country.

After retirement, a number of elderly persons continue to work, some find a new job, and some start their own business.

Those who were doing their private work continue to do so even if they are in older age. So it is a continuation of economic contribution.

A number of elderly persons also take care of family members, productive subsistence work, household maintenance and voluntary activities in the community etc... Although these activities cannot be readily measured in the economic terms, they will still help the economy of the country to develop.
It is felt that elderly persons will continue to become a greater proportion of the total population in the future years, a census on the elderly population should be taken to have an idea about what should be done to stop a coming down of the economy of the country. For example: If the elderly persons remain healthier for a longer period, and they have the opportunities to make a positive contribution through work and volunteering they will continue to develop the economy.

Elderly persons should be encouraged to join organisations, and try to participate in decision making at all levels of the Government.

*Our Elders in the Welfare State*

*Ehsan Hosenie*

The most significant, most consequential and most fantastic contribution of the elderly to the economic and social development of Mauritius is the creation of the welfare state indelibly bound up with the historical experience of the Mauritian people during the 1960’s after the catastrophic cyclone “Carol”.

A system whereby the state undertakes to protect the health and those in financial or social need, by means of grants, pensions and other benefits”

The Social-Democratic-Economic model provides an extensive range of services and covers individuals for a wide range of earning-related and economic benefits. This welfare system is a partnership between the state, the individual, the families, community, voluntary provisions and employers taking into consideration the economic perspective.

It is a middle way between socialism and capitalism in order to adapt social and economic welfare to the realities of Globalisation. It was
implemented by both common sense and economic responsibility. Family allowances, labour laws, health services, old age pensions, running of orphanage and old-age homes, hospitals and shelters were introduced.

The elderly encouraged the program from ‘Welfare To Work’ offering training, education and work experience to achieve a rapid transformation of labour force from dependency to useful employment for the economic prosperity of the people. Welfare state perceptibly contributed to social justice, greater equality, democratic stability and economic growth. Modern economic studies have confirmed the redistribution effects of the state where a reduction of the economic inequality was significantly noted.

Due to elders influential extensive powers there was a fundamental shift in economic power as full employment in the 1980’s gave the working class an unprecedented potential influence over policies and politics. Then, the Trade Union influence became more significant too. Owing to lack of local labour, foreign work-force was allowed to compensate this economic situation due to the introduction of the 40hrs/45hrs work/weekly.

The Welfare State served the middle class so well that in the 1990’s there was a consolidation of this system through more benefits in terms of: maternity and child welfare, free health care, free secondary and tertiary education, free transport, revised and increase of old-age pensions, housing problems tackled and in many other aspects. This unique economic move went direct to a new and ideal society.
The Contribution of the Elderly to the Economic and Social Development of Mauritius: Some Suggestions

Dr Jacques. A. Cunnusamy

It is agreed by one and all that the ageing of the population throughout the world will have a direct impact on way of life of people living on our planet, and Mauritius is not an exception.

In fact at present the elderly constitute 13% of the whole population as compared to ten years back when the elderly represented 9% of the population. This percentage will rise up due to low birth rate and an increase in life expectancy. In fact according to the forecast of demographers, by the year 2022 the elderly will represent 17% of the population.

This will have a considerable impact on the economy as the ratio of the working age to dependants will decline to 3:1 over the next decade - a burden which will not be sustainable both for the working age group and for the economy in general.

To many people, retired persons are considered as a burden to society, as they will be living on their retiring benefits, and will no longer be productive. It is also considered that there will be considerable pressure on the health care system which is free in Mauritius. On the other hand, if an elderly person rejoins the labour market after retirement, he is often considered to be occupying the place of a member of the younger generation, thus increasing the number of unemployed.

However, a closer look at above issue reveals that the elderly are contributing a lot to the economic development of our nation and can be considered as an asset to society at large.
Part III – Other Observations

The know-how of elderly artisans is transmitted to the younger generation for example handmade jewellery, straw hats, paintings, handmade gifts and souvenirs and other craft objects. Our elders are active in the agricultural sector. They work in the sugarcane fields. They are also active in the production and marketing of fruits, vegetables and the products are sold at reasonable price and thus contribute to the growth of the economy.

Elder’s experience in various fields has been acquired for years and can prove to be really useful. Retired teachers, nurses remain active in their respective fields; even police officers continue their activities as security guards after retirement.

Transmission of ancestral values has always been through our elders. Our senior citizens also serve a baby sitter, and help young children in their education while parents are busy at work.

The elderly serve as Venture Capitalist and Angel investors for young entrepreneurs starting a new business especially those elderly people who have entrepreneur and leadership skills. Using their savings, they can contribute financially to the materialisation of projects of the young generation.

As any member of society, the senior citizens spend their income and pension, and thus contribute to the development of the economy.

The elderly can act as ambassadors to various causes in the community. They can raise awareness on crime, pollution and other health hazards. They can provide help through the assistance and support of the disabled and handicapped persons in the community. They can also participate in community watch activities especially during day time when people are at work and their houses are left unattended. This can help to lower crime rate.
The traditional ways of food preparation is transferred to the young generation by the elderly thus contributing to the transmission of cultural heritage as well as helping in the development of tourist industry (Table D’hôte) where the menu is prepared and consumed in the traditional style.

I believe that our elderly, after retirement, should be given training in various fields of economic activity especially in the tertiary sector which is fast expanding and can contribute more in the economic development of the nation. This includes Trade, Hotels and Restaurants, Transport and Communications, Financial Services, Community and Personal Services.

The setting up of a “Golden Age Group” regrouping our elders who have been active in various fields of activity can also be envisaged. This group could advise the authorities on various problems affecting the society, and help find solutions to those problems.
Extracts from Projects presented by young people who participated in the Competition on the subject “The Economic Contribution of the Elderly in the development of Mauritius’ organized by the Club in 2011

• We thus find young elderly of 60-65 helping their older parents of eighty years or above economically. On the other hand, family solidarity translates itself not only through economic aid, but also through goods and services, such as transfer of land and houses from the old to the young. Vehicles are also donated by the elderly who give up driving or change of a new car just as they reach their pensionable age.

• People aged between 60 and 80 contribute more than expected to the economy in volunteer work, family care and social harmony. A melting pot of the world’s oldest civilizations, Mauritius is a rare example of social peace and unity in a multi-cultural society. Mauritius has a uniquely inclusive society, made up of several different ethnic and cultural backgrounds that live together in an atmosphere of relative tolerance. After that the elderly people falls under the “wisdom” class; a quick look at the volunteers in hospitals, nursing homes, non-profits, government and other areas shows the contribution made in selfless hours given to others by the seniors involved as they have more time to devote to themselves surely. Many volunteer organizations would collapse without the help of older people, some of them quite a bit older. Furthermore, according to a report carried out, older people provide financial, practical and in some cases personal care than receive it.

• Elderly share their valuable experience with youth and non-governmental organizations because they have a reservoir of
knowledge and experience. They have a precious resource that can contribute towards a more just society and they must not be mistreated. Senior citizens are responsible for employment and they spend fewer resources. Economic activity is generated by the elderly.

• Long life and experiences of the elderly give them a respected position in society. They are more respected if they control important resources such as money and land.

• It is strongly suggested that elderly can still remain productive after their retirement. After their retirement elderly take up jobs such as registration and management, professional and clerical and service sector. All forms of violence and discrimination of the elderly must be eliminated.

• Healthy old people also represent a source of inspiration for their families, countries and economies. The Government want to make the elders become technology literate and computer literate. Suicide prevention network with the help of the senior citizens as their years of experience can surely help in advising youngsters with problems.

• The elders are pioneers of agriculture and self-employed and they work like tinsmiths, blacksmiths and craftsmen. They can give birth to entrepreneurship and people are motivated to start their own business

• They participate in cultural activities and voice their own opinions. They make our youth prepare for the job market and make them skilled, knowledgeable and preservers of our age-old traditions, values and culture.
Part III – Other Observations

- The elderly are vital force in the agricultural sector. Many of our fruits and vegetables are the product of the hard work of many senior citizens who work in agriculture. Often, their needs are small as they live on the bare necessities and so not indulge in somewhat lavish lifestyle in comparison to the younger generation. Thus they usually sell their products at reasonable prices.

- When Nobel economist Joseph E. Stiglitz came to Mauritius in early 2011, he dubbed the island as “The Mauritius Miracle” comparing the country’s economic, education, social and health sectors with those of more developed nations such as the United States. He argued that Mauritius had managed to offer free education and health care despite the fact that it is still a small developing country while more advanced nations are unable to do so even though they have more intellectual and physical resources at hand.

- These commendable achievements, that Stiglitz mentions, however, have not materialized as a matter of chance or coincidence. They were, in fact, the ideals of the elderly people of today who at the time of independence were the young generation of the new Mauritian society. Their ideals and their goals of believing in a free education system for everyone and free medical care are bearing their fruits today.

- In this sense, they laid the solid foundations in which Mauritius could have an educated population which would be at the core of any development in the country and thus contributed to the progress of the Mauritian economy from the 60s to our present day and age.
• Even if it is not visible at first glance how the elderly are giving back to society, the truth is that they are already contributing in often subtle but very important ways. For instance, in many countries including Mauritius, mothers who have just given birth are often relieved to know that they can resume their work because they have found an elderly person to act as babysitter at home while they are away. Families who have children aged one to three years often have recourse to live-in caregivers to look after their children. These caregivers, often, the grandparents of the children devote themselves fully to the care and early schooling of the young child.

• Even if they sometimes do these jobs voluntarily, they are contributing economically in an indirect way by freeing some of the duties of the parents, thus, enabling them to spend more time at work.

• In today’s economic sphere, many local and multi-national businesses are interconnected. With the belief that free markets bring about economic wealth, many businesses emerge when they find a potential growth in a certain market. In this context, the elderly people of Mauritius nowadays represent a very promising group for businesses to concentrate on. For instance, with the Ministry of Social Security and the Ministry of Health helping senior citizens in obtaining proper eye care, a few businesses dealing with the manufacture of eyeglasses have risen. The upturn of this phenomenon is that the number of businesses that generate revenue increases and this also leads to job creation.
• As this trend accentuates, young students and workers see in it an opportunity for career development and they subsequently seek employment in these new sectors or pursue higher studies in these new developing fields. Thus, by acting as beneficiaries or potential consumers to business, the elderly bring about a whole infrastructure dedicated to bringing the goods and services to them.

• This cycle brings about economic expansion and, thus, the elderly incidentally support development in the island. Likewise, researches that focus on the elderly have also gradually increased in number. Mauritius now has more researchers and experts in fields such as kinesiotherapy than it used to thanks to the increasing demand of such experts mostly from the elderly members of our society.

• Findings from a mini survey conducted by a group of young people reveal the following:

*Do you earn any income apart from your pension?*

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<td><strong>42%</strong></td>
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*Figure 3: Income apart from pension*

*Source: Survey by young people from Project Competition organized in 2011*
Do you think elderly contribute to the economic development of Mauritius

Figure 4: Elderly contribution to the economic development of Mauritius

Source: Survey by young people from Project Competition organized in 2011
CONCLUSIVE REMARKS and THE WAY FORWARD

Our conclusive remarks will enable our readers to take stock of the problems confronting the elderly in general.

With our limited resources, we have tried to put some of our findings which are based on voluntary contributions from well wishers both locally and internationally.

As Mr Michael Rathnam has rightly put it, our challenge is to ensure that people everywhere can grow old with security and dignity and they can continue to participate in social life as citizens with full rights.

According to World Age Watch Index 2013, the first quantitative measure of its kind to focus on the wellbeing of older people on a worldwide scale has placed Mauritius on the top list in Africa. We believe that we should not take too much pride and be complacent about it in an established cocoon.

We must forge ahead to enhance further the plight of our elderly citizens who still need much more than what they get today.

What Mr Christ Paddia has exposed in his factual analysis of the situation and the figures he has put forward is revealing in many ways. This will undoubtedly serve our policy makers and other stakeholders as an eye-opener when they venture to make any opinions on our elderly; economically speaking.

Of course it would be a very narrow approach to focus on merely the monetized form of elderly contributions to society. The emotional wisdom and experience the elderly offer in mediating conflict and negotiations should not be taken for granted.
Not only in Mauritius or in Canada for that matter, but all around the world, thousands of older grandparents are becoming invaluable financial providers through wealth transfer to their families.

We have, through our present contribution, tried to dispel in brief, the negative perception, the misgivings and misunderstanding which people may have in assessing to its real value, the contribution of our elderly to our society.

We leave the contents of this booklet to our readers, for appreciation or any comments they deem fit to make.
--- WHO Ageing & Life Course Older People; www.who.int/ageing/events/idop_rationale/en/

--- UNFPA & Help Age International 2012 (HAI); www.helpage.org/download/50af6e9c8f44b/


--- Ministry of Social Security, National Solidarity & Reforms Institutions; http://socialsecurity.gov.mu/English/Pages/default.aspx

--- Ministry of Finance & Economic Development Budget Speech 2013; http://mof.gov.mu/English/Pages/default.aspx


---- Ageing in the 21st Century; www.unfpa.org/public/home/publications/pid/11584


----- Mauritius Revenue Authority; http://mra.gov.mu/

PDSM: President’s Distinguished Service Medal.
CSK: Commander of the order of the star and key of the Indian Ocean
GOSK: Grand Officer of the order of the star and key of the Indian Ocean
MBE: Member of the British Empire
The Economic & Social Contribution of the Elderly in Mauritius
The Economic & Social Contribution of the Elderly in Mauritius

Club Le Flamboyant

The Club was initiated in January 2002 by the Government of Mauritius to cater for the welfare of public officers of 55 years and above including those who have retired. The membership comprises all grades and all enjoying the same privileges in a spirit of true comradeship. It has now 1450 members.

Residential seminars, lectures and various workshops have been regularly organized on subjects related to the general wellbeing of our senior members. Healthy living, Caring for your property rights, Investing your hard earned savings and Intergenerational relationships have been some of the main themes regularly highlighted by the Club.

Besides the above activities, excursions and outings, local and overseas are also organized for the benefit and welfare of the members and their families. Since its inception, the Club is manned by a team of volunteers.

Comments and views of readers

“This booklet will be a solid platform for policy makers, practitioners and older people themselves to discuss how to develop a society of all ages”
Dr George W. Leeson, Co-Director, Oxford Institute of Population Ageing of the University of Oxford.

“……………it is a must for persons actively involved and working with population ageing in Mauritius. A good and a must-have addition to the literature on ageing issues”
Ms Anjali Rathe, International Longevity Center, Pune, India

“The merit of this book lies in its critical analysis of ageing issues from the socio-economic dimensions with deep insights for policy suggestions about elderly well-being.”
Ms Alpa Desai, Centre for Eldercare, The Family Welfare Agency, NGO, Mumbai

“We appreciated the great work done to this publication, particularly the time and efforts invested. The document is a great reference material…”
Roseline Kihumba, Help Age International, East, West and Central Africa, Regional Development Centre

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