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UNDP/RSSC

## BASELINE SURVEY FOR ROYAL SOCIETY FOR SENIOR CITIZENS (RSSC)

*---among senior citizens of Bhutan aged 55 and above*

*Royal Government of Bhutan 2012*

*Royal Government of Bhutan 2012*

*Joint initiative of UNDP Country Office, Thimphu Bhutan & the*

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*Royal Society for Senior Citizens*

*Royal Society for Senior Citizens*

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## FOREWORD

The Royal Society for Senior Citizens (RSSC) is pleased to present the findings of a first of its kind baseline survey for senior citizens, which attempts to identify, understand and study the needs, aspirations and expectations of the old people of Bhutan aged 55 and above for formulation of appropriate and customized policies and programmes.

Prior to now, there were hardly any facts and figures pertaining to senior citizens other than a head count from the Population and Housing Census of Bhutan, 2005. The current old age cohort of the population has taken active part in the nation building process. Even though they are given their due respect by the Bhutanese society as part of the culture, for the most part, their aspirations and expectations remain unknown to many of us, especially the decision makers. Disregarding and bypassing the aspirations of our senior citizens will surely have an adverse effect to our overall national developmental, and thus they ought to be considered.

To this effect, the eminent members of RSSC agreed to come up with a baseline study as a basis for the design of various positive programmes needed by our senior citizens. The study focused on four categories of senior citizens: retired civil servants, retired corporate employees, retired armed force personnel and private citizens. The findings of the survey is quite tremendous and most of the facts and figures are eye-opening. RSSC hope these findings will be useful in the future for decision makers in the government, civil society organizations and other social researchers.

The RSSC would like to highly acknowledge the generous support of UNDP country office, Bhutan, without which this excavation of unfathomable insights on senior citizens wouldn't have been possible. The RSSC would also like to thank all the local leaders, viz. *Gups, Tsogpas, Mangmis, Thromdoe Thumis* for rendering the necessary help to our enumerators. The RSSC also wishes to thank the Bhutan Survey Agent and Consultancy firm for carrying out this survey with their display of excellent caliber in statistical analysis. The RSSC would like to wish this youth based Consultancy Firm success in their future endeavors. The RSSC must of course also thank our respondents who are senior citizens aged 55 and above for supplying the data and information to the surveyors.

Dasho Karma Dorji

**Chairman, Royal Society for Senior Citizens**

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The RSSC highly acknowledges the generous and timely support provided by the following:

### **1. Organizations;**

- The Civil Society Organizations Authority;
- The Gross National Happiness Commission (GNHC);
- The National Statistics Bureau (NSB);
- The Labour Market Information & Research Division (LMIRD), Ministry of Labour and Human Resources;
- *Gups, Tsogpas, Mangaps, Thromdoe Thumis* of Trashigang, Paro, Thimphu, Samtse, and Wangdue.

### **2. Study implementation team and Technical Support;**

- Mr. Karma Lhendup, Chief Statistical Officer, LMIRD, MoLHR, Thimphu
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- Miss. Dechen Choden, Program Officer, RSSC, Thimphu

### **3. Data Analysis and Report Writing;**

- Mr. Karma Lhendup, CSO, LMIRD, MoLHR, Thimphu
- BSAAC team

## EXECUTIVE SUMMARY

Human security is on everybody's wish list. Human security comprises two principal components, namely freedom from fear and freedom from wants. Towards the end of a human life these two components are the most sought after. To make an attempt to lay the foundation stone for human security in the kingdom of Bhutan, especially amongst its old age citizens, the Royal Society for Senior Citizen (RSSC) was established in 2011 under the command of His Majesty the Fifth Druk Gyalpo. However, due to lack of facts and figures to serve as baseline for formulation of positive plans and programmes for the senior citizens, RSSC could not till date come up with concrete programme plans. To counter this problem a baseline survey was recognized as an urgent need, and with the generous support of the United Nations Development Program (UNDP) country office in Thimphu, an initial survey was launched in November, 2012.

### *Old age population*

A sum of 101,563 Bhutanese are estimated as old age (55years and above) population from the survey, of which 62% are males and 38% are females. 53.9% of the old age population live in urban areas. Senior citizens comprise 14% of the total population of 734,854, estimated from the Labour Force Survey 2012.

### *Methodology*

A multi-stage cluster sampling was adopted for this survey. A representative sample of 200 senior citizens aged 55 years and above was studied. The 200 individuals were randomly selected from five different regions, viz. eastern, western, northern, southern and central. A comprehensive questionnaire was developed in consultation with the Labour Market Information & Research Division of the Ministry of Labour & Human Resources and National Statistics Bureau experts. It was then pre-tested before the final interview was launched.

### *Vital statistics*

Out of 101,563 senior citizens, it can be estimated that 69% of them are married, 27.3% widowed, and 2.6% are divorcees. Interestingly, 1.1% of them are confirmed bachelors and spinsters. Amongst the widowed, 749 of them fall under the category of monastic body, meaning that they were once monks.

### *Retirees*

The maximum number of people retired between 1994 and 1996, as well as between the years 2004 and 2009. Going by the region and number of retirees, eastern region stands highest at 31%, followed by the southern region with 29.8% and central with 15.5%. Interestingly only 749 females have retired between 1974 and 2012. This is likely due to the gender disparity in the intake few decades ago into the educational system. However, this trend will change tremendously after a couple of years due to the fact that there is now an almost equal proportion of entry into the schools between males and females. Prior to retirement, there are quite a number of people who had served between 30 to 40 years in various organizations. The survey revealed that 4492 senior citizens had served between 30 to 40 years.

### *Post-retirement treatments received by the retired citizens*

23.9% of the retired senior citizens have reported that they are not treated well by juniors and the general public after retirement. 29.7% of the senior citizens reported that they felt disrespected followed by 24.3% who felt people are mere opportunists. Amongst the various category of organizations from which senior people retired, 51.4% of retired armed force personnel reported that they suffer humiliation by public and juniors after retirement, and this is followed by civil servants (27%) and corporate employees (21.6%).

### *Aspirations of senior citizens*

Almost 60% of the old age population prefers to live in rural areas over urban. One exception to this is that retired armed force personnel prefer urban areas. Interestingly, 100% of senior citizens who fall under the category of monastic body prefer rural than urban. The survey revealed that almost 12% of senior citizens do not have any children. However, 1.1% of them have between 10 and 13 children.

A sum of 74,987 (73.8%) of senior citizens aspire to a spiritual practice, followed by 18.4% who want to be with the family and 7.7% who aspire to carry out business.

Around 98% expressed their desire for special medical facilities. In particular, senior citizens reported that they wish doctors would visit senior citizens in their homes and villages, and they also support

the establishment of old age nursing homes as well as special visiting hours in the hospital for old aged people.

Around 95% of senior citizens expressed the need for spiritual guidance. In terms of an absolute number, 95,825 wished to participate in spiritual activities, of which 35.7% wished for group pilgrimage schemes, followed by 34.1% who yearned for inviting spiritual masters to the retired homes or to a temporary congregation. Another category of senior citizens wished for assistance to be able to go into retreats and meditation, which comprises 30.2% of the senior citizens.





## **CHAPTER 1: INTRODUCTION**

This chapter is an introductory chapter to the baseline survey carried out for the RSSC, with the respondents comprising age 55 and above. It is presented in the following sub-topics:

- 1.1 Rationale of the study, and
- 1.2 Objectives of the survey.

### **1.1 Rationale of the study**

The Royal Government of Bhutan plans all developmental goals based upon the philosophy of Gross National Happiness against the normal economic paradigm, Gross National Product. In Bhutan, it is also an age old tradition and custom that the older generations are placed higher in society and given their due respect.

However, with the fast socio-economic development that has taken place and over the past two decades, a blend of western and Bhutanese culture has taken roots, especially in the urban areas of Bhutan. This has become a grave concern to many decision makers, and to the elderly cohort of Bhutanese population. To address this issue, His Majesty the Fifth King commanded senior retired civil servants, armed forces personnel, corporate employees, old age private citizens, monastic bodies, and retired private employees to form a society towards meaningful engagement, and to assess the aspirations of all retirees. This would become the Royal Society for Senior Citizens (RSSC). Soon after the formation of this society, its members began to collectively address the issues facing all the senior citizens of Bhutan aged 55 and above. The RSSC targeted citizens above the age of 55, based on the belief that the age bracket 15 to 55 is prime working age, and does not need the support of this society.

To this effect, this survey is treated as an impetus for furthering the support to all the senior citizens of Bhutan through various positive programmes, as recommended by the findings herein.

## 1.2 Objective of the survey

The following are the objectives, drawn from the combined wisdom of the members of the RSSC:

1. To help senior citizens stay meaningfully engaged through peer counseling for transition/ adjustment to newly retired life.
2. Provide information on medical advice, assist in pilgrimage and religious pursuits, and provide legal advice and help in planning financial matters.
3. Provide a helping hand in the event of sickness, disability, or lack of adequate means of livelihood.
4. Harness the experience and knowledge of retirees for the good of the society; to bridge the gap as well as build understanding between young and old for the promotion of a harmonious society.
5. Enhance the understanding between the general public and the Government on important national issues.
6. Provide legal advice to needy people.
7. To assist concerned agencies with the promotion/ protection of cultural heritage and the environment.
8. To check and help old people in distress.
9. Try to give old people family care in their home village/town, and stand by them in times of distress.
10. To provide identified old people with medical care, nutritious food and psychiatric care in order to raise their emotional and psychological state, hence addressing their wholesome problem.
11. Advocate and sensitize the government, younger generation and the society, thereby creating awareness about the problems in the country.

Based on the above aspirations drawn by the members of the RSSC, the survey instruments were formulated to gather data to serve as a basis for formulating future programmes for the senior citizens of Bhutan.



## CHAPTER 2: STUDY METHODOLOGY

The survey investigates the aspirations of senior citizens of Bhutan, and the possibilities for positive interventions from all spheres of sectors viz. government and non-governmental organizations. The following steps were followed in this study:

- a) Sample design
- b) Schedule (questionnaire)
- c) Field data collection
- d) Data processing and Analysis
- e) Limitations of the survey

### 2.1 Sample design

The survey focused on retired civil servants, corporate employees and other senior private citizens falling within the age bracket of 55 and above. This was intended according to the normal threshold aging process perceived in Bhutan as 55.

A multi-stage stratified cluster sampling approach was used in this survey to select the respondents. The sample was stratified by *Dzongkhags* (districts) across five regions viz. western, eastern, northern, southern and central. In the first stage, five *Dzongkhags* were systematically selected using probability proportional to size sampling method. From those five *Dzongkhags*, 200 individuals were selected after forming enumeration areas from the list.

### 2.2 Schedule (questionnaire)

The questionnaire was designed based on the objectives drawn collectively by the members of the RSSC. It underwent great scrutiny so as not to deviate from these objectives. It was also cautiously designed to suit the interface for data feeding after the field enumerations. Subsequently, the skip patterns and the flow of the questionnaire were checked with great care so as to enable the respondents to supply the rightly perceived information to the interviewer.

The questionnaire was first piloted in the capital city of Thimphu, which would cover 10% of the total sampled. It was then rephrased, and the flow of the questions adjusted, based on the experiences gathered during the pre-test. The finalized questionnaires were then sent for printing and readied for field enumeration.

### **2.3 Field data collection**

The field enumeration was launched by 11 well-trained enumerators under five field supervisors, and took about three weeks. The enumerators were made to strictly follow the field enumeration instructions. The first step the field supervisors and the enumerators followed was to consult the *Gups* (Block Chief) in the rural areas and the town *Thuemis* (Business representatives) in the urban areas, and carry out the listing to form enumeration areas. Then the allocated sample size in each enumeration area was drawn systematically, and samples were subsequently interviewed.

### **2.4 Data processing and analysis**

The filled in questionnaires were brought back to the office and further quality checks carried out, viz. manual editing, additional coding, logical checks etc. It was then processed using Census and Survey Processing Software (CSPPro 4.0). This well-programmed interface checked the logic and flow of the data, and maintained the quality at a high rate. It was then exported to SPSS and analyzed with basic descriptive statistics.

### **2.5 Limitations of the survey**

Due to lack of proper sampling frame and resources, only five *Dzongkhags* were actually covered, although the result pertains to all 20 *Dzongkhags* with the application of frequency weights. The survey purposively took 80% of private citizens and 20% of the retirees (civil service, corporations, and uniformed organizations). The coverage for the retirees was less due to lack of proper frame and also due to the inclusion probability. Nonetheless, the sample enjoyed 95% confidence level, with a 0% non-response rate.

## CHAPTER 3: SURVEY RESULTS

### 3.1 Population and demographic characteristics

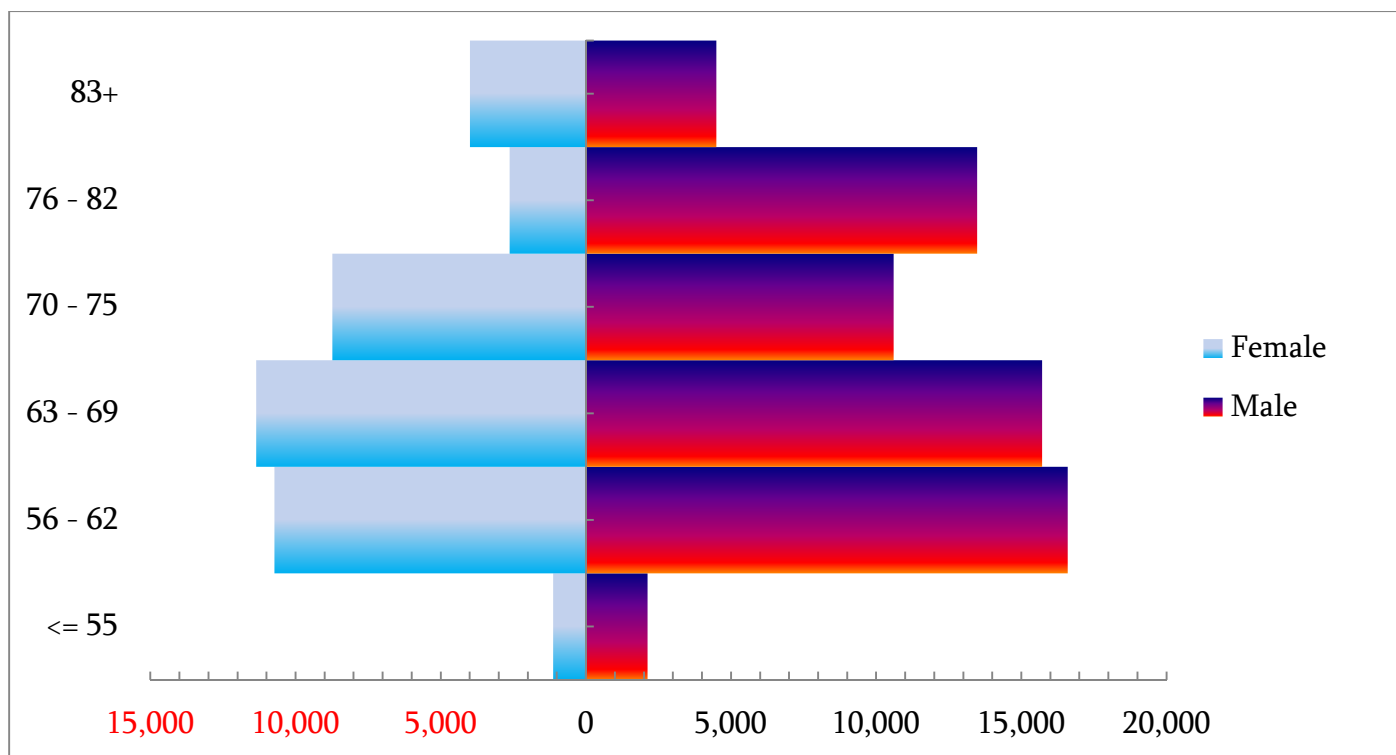
This chapter deals with the statistical analysis of the data generated from the survey. The survey covered 200 individuals aged 55 and above with 0% non-response rate. However, with the application of frequency weights the results are presented at the national level representing 101,563 individuals of the age bracket 55 and above.

**Table1: Old age (55 years and above) population by sex and area of residence**

Area	Age	Male	Female	Total
Urban	<= 55	1372	250	1622
	56 - 62	7736	6862	14598
	63 - 69	4117	7611	11728
	70 - 75	6114	4866	10980
	76 - 82	8609	2620	11229
	83+	1622	2994	4616
	<b>Sub-total</b>		<b>29570</b>	<b>25203</b>
Rural	<= 55	749	873	1622
	56 - 62	8859	3868	12727
	63 - 69	11604	3743	15347
	70 - 75	4492	3868	8360
	76 - 82	4866	0	4866
	83+	2870	998	3868
	<b>Sub-total</b>		<b>33440</b>	<b>13350</b>
Both areas	<= 55	2121	1123	3244
	56 - 62	16595	10730	27325
	63 - 69	15721	11354	27075
	70 - 75	10606	8734	19340
	76 - 82	13475	2620	16095
	83+	4492	3992	8484
	<b>Total</b>		<b>63010</b>	<b>38553</b>

Table 1 represents the population by area of residence and sex. Out of 101,563 old age people, 6 out of 10 are males. Around 54% of the old age population is residing in urban areas of Bhutan.

**Figure 1: Population pyramid of senior citizens of Bhutan, 2012.**



The above figure depicts that the highest number of senior citizens fall within the age brackets of 56-62 and 63-69, and that males outweigh females in terms of absolute numbers. There are 20,463 males and 7611 females in those two age cohorts. The median age of the total 101,563 senior citizens is 67, meaning 50% of the senior citizens are above 67 years of age with a standard deviation of 9.1 from the mean age of 67.9. Overall, the age ranges from 55 to 89 years.

Table 2 below represents the old age population distribution by the five regions. The western region comprises Paro, Punakha & Haa, the northern region encapsulates Thimphu & Gasa, the eastern region encompasses Pema Gatshel, Samdrum Jongkhar, Trashigang, Trashy Yangtse, Lhuntse & Mongar, the southern region contains Samtse, Tsirang, Dagana, Sarpang & Chukha and the central regions comprises Wangdue, Trongsa, Zhemgang & Bumthang.



**Table 2: Old age population by region, age and sex**

Sex	Age	Regions					Total
		Western	Eastern	Southern	Central	Northern	
Male	<= 55	749	250	624	499	0	2122
	56 – 62	2246	2994	6862	2495	1996	16593
	63 – 69	2994	8983	2495	499	749	15720
	70 – 75	374	2994	2495	1497	3244	10604
	76 – 82	0	5240	4991	1497	1747	13475
	83+	374	1497	624	1497	499	4491
	<b>Sub-total</b>		<b>6737</b>	<b>21958</b>	<b>18091</b>	<b>7984</b>	<b>8235</b>
Female	<= 55	374	0	0	499	250	1123
	56 – 62	1123	4492	3119	998	998	10730
	63 – 69	2121	4492	2495	1497	749	11354
	70 – 75	1123	2994	1872	1996	749	8734
	76 – 82	0	0	1872	0	749	2621
	83+	0	1497	1248	998	250	3993
	<b>Sub-total</b>		<b>4741</b>	<b>13475</b>	<b>10606</b>	<b>5988</b>	<b>3745</b>
Total	<= 55	1123	250	624	998	250	3245
	56 – 62	3369	7486	9981	3493	2994	27323
	63 – 69	5115	13475	4990	1996	1498	27074
	70 – 75	1497	5988	4367	3493	3993	19338
	76 – 82	0	5240	6863	1497	2496	16096
	83+	374	2994	1872	2495	749	8484
	<b>Sub-total</b>		<b>11478</b>	<b>35433</b>	<b>28697</b>	<b>13972</b>	<b>11980</b>

*N.B: There will be a slight variation in the total population due to some statistical discrepancy.*

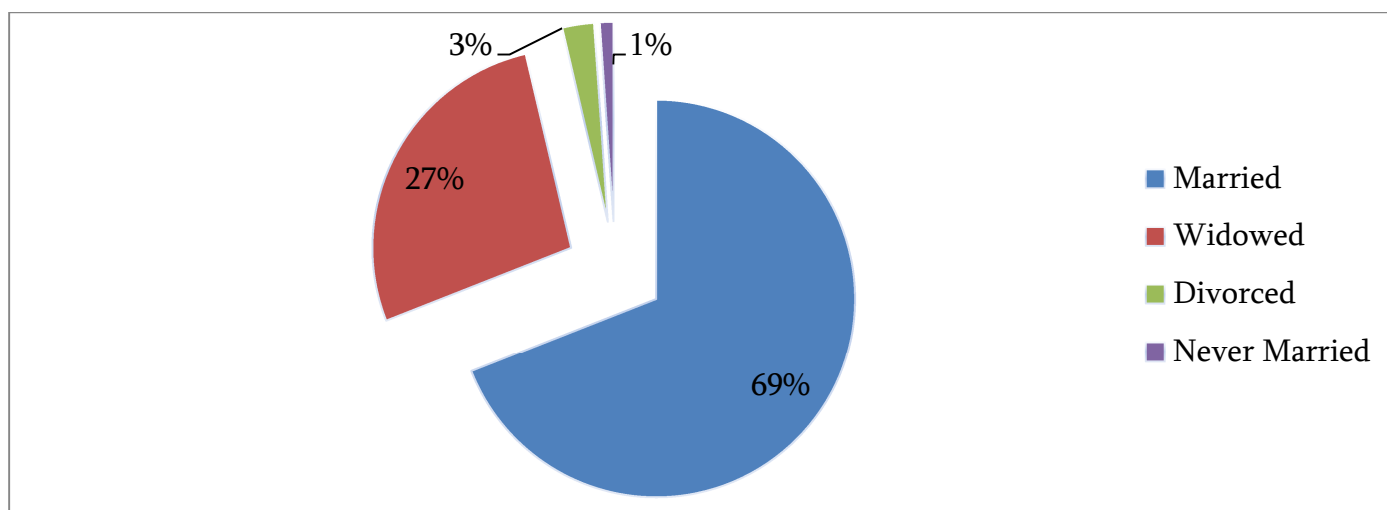
### 3.2 Vital statistics

Amongst the senior citizens surveyed, 69% are married, 27.3% are widowed, 2.6% are divorced, and 1.1% are confirmed bachelors and spinsters. In absolute numbers, 70,121 are married, 27,699 are widowed, 2620 are divorced and 1123 were never married, as depicted in Table 3 below. Amongst the widowed category, 749 fall under the category of monastic body. This means that once they were monks in Dratsangs, Shedras and other monastic schools.

**Table 3: Old age population by marital status and category**

Marital Status	Retired Civil Servant	Retired Corporate Employee	Retired Armed Force Personnel	Old age private citizen	Monastic Body	Retired Private Employee	Total
Married	2870	3494	10605	52403	0	749	70121
Widowed	499	0	873	25578	749	0	27699
Divorced	0	0	0	2620	0	0	2620
Never Married	250	0	0	873	0	0	1123
<b>Total</b>	<b>3619</b>	<b>3494</b>	<b>11478</b>	<b>81474</b>	<b>749</b>	<b>749</b>	<b>101563</b>

**Figure 2: Marital status of senior citizens**



### 3.3 Socio-economic characteristics

#### 3.3.1 Retirement

Table 4 represents the year of retirement from the civil service by region. The current cohort of senior citizens started retiring from their respective jobs in 1974. Till date there is a total sum of 19,342 senior citizens who have retired from various jobs, of which 96.1% are males and the remaining 3.9% females. The highest is reported in the years between 1994-1996 and 2004-2009.

**Year of retirement from service**

Year	Western	Eastern	Southern	Central	Northern	Total	% share
<= 1974	374	0	624	998	499	2495	12.9
1975 - 1980	0	749	624	0	499	1872	9.7
1981 - 1986	0	749	624	499	250	2122	11.0
1987 - 1990	374	1497	0	0	250	2121	11.0
1991 - 1993	374	749	624	499	250	2496	12.9
1994 - 1996	0	1497	1248	0	0	2745	14.2
1997 - 2003	749	749	0	0	250	1748	9.0
2004 - 2009	374	0	1248	499	499	2620	13.5
2010+	0	0	624	499	0	1123	5.8
<b>Total</b>	<b>2245</b>	<b>5990</b>	<b>5616</b>	<b>2994</b>	<b>2497</b>	<b>19342</b>	<b>100.0</b>
<b>% share</b>	<b>11.6</b>	<b>31.0</b>	<b>29.0</b>	<b>15.5</b>	<b>12.9</b>	<b>100.0</b>	

**Figure 3: Trend of retirement over the years**

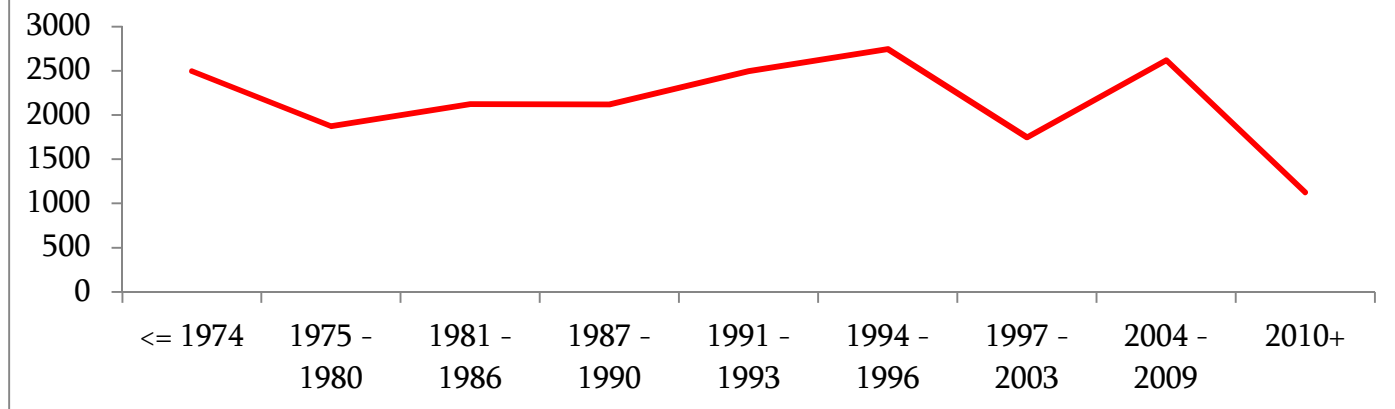


Table 4 above shows that the highest number of people aged 55 and above who retired from their respective jobs is highest in the eastern and southern regions, followed by central and northern. The lowest is in the western region. However, this difference is in part due to the disparity in the population distribution across the country. The density of population is highest in the eastern and southern regions.

**Table 5: Year of retirement by gender**

<b>Year</b>	<b>Male</b>	<b>Female</b>	<b>Total</b>
<= 1974	2495	0	2495
1975 - 1980	1872	0	1872
1981 - 1986	2121	0	2121
1987 - 1990	1372	749	2121
1991 - 1993	2495	0	2495
1994 - 1996	2745	0	2745
1997 - 2003	1747	0	1747
2004 - 2009	2620	0	2620
2010+	1123	0	1123
<b>Total</b>	<b>18590</b>	<b>749</b>	<b>19339</b>

Table 5 above reveals that all females have retired between the years 1987 and 1990. This is in part due to the fact that women entered the job market very late. This trend will likely be immensely different in years to come due to equal access of women into the education system after early 2000. According to the Annual Education Statistics for 2009, for every 100 boys enrolled into pre-primary education, there are 94 girls.

**Table 5.1: Years of service by category before retirement**

<b>Years of service</b>	<b>Retired Civil Servant</b>	<b>Retired Corporate Employee</b>	<b>Retired Armed Force Personnel</b>	<b>Retired Private Employee</b>	<b>Total</b>
3	0	0	374	0	374
4	0	0	749	0	749
5	749	0	0	0	749
7	0	0	1372	0	1372
10	250	624	0	499	1373
11	374	0	0	0	374
13	0	0	624	0	624
14	0	624	499	0	1123
15	0	374	499	0	873
16	0	0	624	0	624
18	0	0	749	0	749
20	250	624	250	0	1124
21	0	0	624	0	624
23	0	624	0	0	624
24	749	0	749	0	1498
26	0	624	0	0	624
28	499	0	873	0	1372
30	499	0	873	250	1622
31	0	0	624	0	624
32	0	0	1497	0	1497
34	0	0	499	0	499
40	250	0	0	0	250
<b>Total</b>	<b>3620</b>	<b>3494</b>	<b>11479</b>	<b>749</b>	<b>19342</b>

Table 5.1 above depicts interesting facts about the number of years served in the civil service before retirement. It was found that a total of 250 civil servants served for 40 years or more in the civil service. This likely includes mostly low level categories of civil servants who probably started with janitorial and

secretarial services. A sum of 499 armed force personnel had served in uniformed organizations for 34 years or more. On the contrary, 749 civil servants retired after serving for just five years. This is likely because prior to being civil servants, these people served within government owned corporations or uniformed organizations before they switched on to civil service and retired. However, there is no evidence of cross-transfer for other reasons for the around 1100 armed force personnel who have retired after serving between 3 and 5 years. A Focused Group Discussion (FGD) would be appropriate, if necessary to find out the reasons for these anomalous results.

### 3.3.2 Pre and post-career perceptions

This sub-section deals with pre and post-career perceptions of the retired senior citizens. The pie-chart in Figure 4 shows that 88% of the retirees have reported that they enjoyed their career while in service.

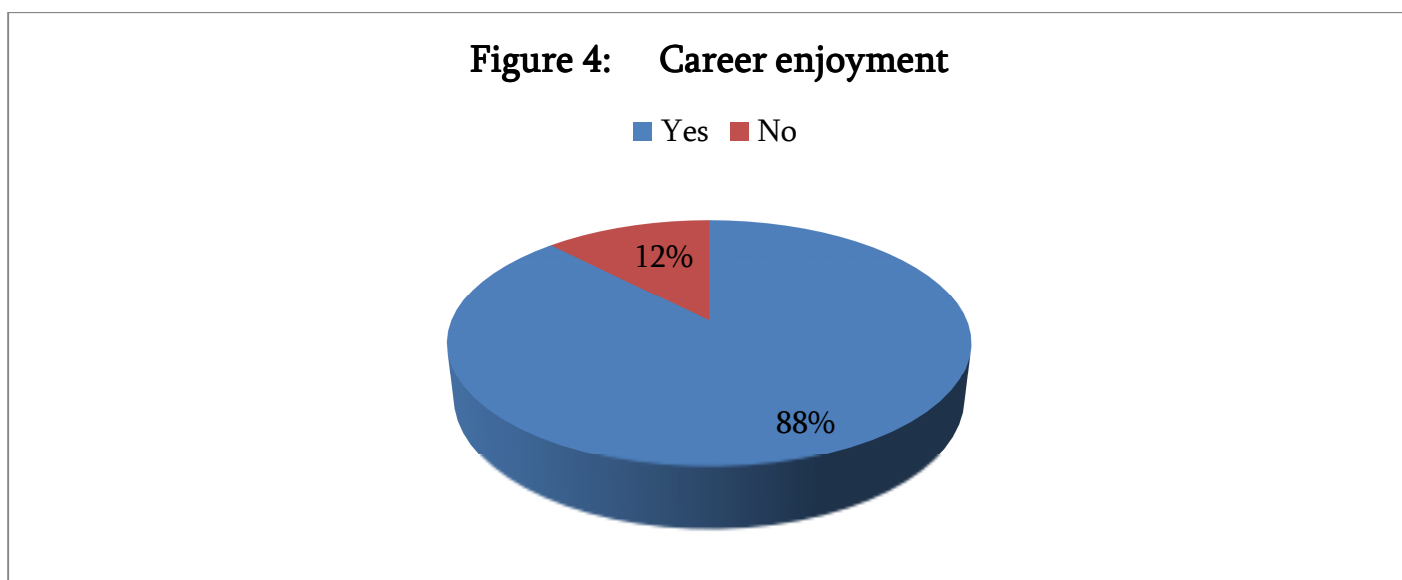
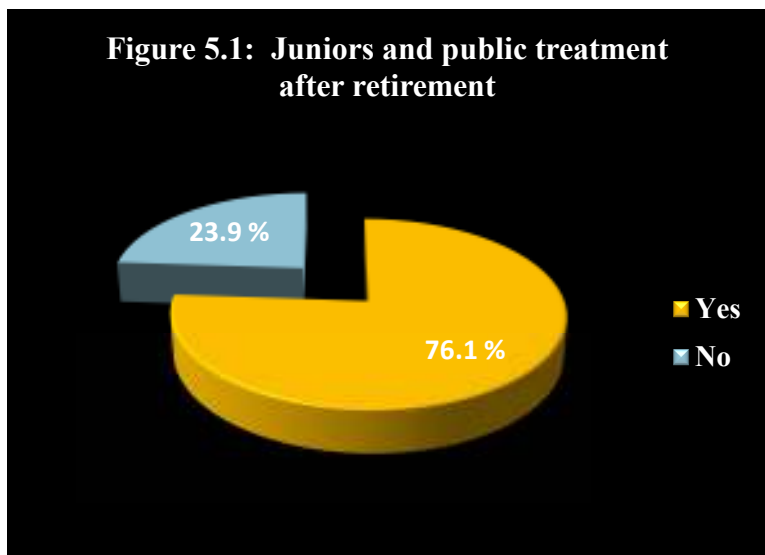
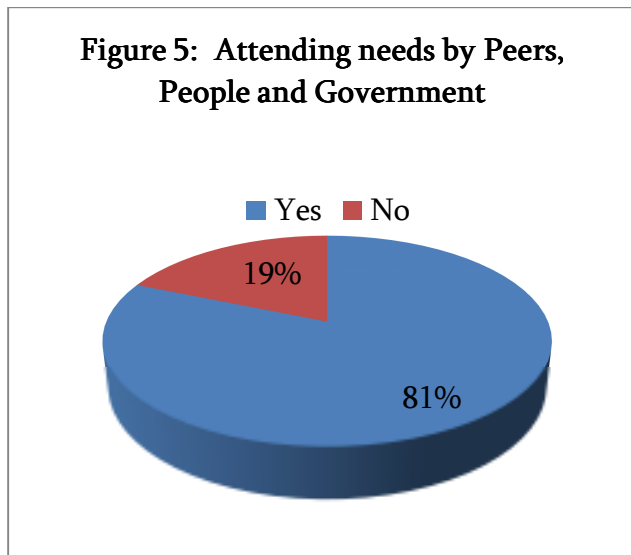


Figure 5 below depicts the perception of the senior citizens leading post-retirement life. 81% of the senior citizens agree that their peers, people and government attend to their needs. However, the remaining 19% perceive that people do not pay any heed to them. Table 6 represents the post-retirement treatment by the society. 1373 of the retired population reported that they feel disrespected, 1123 reported that they feel people are opportunists. However, the same number, 1123 of them, feel that people are still good and treat them well even after their retirement. Interestingly, Table 6 also reveals that civil servants are still respected after retirement, unlike armed force personnel who feel that they are disrespected. Many senior citizens especially those retirees belonging to the category of civil service and armed force reported during the time of interviews that people respected them only when they were in service. Most of them reported to the

surveyors/enumerators that their juniors and other colleagues respected only the chairs and not them (the person holding the chair).

Overall, on an average, 76.1% of the senior citizens reported that their juniors and public treat them well while leading post-retirement life.



Category	Neglected	Disrespected	People are opportunists	They are still good	Total	% share
Retired Civil Servant	499	0	749	0	1248	27.0
Retired Corporate Employee	0	624	0	374	998	21.6
Retired Armed Force Personnel	499	749	374	749	2371	51.4
<b>Total</b>	<b>998</b>	<b>1373</b>	<b>1123</b>	<b>1123</b>	<b>4617</b>	<b>100.0</b>
<b>% share</b>	<b>21.6</b>	<b>29.7</b>	<b>24.3</b>	<b>24.3</b>	<b>100.0</b>	

### 3.3.3 Children and lifestyle of senior citizens

Table 7 reveals that almost 12% of the old age populations are without children. On the contrary, 1.1% of them have between 10 and 13 children. The survey revealed that old age private citizens and retired armed force personnel have the highest number of children. 250 retired armed force personnel reported having between 10 and 13 children, followed by 874 old age private citizens.

**Table 7: Number of children by category**

Category	No children	1-5	6-9	10-13	Total
Retired Civil Servant	749	2620	250	0	3619
Retired Corporate Employee	624	2246	624	0	3494
Retired Armed Force Personnel	499	6239	3743	250	10731
Old age private citizen	9982	51032	19588	874	81476
Monastic Body	0	749	0	0	749
Retired Private Employee	0	749	0	0	749
<b>Total</b>	<b>11854</b>	<b>63635</b>	<b>24205</b>	<b>1124</b>	<b>100818</b>

*N.B: The total population may vary a little due to statistical discrepancy.*

As reported in table 8, almost 60% of the old age population prefers to live in rural areas. Surprisingly, retired armed force personnel prefer urban over rural areas. However, 100% of the category falling under monastic body prefer rural than urban. Around 2% of the old age population revealed that they preferred rural since they were born and brought up there. Around 6% said that they have their core properties like land in the rural areas and so prefer to be there. 7% of the old age population said that they prefer rural areas since it is quiet and serene.

**Table 8: Preferred area of residence for living**

Category	Urban	Rural	Total
Retired Civil Servant	998	2620	3618
Retired Corporate Employee	1248	2246	3494
Retired Armed Force Personnel	6239	5240	11479
Old age private citizen	32315	49159	81474
Monastic Body	0	749	749
Retired Private Employee	250	499	749
<b>Total</b>	<b>41050</b>	<b>60513</b>	<b>101563</b>



**Table 8.1: Guardians of senior citizens**

Guardian	Retired Civil Servant	Retired Corporate Employee	Retired Armed Force Personnel	Old age private citizen	Monastic Body	Retired Private Employee	Total
Son	0	1248	624	21585	0	0	23457
Daughter	998	0	4616	15971	0	250	21835
Family led by myself	2121	1622	6239	35809	749	499	47039
Cousin	499	624	0	4741	0	0	5864
Other relatives	0	0	0	3369	0	0	3369
<b>Total</b>	<b>3618</b>	<b>3494</b>	<b>11479</b>	<b>81475</b>	<b>749</b>	<b>749</b>	<b>101564</b>

**Figure 6: Category of relationships the senior citizens dwell with**

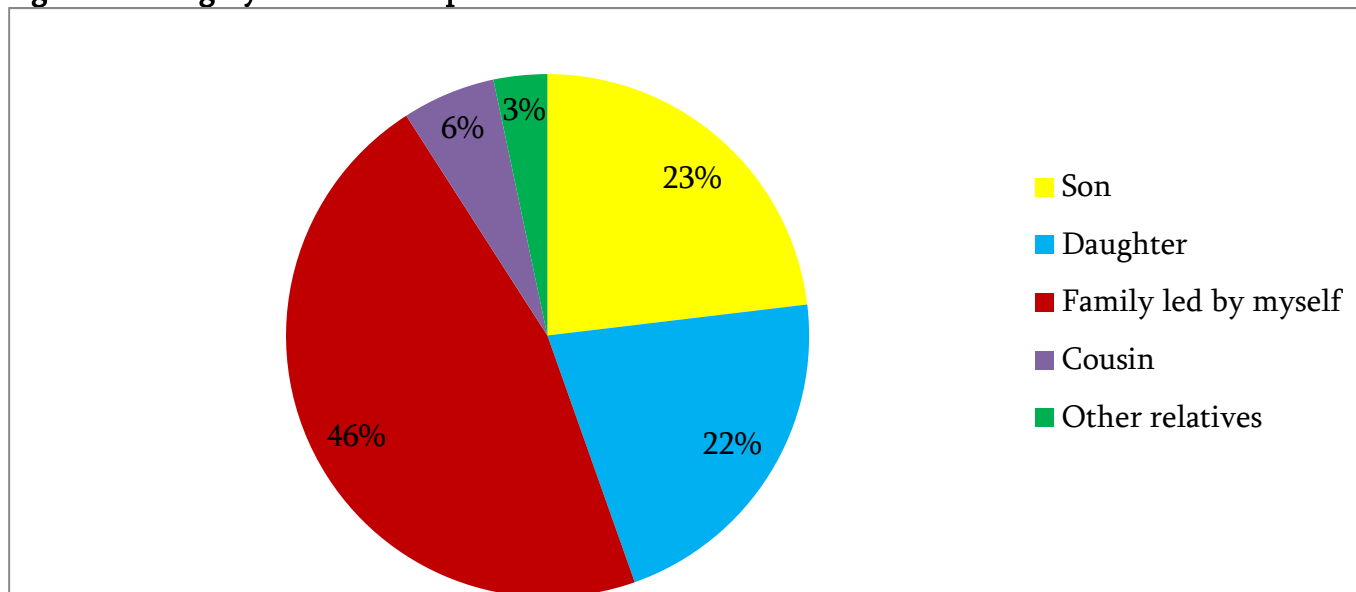


Figure 6 above shows who the main caretakers of senior citizens are in Bhutanese society. The highest is reported in the category, family led by myself, with 46%. Sons and daughters are also important caretakers, at 23% and 22% respectively. 6% of senior citizens live with their cousins, followed by 3% who live with other relatives.

### 3.3.4 Aspirations of Senior citizens

A sum of 74,987 (73.8%) of the total senior citizens aspires to spiritual practice, followed by 18.4% who want to be with their family, and 7.7% that aspire to carry out business. In other words, eight out of one hundred senior citizens aspire to carry out business. True to expectation, 100% of retired population belonging to monastic body aspire to spiritual practice only. Surprisingly, none of the retired civil servants wanted to be with the family. This is a statistical discrepancy due to inclusion probability.

**Table 9: Post-retirement life aspired by the senior citizens**

Activities aspired	Frequency	Percent	Valid Percent	Cumulative Percent
Spiritual practice	74987	73.8	73.8	73.8
Business	7861	7.7	7.7	81.6
To be with the family	18716	18.4	18.4	100.0
<b>Total</b>	<b>101563</b>	<b>100.0</b>	<b>100.0</b>	

**Table 10: Aspired post-retirement activities of senior citizens**

Category	Spiritual practice	Business	To be with the family	Total
Retired Civil Servant	3369	250	0	3619
Retired Corporate Employee	624	624	2246	3494
Retired Armed Force Personnel	9108	374	1996	11478
Old age private citizen	60888	6613	13974	81475
Monastic Body	749	0	0	749
Retired Private Employee	250	0	499	749
<b>Total</b>	<b>74988</b>	<b>7861</b>	<b>18715</b>	<b>101564</b>

*N.B: The total population may vary a little due to statistical discrepancy.*

**Table 10.1: Reasons for the need of more working years**

<b>Reasons</b>	<b>Retired Civil Servant</b>	<b>Retired Corporate Employee</b>	<b>Retired Armed Force Personnel</b>	<b>Total</b>
We are still energetic to serve	624	1622	1996	4242
We feel too unsecured	0	0	2870	2870
Thinking of retirement at this decided age make us indulge in corrupt practices while in the job	749	0	0	749
Others	0	0	749	749
<b>Total</b>	<b>1373</b>	<b>1622</b>	<b>5615</b>	<b>8610</b>

**Reasons for the need of more working years**

<b>Sex</b>	<b>We are still energetic to serve</b>	<b>We feel too insecure</b>	<b>Thinking of retirement at this decided age make us indulge in corrupt practices while in the job</b>	<b>Others</b>	<b>Total</b>	<b>% share</b>
Male	4242	2121	749	749	7861	91.3
Female	0	749	0	0	749	8.7
<b>Total</b>	<b>4242</b>	<b>2870</b>	<b>749</b>	<b>749</b>	<b>8610</b>	<b>100.0</b>
<b>% share</b>	<b>49.3</b>	<b>33.3</b>	<b>8.7</b>	<b>8.7</b>	<b>100.0</b>	

Table 10.1 above reveals that 8610 senior citizens aged 55 and above still aspire to remain in service. A sum of 4242 senior citizens reported that they still have energy to serve, followed by 2870 who expressed that having have to retire at the stipulated retirement age makes them feel unsecure. 749 of them have even candidly expressed that thinking of retirement at the stipulated retirement age make them indulge in corrupt practices while in the job (in order to secure the remaining portion of their lives).

**Table 10.2: Need of special medical facilities for old aged and retired citizens**

	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Yes	98568	97.1	97.1	97.1
No	2994	2.9	2.9	100.0
<b>Total</b>	<b>101563</b>	<b>100.0</b>	<b>100.0</b>	

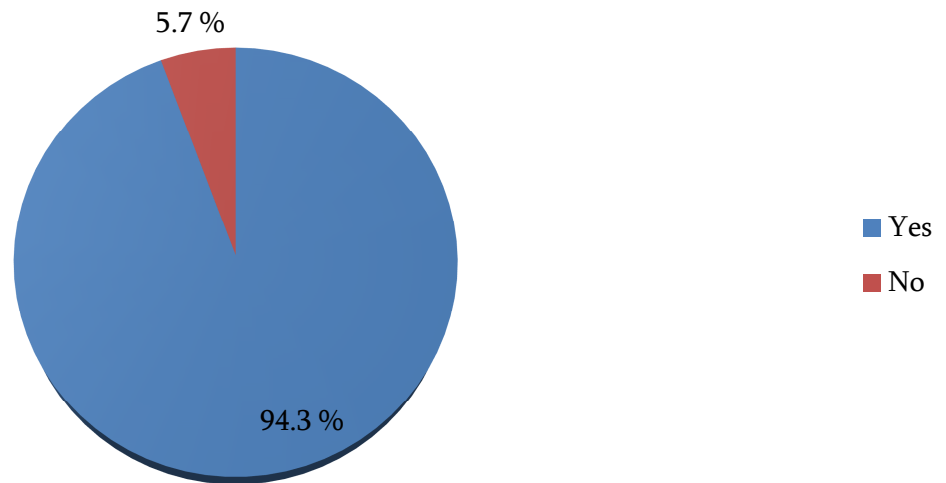
Almost 98% of old aged and retired citizens crave special medical facilities, as can be seen in Table 10.3. Senior citizens yearn for special medical facilities like doctors visiting old age retired homes and villages, as well as the establishment of old age nursing homes. As an alternative to doctors visiting old age retired homes, senior citizens wish to keep special visiting hours in the hospital for old aged people. Belief exclusively in indigenous medicine is the least prevalent for many senior citizens. Only 14.6% of seniors believe exclusively in indigenous medicine, and they report that modern arrangements practiced by other peers make very little difference to them.

**Table 10.3: Special facilities hankered by senior citizens**

<b>Aspired facilities</b>	<b>% of total senior citizens</b>
Doctors visiting old age retired homes and villages	81.2
Establishment of old age nursing home	54.0
I only believe in indigenous medicine	14.6
Keep special visiting hours in the hospital for old aged people	57.5

Around 95% of the senior citizens expressed the need for spiritual guidance. A total of 95,825 senior citizens expressed the need for authentic spiritual activities of which 35.7% wished for group pilgrimage schemes, followed by 34.1% who yearned for inviting spiritual masters to the retired homes or to a temporary congregation, and 30.2% sought assistance with provisions for retreats in monasteries and hermitages.

**Figure 7: Need for Spiritual Guidance**



**Table 10.4: Spiritual activities yearned by senior citizens**

Category	Group pilgrimage schemes	Inviting spiritual masters to retired homes for temporary congregations	Assist with provisions for retreats in monasteries and hermitages	Total
Retired Civil Servant	499	1372	998	2869
Retired Corporate Employee	1248	2246	0	3494
Retired Armed Force Personnel	5989	2371	2371	10731
Old age private citizen	26451	25703	25079	77233
Monastic Body	0	749	0	749
Retired Private Employee	0	250	499	749
<b>Total</b>	<b>34187</b>	<b>32691</b>	<b>28947</b>	<b>95825</b>

Table 10.5 shows that 7611 males expect loan facilities with less or subsidized interest rate followed by 5365 of them wanting old age retired homes. The remaining 2994 and 2246 of them opted for the 10 months post retirement basic salaries, and an extension of services on contract basis, respectively, if given the choice by the government. Amongst the females, the preference for policy choice was 10 months’ post-retirement basic salary.

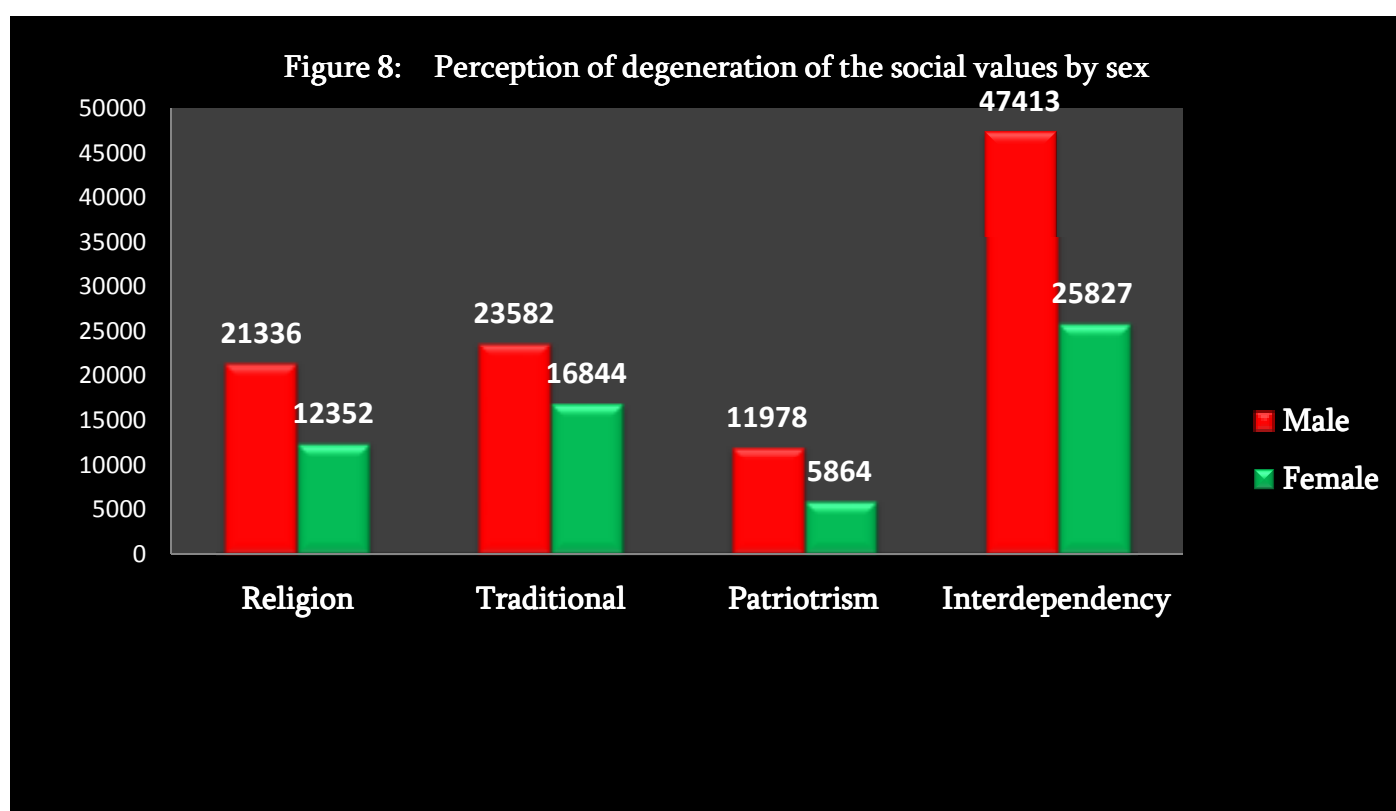
**Table 10.5: Policy choice by gender**

<b>Policy</b>	<b>Male</b>	<b>Female</b>	<b>Total</b>
Extension of services on contract basis	2246	0	<b>2246</b>
Loan with the less or subsidized interest rate	7611	0	<b>7611</b>
Old age retired homes	5365	0	<b>5365</b>
10 months post retirement basic salaries	2994	749	<b>3743</b>
<b>Total</b>	<b>18216</b>	<b>749</b>	<b>18965</b>

Of late it is a general perception in Bhutan that social capital is deteriorating. To test this fact, the survey included a few questions on social capital. True to the general observations and perceptions that are rampant in Bhutanese people’s mind, almost 66% of senior citizens reported a perception that there is degeneration in culture, followed by 40% who saw a deterioration in tradition, and 33% for religion. Patriotism stands lowest, at 17.6%. On the other hand, it is a general impulse that with the introduction of many new modern rules and laws, people are happy with the current philosophy of good governance. However, a daunting fact revealed was that one of the most valued and known social capitals in Bhutan is significantly observed as degenerating, which is *interdependency*, accounting for 72.1%. In the local terminology the term interdependency is called “*Thadamtse-layjumdrey*.” It is derived from the Buddhist terminology of the law of cause and effect called *Karma*. Figure 8 below represents the fact that males are more concerned about the deterioration of social capital than their female counterparts. In absolute numbers, 47,413 males reported to have observed and perceived the degeneration taking place in the field of interdependency, followed by tradition and religion.

**Table 10.6: Perception of degeneration of the social values**

Social values	% of total senior citizens
Culture	65.8
Religion	33.2
Traditional	39.8
Patriotism	17.6
Interdependency	72.1



### *3.3.5 Source of livelihood for senior citizens*

Out of the total population of 101,563 senior citizens, 11.7% are still employed and enjoying a monthly income. Others receive the bulk of their income from non-labour sources, such as 14.1% whose main income is interest from savings, .4% from shares, and .7% from lending money. 1.5% of them live on pension and 68.1% own fixed assets through which they meet their livelihood. 27.8% unfortunately

are unemployed and do not own shares, interest from savings, percentage share from money lending, fixed assets or even a pension. In absolute numbers, there are 28,822 senior citizens who fall into this category. Of these, 54.1% of them depend on their sons and daughters, 22.5% on other relatives, and 23.4% on other sources.

**Table 11: Non-labour income for the retired and old age citizens**

<b>7%Source of non-labour income</b>	<b>% share of the total senior citizens</b>
Monthly earning	11.7
Pension	1.5
Shares	.4
Interest from savings	14.1
Percentage share from money lending	.7
Fixed assets	68.1
None of the above	27.8

**Table 11.1: Source of income for those senior citizens who have no non-labour income source of their own.**

<b>Source of income</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
From relatives	6488	6.4	22.5	22.5
From Son/daughter	15596	15.4	54.1	76.6
Others	6738	6.6	23.4	100.0
<b>Total</b>	<b>28822</b>	<b>28.4</b>	<b>100.0</b>	

### ***3.3.6 Daily chores of retired senior citizens***

Table 11.2 shows the category of retirees who prefer to spend time with various people. 88.7% of the retirees wish to spend time with their peers, followed by children and younger people. Very few (1.2%) of them want



to spend time with middle-aged people. Uniquely, those retirees belonging to the monastic body only wish to spend time with children. However, old age private citizens wish to spend time with all types of people.

**Table 11.2: Category of senior citizens preferring to spend time with**

Category	People of your age	Younger people	Middle aged people	Children	Total
Retired Civil Servant	3369	0	0	250	3619
Retired Corporate Employee	3494	0	0	0	3494
Retired Armed Force Personnel	8983	2246	0	250	11479
Old age private citizen	73490	1497	1248	5240	81475
Monastic Body	0	0	0	749	749
Retired Private Employee	749	0	0	0	749
<b>Total</b>	<b>90085</b>	<b>3743</b>	<b>1248</b>	<b>6489</b>	<b>101565</b>
<b>% share</b>	<b>88.7</b>	<b>3.7</b>	<b>1.2</b>	<b>6.4</b>	<b>100.0</b>

*N.B: The total population may vary a little due to statistical discrepancy.*

**Table 11.3: The way senior citizens spend their day by category**

Category	Helping grand children	Helping in the daily household chores	Work outside house	Others	Total
Retired Civil Servant	499	624	998	1497	3618
Retired Corporate Employee	0	1622	624	1248	3494
Retired Armed Force Personnel	499	6114	1123	3743	11479
Old age private citizen	4741	25827	6613	44293	81474
Monastic Body	0	749	0	0	749
Retired Private Employee	0	0	499	250	749
<b>Total</b>	<b>5739</b>	<b>34936</b>	<b>9857</b>	<b>51031</b>	<b>101563</b>
<b>% share</b>	<b>5.7</b>	<b>34.4</b>	<b>9.7</b>	<b>50.2</b>	<b>100.0</b>

Table 11.3 depicts the chores of retired citizens. 50.2% of them are engaged in various activities ranging from prayers to other old age casual activities, followed by helping in the daily household chores and work outside their homes for either cash or kind. 5.7% reported that they spend their time helping grand children.

### 3.3.7 *State of affairs of retired senior citizens*

Almost 7% of the old age population surveyed is faced with difficulties with their household members. The highest is reported in the category of scolding, followed by financial problem, lack of love and care (0.4%). Senior citizens report that they highly despise scolding from their household members.

**Table 11.4: Kinds of difficulties faced by the senior citizens with their household members**

Kind of difficulties	Frequency	Percent	Valid Percent	Cumulative Percent
No difficulties	94950	93.5	93.5	93.5
Adjustment	374	.4	.4	93.9
Care&love	374	.4	.4	94.2
Listening to my words	374	.4	.4	94.6
Hesitation	499	.5	.5	95.1
Ignored	499	.5	.5	95.6
In discipline	624	.6	.6	96.2
Financial problem	749	.7	13.0	97.5
Neglected	250	.2	.2	97.8
No cooperation	250	.2	.2	98.0
Scolding	1497	1.5	1.5	99.5
Anti-social behavior	499	.5	.5	100.0
<b>Total</b>	<b>101563</b>	<b>100.0</b>	<b>100.0</b>	

Table 11.5 below depicts the different kinds of programs the senior citizens would like to support while young. Almost 59% of senior citizens expressed their willingness to contribute while they are young so that they can reap the fruits in their old age. Amongst the three types of schemes suggested to them the individual insurance scheme scored highest with 58% followed by group insurance scheme with 28.6%. Only 17.4% of the senior citizens wished for health insurance scheme. The survey revealed that old age private citizens would like to take advantage of all available social security systems. To substantiate this quantitative analysis the survey team also conducted verbal in-depth interviews with the respondents. The

enumerators revealed that the old age citizens, especially the private citizens, pleaded with them for rescue/help in terms of livelihoods and many other inconveniences they are living with.

**Table 11.5: Kinds of programs senior citizens would like to support while young**

Category	Group insurance scheme	Individual insurance scheme	Health Insurance scheme	Total
Retired Civil Servant	0	1497	1372	2869
Retired Corporate Employee	0	2870	624	3494
Retired Armed Force Personnel	4117	3618	749	8484
Old age private citizen	8859	15721	5116	29696
Retired Private Employee	0	749	0	749
<b>Total</b>	<b>12976</b>	<b>24455</b>	<b>7861</b>	<b>45292</b>
<b>% share</b>	<b>28.6</b>	<b>54.0</b>	<b>17.4</b>	<b>100.0</b>

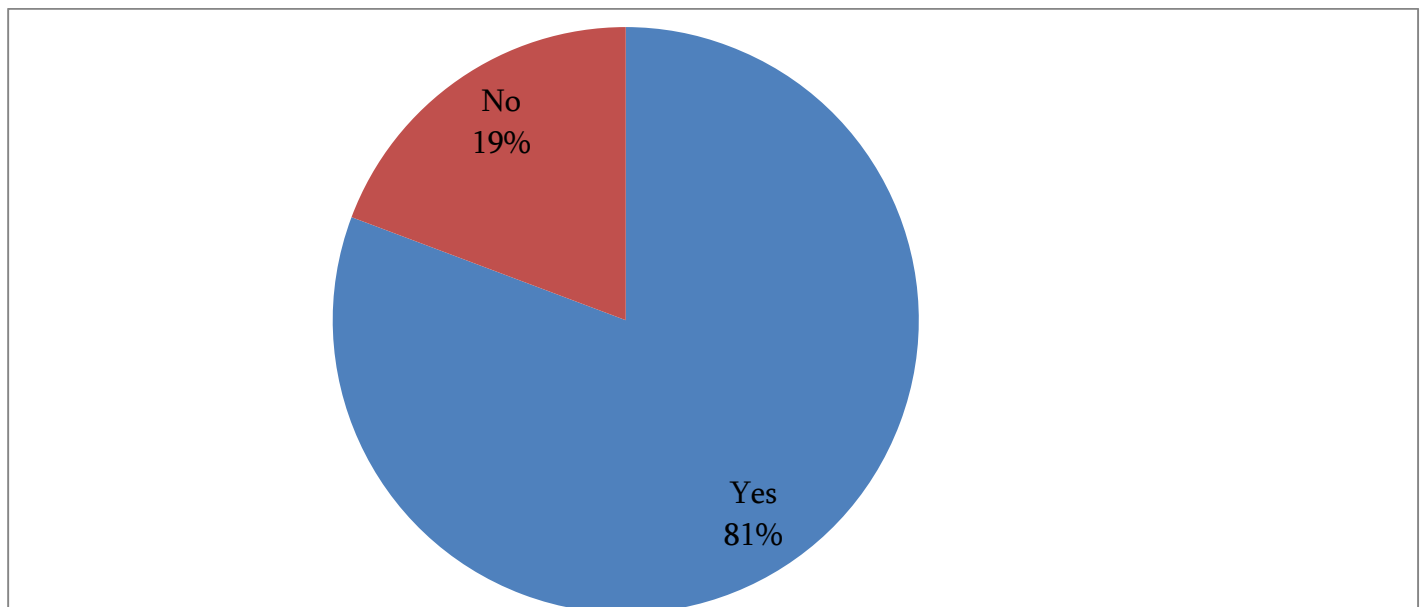
Table 11.6 represents the share of senior citizens who wish to take part in policy development and decision making processes. 73% of them wish to engage in free interactions with local leaders and parliamentarians to share their lifelong experiences. They also reported that they would be the right people to support local leaders and parliamentarians in coming up with right policies for the country. They further emphasized that, if they were not consulted, their lifelong valuable experiences would be wasted and end with them.

40% of senior citizens revealed that they would love to take part in television talk shows, followed by 31.7% radio talk-shows, and 16.6% wanting to address gatherings.

**Table 11.6: Percentage of senior citizens of the total who wish to take part in policy development and decision making processes.**

Television shows	40.0
Radio talk-show	31.7
Writing in print medias	12.9
Addressing a gathering	16.6
Free interactions with the local leaders and parliamentarians	73.0

Around 81% of the senior citizens expressed that they need legal advice, as well as advice for management of their assets and money. They would hope for this from the social security systems if the government could institute these services.



The survey also attempted to measure the satisfaction senior citizens derive from their life using a five point Likert scale with proxy variables like very happy, happy, satisfactory, struggling, not happy, and don't know. Amongst the different categories of senior citizens, 33.3% reported being happy followed by 24.6% who are very happy and 24.1% who are satisfied. On the flip side, 10.1% of them reported that they are struggling, followed by 7.6% who are not happy. Around 4% reported that they aren't sure about their state of mind.

**Table 11.7: Degrees of satisfaction with the kind of post retirement/old age life**

Category	Very happy	Happy	Satisfactory	Struggling	Not happy	Don't know	Total
Retired Civil Servant	998	1372	749	499	0	0	3618
Retired Corporate Employee	998	1248	624	624	0	0	3494
Retired Armed Force Personnel	4117	2121	3369	624	1248	0	11479
Old age private citizen	18591	27824	19714	8484	6488	374	81475
Monastic Body	0	749	0	0	0	0	749
Retired Private Employee	250	499	0	0	0	0	749
<b>Total</b>	<b>24954</b>	<b>33813</b>	<b>24456</b>	<b>10231</b>	<b>7736</b>	<b>374</b>	<b>101564</b>
<b>% share</b>	<b>24.6</b>	<b>33.3</b>	<b>24.1</b>	<b>10.1</b>	<b>7.6</b>	<b>0.4</b>	<b>100.0</b>

*N.B: The total population may vary a little due to statistical discrepancy.*

**Table 11.8: Degree of happiness senior citizens would enjoy if the proposed plans and programmes get through**

Category	Very happy	Happy	Don't know	Not happy	Not at all happy	Total
Retired Civil Servant	1372	2246	0	0	0	3618
Retired Corporate Employee	3119	0	374	0	0	3493
Retired Armed Force Personnel	6114	2620	2121	624	0	11479
Old age private citizen	38679	32315	7486	1248	624	80352
Monastic Body	0	749	0	0	0	749
Retired Private Employee	250	499	0	0	0	749
<b>Total</b>	<b>49534</b>	<b>38429</b>	<b>9981</b>	<b>1872</b>	<b>624</b>	<b>100440</b>
<b>% share</b>	<b>49.3</b>	<b>38.3</b>	<b>9.9</b>	<b>1.9</b>	<b>0.6</b>	<b>100</b>

To balance the arguments of Table 11.7, the survey asked one more question to test their whether seniors would be happy if government or non-government organizations came up with positive plans and programmes that would allow them to live better lives. This is represented in Table 11.8 above.

The survey revealed that almost 50% of them would be very happy followed by 38.3% of them who would be happy and only 0.6% of them reporting that they would be not at all happy. This is due to the fact that some senior citizens (6%) of them would always prefer to stay with their family and cannot think of old age retired homes whereby they would be separated from their close ones.

This descriptive analysis helps reveals the status of senior citizens, especially their aspirations and state of current affairs. Amongst all the analysis the blue print is the state of their mind during the old age expressed through this five points Likert scale. However, the descriptive analysis does not tell the casual effect. To counter this, a multinomial logit model was built to test the factors affecting the happiness, as well as the unhappiness of senior citizens.

**Table 11.9: Testing of multinomial logit model**

Multinomial logistic regression	Number of obs	200
	LR chi2(55)	112
	Prob > chi2	0.0000
Log likelihood = -242.18445	Pseudo R2	0.1878

Table 11.9 above presents the model and its validity. There are 200 observations engaged in this regression analysis. The goodness of the model is measured by Prob >chi2. The Prob >chi2 = 0.0000 means that the model predicts better than random at above 99% confidence level. The Pseudo R2 value is very low and pertains to the missing of other important variables that might have affected the satisfaction level of senior citizens. Nonetheless, low R2 value is acceptable for this kind of studies.

**Table 11.9a: Multinomial Logit; Dependent Variable by Satisfaction with the post retirement or old age life.**

VARIABLES	(1) Very happy	(2) 2	(3) Satisfactory	(4) Struggling	(5) Not happy	(6) Don't know
Region	0.302** (0.142)	0 (0)	0.406*** (0.155)	-0.0556 (0.261)	0.439 (0.304)	-1.636 (536.0)
Age	-0.0191 (0.354)	0 (0)	-0.235 (0.362)	-0.862 (0.550)	0.897 (0.859)	-0.775 (1686)
age2	0.000191 (0.00257)	0 (0)	0.00190 (0.00260)	0.00607 (0.00390)	-0.00531 (0.00593)	0.00361 (12.35)
marital status	-0.615*	0	-0.160	0.473	-1.483**	7.319

	(0.368)	(0)	(0.344)	(0.422)	(0.690)	(655.3)
Category	-0.252	0	0.0776	-0.425	0.500	3.787
	(0.257)	(0)	(0.283)	(0.411)	(0.700)	(4707)
Female	-0.241	0	-0.344	0.0333	-3.268**	-5.492
	(0.433)	(0)	(0.446)	(0.677)	(1.388)	(1647)
Interdependency	-0.0526	0	0.184*	0.330**	0.0402	-1.469
	(0.0811)	(0)	(0.0943)	(0.164)	(0.166)	(389.0)
Fixed assets	-0.103	0	0.00598	0.0334	-0.108	1.557
	(0.0731)	(0)	(0.0774)	(0.115)	(0.135)	(962.9)
Seeing	0.116	0	0.0195	0.350	0.505**	-3.102
	(0.183)	(0)	(0.204)	(0.268)	(0.245)	(649.9)
Hearing	-0.172	0	0.0113	0.701***	0.385	1.973
	(0.171)	(0)	(0.169)	(0.250)	(0.267)	(750.5)
Cognition	0.851*	0	0.0471	1.099**	2.205***	-5.832
	(0.497)	(0)	(0.649)	(0.522)	(0.630)	(10090)
Constant	0.959	0	4.634	23.40	-44.50	11.05
	(12.02)	(0)	(12.46)	(18.71)	(31.12)	(70390)
Observations	200	200	200	200	200	200

Standard errors in parentheses  
\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

Table 11.9a above is the output of a multinomial logit regression. The overall satisfaction derived by all the senior citizens on an average is caused by the region they belong to. The region plays a very important role in terms of deriving the very happy state at 95% confidence level. The region is again observed as highly significant in terms of deriving satisfactory life of old age people. This may be due to the fact that there is no balanced socio-economic growth across the regions, which may be creating difficulties or easiness to old age people. The modern amenities and other conveniences clustered in only few regions of the country are likely the core reasons leading to this factor.

The most striking is the cognition variable that is highly significant at 95% confidence level. Disabilities like cognition, hearing and seeing are a significant factor contributing towards unhappiness in old age.

As the age increases the unhappiness increases, although this is not significant. The unhappiness of female decreases as the age increases and it is significant at 95% confidence level. Acceptance of life seems to be welcomed more easily by women than men. Although there is a negative correlation amongst happiness, unhappiness and marital status it is significant at 95% level of confidence. The married old age population seems to be happy although it has contributed negatively towards the overall satisfaction of the post retirement life.

**Table 11.9b: Ordered logistic regression: Dependent Variable by degree of satisfaction while leading post retirement life**

						Number of obs =	200
						LR chi2(12) =	43.23
						Prob > chi2 =	0.0000
						Pseudo R2 =	0.0725
Log likelihood = -276.56894							
<b>are you satisfied</b>	<b>Coef.</b>	<b>Std. Err.</b>	<b>z</b>	<b>P&gt;z</b>	<b>[95% Conf.</b>	<b>Interval]</b>	
age	-0.20	0.23	0.83	0.41	-0.66	0.27	
age2	0.00	0.00	0.93	0.35	0.00	0.00	
female	-0.11	0.28	0.40	0.69	-0.66	0.44	
region	-0.02	0.10	0.18	0.86	-0.21	0.17	
marital status	0.33	0.21	1.53	0.13	-0.09	0.75	
shares	-4.15	198.80	0.02	0.98	-394	385.5	
fixed assets	0.05	0.05	0.98	0.33	-0.05	0.14	
seeing	0.10	0.15	0.68	0.50	-0.20	0.40	
hearing	0.31	0.11	2.89	0.00	0.10	0.52	
cognition	0.61	0.21	2.91	0.00	0.20	1.02	
interdependency	0.16	0.06	2.78	0.01	0.05	0.28	
free interactions with others	-0.14	0.06	2.19	0.03	-0.26	-0.01	

Table 11.9b above depicts the ordered logistic regression results. Since the dependent variable is both of the categorical and Likert Scale types, both multinomial logistic regression and ordered logistic regression models had been adopted for empirical analysis of the level of satisfaction or happiness derived by the old aged citizens of Bhutan.

**Table 11.9c: Output of ordered logistic regression**

VARIABLES	Are you satisfied
age	-0.195 (0.235)
age2	0.00156 (0.00168)
female	-0.113 (0.280)
region	-0.0176 (0.0962)
marital_status	0.328 (0.214)
shares	-4.145



	(198.8)
fixed_assets__1	0.0478 (0.0489)
seeing	0.104 (0.153)
hearing	0.309*** (0.107)
cognition	0.607*** (0.208)
interdependency	0.161*** (0.0581)
free_interation	-0.135** (0.0618)
Constant	

---

Observations	200
--------------	-----

Standard errors in parentheses

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

At 99% confidence level the variables like hearing, cognition, and interdependency are highly significant. These are the factors contributing towards the satisfaction of the old age citizens of Bhutan while leading post retirement life or old age life. Free interactions with the local or political leaders are yet another factor which is significant at 95% confidence level. Loneliness and a great sense of feeling of incapability in old age seems to be one of the factors negatively contributing towards deriving satisfaction or happiness of senior citizens.



## CHAPTER 4: DISCUSSIONS AND RECOMMENDATIONS

It is a common fact that all sentient beings, especially human beings, yearn for security. Human security comprises two sub-components: freedom from fear and freedom from wants. This baseline survey attempted to gather both qualitative and empirical evidence of aspirations of senior citizens in Bhutan for the formulation of plans and programmes for them.

### 4.1 *Old age population*

There are about 101,563 senior citizens falling in the age bracket 55 and above, which comprises almost 14% of the entire population at 734,850 as estimated by the Labour Force Survey 2012. The old age population is estimated after applying frequency weights to the 200 sampled senior citizens included in this survey.

### 4.2 *Methodology*

The survey adopted multi-stage cluster sampling. In the first instance, a cluster of five regions, eastern, western, northern, southern and central were formed. Out of this cluster, five *Dzongkhags (districts)* were sampled out of 20. And then 200 senior citizens aged 55 and above were sampled following the PPS method. The listing of targets sampled was done with the help of the Chief Executives of the blocks who are termed as *Gups* in the rural areas and town *Chimis*' help was sought in the urban areas. Then a sub-sampling to select the individuals directed by the finalized sampling was carried out for the final interview.

### 4.3 *Aspirations of old age population*

It is revealed that most of the senior citizens hope for positive help and support from organizations, either governmental or non-governmental, or any individuals in the bargain. As depicted in the descriptive analysis it is quite obvious that old age people are very enthusiastic. Their expectations are high of the plans and programmes proposed in this survey for them. Almost 84% of them aspire to practice spirituality and finds no congenial atmosphere for them to do so due to various social factors especially a secured livelihood. There are various wish lists put forth by them in this survey in line with both the open-ended and closed-ended questions.

#### *4.4 Current state of affairs of senior citizens and future outlook*

Most of the senior citizens do not know what their next move is and are awaiting their natural end. The survey also carried out in-depth interviews with them to find out their actual aspirations. Most of them face an uncertainty towards most of the things in life, especially those they need towards the latter part of their lives. According to them, this is caused mainly due to the challenges they face with livelihood. Most of them complain that they cannot concentrate on spirituality since they are often made to babysit. They aspire to devote their last years of life to spirituality.

To counter these challenges, this study recommends the establishment of old age retired homes with all the facilities sought by senior citizens. If these facilities are created by either the government or non-government organizations, it will add to the happiness of senior citizens, which in turn will augment the philosophy of Gross National Happiness.

The social security system needs to be initiated soon to address the above issues. To begin with, a quick remedy would be the establishment of old age retired homes. Most of the respondents have revealed that they would immediately take up such opportunities if made available. There are many senior citizens who are living at the mercy of their guardians like sons, daughters, relatives and adopted children. The worst hit by social misfortunes are private old age citizens who have no non-labour incomes like pension, shares, and other forms of assets whereby they derive their livelihood. Therefore, it is quite imperative to come up with the programmes and policies to avoid such issues in future. The survey revealed that respondents were very much forthcoming in suggesting the start up of some form of contribution to insurance schemes while youngso that they can reap its outcome in their latter part of their lives.

As discussed earlier regarding human security and its principal components, it is of paramount importance for a society focused on happiness like Bhutan to come up with some system of spiritual guidance for its old age citizens. Almost 83 % of the senior citizens hanker for spiritual practices towards the end of their life. This is in line with the second principal component of human security, which is freedom from fear.



## CHAPTER 5: STATISTICAL TABLES

Table 1: Population of senior citizens by age and sex

Age range	Male	Female	Total	Percentage		
				Male	Female	Total
<= 55	2121	1123	3244	65.4	34.6	3.2
56 - 62	16594	10730	27324	60.7	39.3	26.9
63 - 69	15721	11354	27075	58.1	41.9	26.7
70 - 75	10605	8734	19339	54.8	45.2	19.0
76 - 82	13475	2620	16095	83.7	16.3	15.8
83+	4492	3993	8485	52.9	47.1	8.4
<b>Total</b>	<b>63008</b>	<b>38554</b>	<b>101562</b>	<b>62.0</b>	<b>38.0</b>	<b>100.0</b>

Table 1.1: Population of senior citizens by region and sex

Region	Male	Female	Total	Percentage		
				Male	Female	Total
Western	6738	4741	11479	58.7	41.3	11.3
Eastern	21960	13475	35435	62.0	38.0	34.9
Southern	18092	10605	28697	63.0	37.0	28.3
Central	7985	5989	13974	57.1	42.9	13.8
Northern	8235	3743	11978	68.8	31.2	11.8
<b>Total</b>	<b>63010</b>	<b>38553</b>	<b>101563</b>	<b>62.0</b>	<b>38.0</b>	<b>100.0</b>

Table 1.2: Population of senior citizens by area of residence and sex

Area	Male	Female	Total	Percentage		
				Male	Female	Total
Urban	29570	25204	54774	54.0	46.0	53.9
Rural	33438	13350	46788	71.5	28.5	46.1
<b>Total</b>	<b>63008</b>	<b>38554</b>	<b>101562</b>	<b>62.0</b>	<b>38.0</b>	<b>100.0</b>

**Table 1.4: Total Population of senior citizens by category and regions**

Regions	Retired Civil Servant	Retired Corporate Employee	Retired Armed Force Personnel	Old age private citizen	Monastic Body	Retired Private Employee	Total
Western	374	374	1497	9233	0	0	11478
Eastern	1497	0	4492	28697	749	0	35435
Southern	0	3119	2495	23082	0	0	28696
Central	499	0	1996	10980	0	499	13974
Northern	1248	0	998	9483	0	250	11979
<b>Total</b>	<b>3618</b>	<b>3493</b>	<b>11478</b>	<b>81475</b>	<b>749</b>	<b>749</b>	<b>101562</b>
<b>% share</b>	<b>3.6</b>	<b>3.4</b>	<b>11.3</b>	<b>80.2</b>	<b>0.7</b>	<b>0.7</b>	<b>100.0</b>

*N.B: The total population may vary a little due to statistical discrepancy.*

**Table1.3 Population of senior citizens by marital status and regions**

**Population of senior citizens by marital status and regions**

Regions	Married	Widowed	Divorced	Never Married	Percentage					
					Total	Married	Widowed	Divorced	Never Married	Total
Western	7486	2994	624	374	11478	65.2	26.1	5.4	3.3	11.3
Eastern	22708	11978	749	0	35435	64.1	33.8	2.1	0.0	34.9
Southern	23706	4991	0	0	28697	82.6	17.4	0.0	0.0	28.3
Central	9982	3494	0	499	13975	71.4	25.0	0.0	3.6	13.8
Northern	6239	4242	1248	250	11979	52.1	35.4	10.4	2.1	11.8
<b>Total</b>	<b>70121</b>	<b>27699</b>	<b>2621</b>	<b>1123</b>	<b>101564</b>	<b>69.0</b>	<b>27.3</b>	<b>2.6</b>	<b>1.1</b>	<b>100.0</b>

**Table 1.5: Population of senior citizen by Dzongkhag and gender**

population of senior citizen by Dzongkhag and gender						
Dzongkhag	GENDER			Percentage share		
	Male	Female	Total	Male	Female	Total
Paro	6738	4117	10855	62.1	37.9	10.7
Samtse	18092	11229	29321	61.7	38.3	28.9
Trashigang	21710	13475	35185	61.7	38.3	34.6
Thimphu	8484	3743	12227	69.4	30.6	12.0
Wangdue	7985	5989	13974	57.1	42.9	13.8
<b>Total</b>	<b>63009</b>	<b>38553</b>	<b>101562</b>	<b>62.0</b>	<b>37.96</b>	<b>100.0</b>

**Table 1.6: Population of senior citizen by Dzongkhag and marital status**

Dzongkhag	MARITAL STATUS				Total	Percentage				Total
	Married	Widowed	Divorced	Never Married		Married	Widowed	Divorced	Never Married	
Paro	7486	2994	0	374	10854	69.0	27.6	0.0	3.4	10.7
Samtse	23706	4991	624	0	29321	80.8	17.0	2.1	0.0	28.9
Trashigang	22459	11978	749	0	35186	63.8	34.0	2.1	0.0	34.6
Thimphu	6488	4242	1248	250	12228	53.1	34.7	10.2	2.0	12.0
Wangdue	9982	3494	0	499	13975	71.4	25.0	0.0	3.6	13.8
<b>Total</b>	<b>70121</b>	<b>27699</b>	<b>2621</b>	<b>1123</b>	<b>101564</b>	<b>69.0</b>	<b>27.3</b>	<b>2.6</b>	<b>1.1</b>	<b>100.0</b>

*N.B: The total population may vary a little due to statistical discrepancy.*

**Table 1.7: Population of senior citizen by area and region**

Area	REGION					Total	Percentage share					Total
	West-ern	East-ern	Sout-thern	Central	Nort-thern		West-ern	East-ern	Southern	Central	Northern	
Urban	3618	18965	18716	3993	9483	54775	6.6	35	34.2	7.3	17.3	53.9
Rural	7861	16470	9982	9982	2495	46790	16.8	35	21.3	21.3	5.3	46.1
<b>Total</b>	<b>11479</b>	<b>35435</b>	<b>28698</b>	<b>13975</b>	<b>11978</b>	<b>101565</b>	<b>11.3</b>	<b>35</b>	<b>28.3</b>	<b>13.7</b>	<b>11.7</b>	<b>100</b>

*N.B: The total population may vary a little due to statistical discrepancy.*

**Table 1.8: Total Population of senior citizens by area and marital status**

Area	MARITAL STATUS				Total	Percentage share				Total
	Married	Widowed	Divorced	Never Married		Married	Widowed	Divorced	Never Married	
Urban	34811	18341	1622	0	54774	63.6	33.5	3.0	0.0	53.9
Rural	35310	9358	998	1123	46789	75.5	20.0	2.1	2.4	46.1
<b>Total</b>	<b>70121</b>	<b>27699</b>	<b>2620</b>	<b>1123</b>	<b>101563</b>	<b>69.0</b>	<b>27.3</b>	<b>2.6</b>	<b>1.1</b>	<b>100.0</b>



**Table 1.9: Total population of senior citizens by Dzongkhag and category**

**Total Population of senior citizens by Dzongkhag and category**

DZONGKHAG	CATEGORY						Total	Percentage share						
	Retired Civil Servant	Retired Corporate Employee	Retired Armed Force Personnel	Old age private citizen	Monastic Body	Retired Private Employee		Retired Civil Servant	Retired Corporate Employee	Retired Armed Force Personnel	Old age private citizen	Monastic Body	Retired Private Employee	Total
Paro	374	374	1497	8609	0	0	10854	3.4	0.0	13.8	79.3	0.0	0.0	10.7
Samtsse	0	3119	2495	23706	0	0	29320	0.0	0.9	8.5	80.9	0.0	0.0	28.9
Trashigang	1497	0	4492	28448	749	0	35186	4.3	1.4	12.8	80.9	2.1	0.0	34.6
Thimphu	1248	0	998	9732	0	250	12228	10.2	6.1	8.2	79.6	0.0	2.0	12.0
Wangdue	499	0	1996	10980	0	499	13974	3.6	0.0	14.3	78.6	0.0	3.6	13.8
<b>Total</b>	<b>3618</b>	<b>3493</b>	<b>11478</b>	<b>81475</b>	<b>749</b>	<b>749</b>	<b>101562</b>	<b>3.6</b>	<b>0.0</b>	<b>11.3</b>	<b>80.2</b>	<b>0.7</b>	<b>0.7</b>	<b>100.0</b>

**Table 2.4: Population of Senior citizens by Category and enjoyment of career**

Category	Yes	No	Total	Yes	No	Total%
Retired Civil Servant	3369	250	3619	93.1	268.6	18.7
Retired Corporate Employee	3119	374	3493	89.3	418.8	18.1
Retired Armed Force Personnel	9732	1747	11479	84.8	2060.6	59.4
Retired Private Employee	749	0	749	100.0	0.0	3.9
<b>Total</b>	<b>16969</b>	<b>2371</b>	<b>19340</b>	<b>87.7</b>	<b>2702.3</b>	<b>100.0</b>

**Table 2.5: Population of senior citizens by Gender and number of children**

Gender	0	1	2	3	4	5	6	7	8	9	10	13	Total
Male	6862	2371	4242	9108	9108	13101	7361	4616	3868	1372	250	0	62259
Female	4991	5116	2994	7486	4367	5739	2994	3618	374	0	250	624	38553
<b>Total</b>	<b>11853</b>	<b>7487</b>	<b>7236</b>	<b>16594</b>	<b>13475</b>	<b>18840</b>	<b>10355</b>	<b>8234</b>	<b>4242</b>	<b>1372</b>	<b>500</b>	<b>624</b>	<b>100812</b>
<b>% share</b>	<b>11.8</b>	<b>7.4</b>	<b>7.2</b>	<b>16.5</b>	<b>13.4</b>	<b>18.7</b>	<b>10.3</b>	<b>8.2</b>	<b>4.2</b>	<b>1.4</b>	<b>0.5</b>	<b>0.6</b>	<b>100.0</b>

Area	0	1	2	3	4	5	6	7	8	9	10	13	Total
Urban	5864	5739	1996	12602	6363	9982	5490	3494	749	1372	499	624	54774
Rural	5989	1747	5240	3993	7112	8859	4866	4741	3494	0	0	0	46041
<b>Total</b>	<b>11853</b>	<b>7486</b>	<b>7236</b>	<b>16595</b>	<b>13475</b>	<b>18841</b>	<b>10356</b>	<b>8235</b>	<b>4243</b>	<b>1372</b>	<b>499</b>	<b>624</b>	<b>100815</b>
<b>% share</b>	<b>11.8</b>	<b>7.4</b>	<b>7.2</b>	<b>16.5</b>	<b>13.4</b>	<b>18.7</b>	<b>10.3</b>	<b>8.2</b>	<b>4.2</b>	<b>1.4</b>	<b>0.5</b>	<b>0.6</b>	<b>100.0</b>

**Table 2.7: Population of senior citizen by area and employment status**

Area	Status of employment					Percentage				
	Employed	Unemployed	Self-employed	Disabled	Total	Employed	Unemployed	Self-employed	Disabled	Total
Urban	22583	9857	21960	0	54400	41.5	18.1	40.4	0.0	53.8
Rural	4117	17717	24455	499	46788	8.8	37.9	52.3	1.1	46.2
<b>Total</b>	<b>26700</b>	<b>27574</b>	<b>46415</b>	<b>499</b>	<b>101188</b>	<b>26.4</b>	<b>27.3</b>	<b>45.9</b>	<b>0.5</b>	<b>100</b>

**Table 2.8: Population of senior citizens by area and level of education**

Area	Level of education					Percentage				
	Illiterate	Primary	Secondary	College or university	Total	Illiterate	Primary	Secondary	College or university	Total
Urban	24205	17093	8235	5240	54773	44.2	31.2	15.0	9.6	54.3
Rural	33937	6987	4242	873	46039	73.7	15.2	9.2	1.9	45.7
<b>Total</b>	<b>58142</b>	<b>24080</b>	<b>12477</b>	<b>6113</b>	<b>100812</b>	<b>57.7</b>	<b>23.9</b>	<b>12.4</b>	<b>6.1</b>	<b>100.0</b>

Table 1.9: Population of senior citizen by Dzongkhag and level of education

Population of senior citizen by Dzongkhag and level of education						Percentage				
Dzongkhag	Illiterate	Primary	Secondary	College or university	Total	Illiterate	Primary	Secondary	College or university	Total
Paro	7486	1497	1123	749	10855	69.0	13.8	10.3	6.9	10.8
Samtse	13725	9358	4367	1872	29322	46.8	31.9	14.9	6.4	29.1
Trashigang	22459	8983	2246	749	34437	65.2	26.1	6.5	2.2	34.2
Thimphu	3494	2246	4242	2246	12228	28.6	18.4	34.7	18.4	12.1
Wangdi	10980	1996	499	499	13974	78.6	14.3	3.6	3.6	13.9
<b>Total</b>	<b>58144</b>	<b>24080</b>	<b>12477</b>	<b>6115</b>	<b>100816</b>	<b>57.7</b>	<b>23.9</b>	<b>12.4</b>	<b>6.1</b>	<b>100.0</b>

Table 3.1: Population of senior citizen by Dzongkhag and sector of employment

Population of senior citizen by Dzongkhag and sector of employment						Percentage				
Dzongkhag	Civil service	Corporations	Private	Uni-formed organizations	Total	Civil service	Corporations	Private	Uniformed organizations	Total
Paro	749	0	4117	374	5240	14.3	0.0	78.6	7.1	7.0
Samtse	3119	6239	12477	1872	23707	13.2	26.3	52.6	7.9	31.9
Trashigang	2994	1497	20213	1497	26201	11.4	5.7	77.1	5.7	35.2
Thimphu	3743	998	4991	0	9732	38.5	10.3	51.3	0.0	13.1
Wangdi	998	0	8484	0	9482	10.5	0.0	89.5	0.0	12.8
<b>Total</b>	<b>11603</b>	<b>8734</b>	<b>50282</b>	<b>3743</b>	<b>74362</b>	<b>15.6</b>	<b>11.7</b>	<b>67.6</b>	<b>5.0</b>	<b>100.0</b>

**Table3.2: Population of senior citizen by and area**

Gender				Percentage		
	Urban	Rural	Total	Urban	Rural	Total
Male	24205	38803	63008	38.4	61.6	62.0
Female	16844	21710	38554	43.7	56.3	38.0
<b>Total</b>	<b>41049</b>	<b>60513</b>	<b>101562</b>	<b>40.4</b>	<b>59.6</b>	<b>100.0</b>

**Table 3.3: Population of senior citizen by category and area**

Population of senior citizen by category and area				percentage		
Category	Urban	Rural	Total	Urban	Rural	Total
Retired Civil Servant	998	2620	3618	27.6	72.4	3.6
Retired Corporate Employee	1248	2246	3494	35.7	64.3	3.4
Retired Armed Force Personnel	6239	5240	11479	54.4	45.6	11.3
Old age private citizen	32315	49159	81474	39.7	60.3	80.2
Monastic Body	0	749	749	0.0	100.0	0.7
Retired Private Employee	250	499	749	33.4	66.6	0.7
<b>Total</b>	<b>41050</b>	<b>60513</b>	<b>101563</b>	<b>40.4</b>	<b>59.6</b>	<b>100.0</b>

**Table 3.4:Population of senior citizen by Dzongkhag and area**

Population of senior citizen by Dzongkhag and area				Percentage		
Dzongkhag	Urban	Rural	Total	Urban	Rural	Total
Paro	2620	8235	10855	24.1	75.9	10.7
Samtsse	13725	15596	29321	46.8	53.2	28.9
Trashigang	11978	23207	35185	34.0	66.0	34.6
Thimphu	6738	5490	12228	55.1	44.9	12.0
Wangdue	5989	7985	13974	42.9	57.1	13.8
<b>Total</b>	<b>41050</b>	<b>60513</b>	<b>101563</b>	<b>40.4</b>	<b>59.6</b>	<b>100.0</b>

**Table 3.5: Population of senior citizen by marital status and employment**

Population of senior citizen by marital status and employment						Percentage				
Marital status	Employed	Unemployed	Self-employed	Disabled	Total	Employed	Unemployed	Self-employed	Disabled	Total
Married	17593	19714	31941	499	69747	25.22	28.3	45.8	0.7	68.9
Widowed	8609	6239	12851	0	27699	31.08	22.5	46.4	0.0	27.4
Divorced	499	998	1123	0	2620	19.05	38.1	42.9	0.0	2.6
Never Married	0	624	499	0	1123	0.00	55.6	44.4	0.0	1.1
<b>Total</b>	<b>26701</b>	<b>27575</b>	<b>46414</b>	<b>499</b>	<b>101189</b>	<b>26.39</b>	<b>27.3</b>	<b>45.9</b>	<b>0.5</b>	<b>100.0</b>

**Table 3.6: Population of senior citizens by category and aspirations in post-retirement life**

Population of senior citizen by category and retired citizen									
Category	Spiritual practice	Business	To be with the family	Total	Percentage				
					Spiritual practice	Business	To be with the family	Total	
Retired Civil	3369	250	0	3619					
Servant					93.1	6.9	0.0	3.6	
Retired Corporate	624	624	2246	3494					
Employee					17.9	17.9	64.3	3.4	
Retired Armed	9108	374	1996	11478					
Force Personnel					79.4	3.3	17.4	11.3	
Old age private citizen	60888	6613	13974	81475					
					74.7	8.1	17.2	80.2	
Monastic Body	749	0	0	749	100.0	0.0	0.0	0.7	
Retired Private	250	0	499	749					
Employee					33.4	0.0	66.6	0.7	
<b>Total</b>	<b>74988</b>	<b>7861</b>	<b>18715</b>	<b>101564</b>	<b>73.8</b>	<b>7.7</b>	<b>18.4</b>	<b>100.0</b>	

**Table 3.7: Population of senior citizens by category and retirement age**

Population of senior citizens by category and retirement age			percentage			
Category	Yes	No	Total	Yes	No	Total
Retired Civil Servant	2870	749	3619	79.3	20.7	3.6
Retired Corporate Employee	3494	0	3494	100.0	0.0	3.4
Retired Armed Force Personnel	9982	1497	11479	87.0	13.0	11.3
Old age private citizen	80726	749	81475	99.1	0.9	80.2
Monastic Body	749	0	749	100.0	0.0	0.7
Retired Private Employee	749	0	749	100.0	0.0	0.7
<b>Total</b>	<b>98570</b>	<b>2995</b>	<b>101565</b>	<b>97.1</b>	<b>2.9</b>	<b>100.0</b>

**Table 3.8: Population of senior citizen by area.**

Population of senior citizen by area.			Percentage			
Dzongkhag	Yes	No	Total	Yes	No	Total
Paro	10106	749	10855	93.1	6.9	10.7
Samtsse	29321	0	29321	100.0	0.0	28.9
Trashigang	33688	1497	35185	95.7	4.3	34.6
Thimphu	11978	250	12228	98.0	2.0	12.0
Wangdue	13475	499	13974	96.4	3.6	13.8
<b>Total</b>	<b>98568</b>	<b>2995</b>	<b>101563</b>	<b>97.1</b>	<b>2.9</b>	<b>100.0</b>

**Table 3.9: Kind of sicknesses old age people are plagued with**

<b>Types of sicknesses</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
No sickness	624	.6	.6	.6
Abnormal blood pressure	624	.6	2.1	1.2
Back pain	749	.7	6.3	3.4
Allergy	250	.2	.2	3.7
Artheritis/Headache/Ulcer/Bloodpressure	374	.4	1.4	4.1
Asthma	499	.5	.5	5.5
blood pressure	624	.6	.6	11.4
Blood pressure	4616	4.5	4.5	16.0
Blood pressure/Dibetise	624	.6	.6	16.6
Bloodpreessure/Giddiness	749	.7	.7	17.3
Bloodpressure	3244	3.2	3.2	20.5
Bloodpressure/Body pain	250	.2	.2	20.8
Bloodpressure/Bodyache	749	.7	.7	21.5
Bloodpressure/Dibetes	1497	1.5	1.5	23.0
body pain	1248	1.2	1.2	24.2
Body pain	998	1.0	1.0	25.2
Body pain/Blood pressure	749	.7	.7	25.9
Breathing problem	1497	1.5	2.6	27.4
Cardiac disease	250	.2	.2	28.7
Chest pain	250	.2	.2	29.0
Chest pain/Joints pain	624	.6	.6	29.6
Constipation	624	.6	.6	30.2
Diabetes	499	.5	.5	30.7
Diabetes/ blood pressure	250	.2	.2	31.0
Diabetes/blood pressure	749	.7	.7	31.7
eye problem	624	.6	.6	32.3
Eye problem/Ulcer	374	.4	.4	32.7
Fever	624	.6	.6	33.3
Fever/ arthritis / blood with stool	250	.2	.2	33.5
Fever/Joints pain	374	.4	.4	33.9
Gall-stone	624	.6	.6	34.5
Gastric	374	.4	.4	34.9
General body pain	250	.2	.2	35.1
giddiness	624	.6	.6	35.7
Giddiness	250	.2	.2	36.0
Giddiness/Arthritis	250	.2	.2	36.2
Giddiness/Blood pressure	250	.2	.2	36.5
gout	624	.6	.6	37.1

Head ache and giddiness	250	.2	.2	37.3
headache	1248	1.2	1.2	38.6
Headache	1747	1.7	1.7	40.3
Headache/ Joints pain	499	.5	.5	40.8
Headache/Blood pressure	499	.5	.5	41.3
Headache/Heart disease	624	.6	.6	41.9
Headache/Joints pain	499	.5	.5	42.4
Heart disease	873	.9	.9	43.2
Heart disease/ Ulcer	499	.5	.5	43.7
Heart disease/stomachache/headache	374	.4	.4	44.1
Impaired vision occasionally	250	.2	.2	44.3
Jaundice	624	.6	.6	45.0
joints pain	1872	1.8	1.8	46.8
Joints pain	6613	6.5	6.5	53.3
Joints pain/ Blood pressure	749	.7	.7	54.1
Joints pain/ headache	499	.5	.5	54.5
Joints pain/Back pain	1248	1.2	1.2	55.8
Joints pain/Blood pressure	624	.6	.6	56.4
Joints pain/Heart disease	499	.5	.5	56.9
joints pains	250	.2	.2	57.1
leg aping/Stomachache	624	.6	.6	57.7
leg pain	499	.5	.5	58.2
Leg pain/Psychology affect	749	.7	.7	59.0
mental disease	624	.6	.6	59.6
Muscle pain and general weakness	250	.2	.2	59.8
no sickness	2870	2.8	2.8	62.7
No sickness	27449	27.0	27.0	89.7
No sickness	499	.5	.5	90.2
Parkinson's disease	250	.2	.2	90.4
Sight affect	624	.6	.6	91.0
Sight problem	499	.5	.5	91.5
stomach ache	624	.6	.6	92.1
Stomach ache	624	.6	.6	92.8
Stomachache	749	.7	.7	93.5
Stomachache	1497	1.5	1.5	95.0
Stomachache/Cough & cold	499	.5	.5	95.5
Stomachache/Headache	374	.4	.4	95.8
tuberculosis	624	.6	.6	96.4
Tuberculoses	250	.2	.2	96.7
Tuberculosis	749	.7	.7	97.4



Tuberculosis	250	.2	.2	97.7
Ulcer	1372	1.4	1.4	99.0
Ulcer/blood pressure/Arthritis wound inside mouth	374	.4	.4	99.4
	624	.6	.6	100.0
<b>Total</b>	<b>101563</b>	<b>100.0</b>	<b>100.0</b>	

**Table 3.10: Kind of social services senior citizens wish to do.**

<b>Social services</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Cannot afford to render	87464	86.1	86.1	86.1
Advise to younger generation about culture	499	.5	.5	86.6
charity and sponsorship in religious activities	250	.2	.2	86.9
Conserving environment at individual level	250	.2	.2	87.1
Cultural & environment conservation	250	.2	.2	87.3
Cultural and traditional promotion	250	.2	.2	87.6
Cultural promote	749	.7	.7	88.3
cultural protection	624	.6	.6	88.9
Culture activities	374	.4	.4	89.3
Environment conservation	250	.2	.2	89.6
Give advice about culture and tradition	250	.2	.2	89.8
Preserving & showing example to younger generation	499	.5	.5	90.3
Promote and sponsor religious activities	250	.2	.2	90.5
Promote culture	250	.2	.2	90.8
promote culture & traditional	374	.4	.4	91.2
Promote culture & traditional	374	.4	.4	91.5
Promote the age old values(tshechus)	499	.5	.5	92.0
promotion of culture & traditional	250	.2	.2	92.3
promotion of religion	1248	1.2	1.2	93.5
protecting the environment	499	.5	.5	94.0
Reduce pollution	374	.4	.4	94.3
Religion promotion	1372	1.4	1.4	95.7

Religion Promotion	624	.6	.6	96.3
Religion Promotion	250	.2	.2	96.6
Religion promoter	749	.7	.7	97.3
Religious activities	749	.7	.7	98.0
Religious practice	749	.7	.7	98.8
religious promotion	624	.6	.6	99.4
Renovation and promote the religious monuments	374	.4	.4	99.8
Teach the importance of national dress and language	250	.2	.2	100.0
<b>Total</b>	<b>101563</b>	<b>100.0</b>	<b>100.0</b>	

ROYAL SOCIETY FOR SENIOR CITIZENS

THIMPHU BHUTAN

<p><b>CONFIDENTIALITY</b></p> <p><b>Data obtained in this survey cannot be used for investigation or enforcement purposes. It is solely meant for this particular study and shall be kept confidential at all times.</b></p>	<p style="text-align: center;"><b><u>BASELINE SURVEY FOR ROYAL SOCIETY FOR SENIOR CITIZENS (RSSC)</u></b></p> <p><i>Sir/Madam,</i></p> <p><i>The Royal Society for Senior Citizens is conducting a survey to identify, understand and study the needs, aspirations and expectations of the old people of Bhutan for formulation of appropriate and customized policies and programs. Therefore, RSSC would like to request all the respondents to kindly extend your cooperation to our surveyors.</i></p> <p><i>Chairperson</i></p>
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**Socio-economic characteristics**

Q1. Which year did you retire from the service? (*If private citizens and monks skip to Q5*)

Q2. What was your designation during the time of retirement? .....

Q3. How long had you been in the service? (Years)

Q4. Do you think the existing retirement age for different category (S = 56, P = 58 & Ex = 60) of civil servant is appropriate?

1. Yes(*Go to Q4.2*)

2. No

Q4.1 If No, cite one reason

1. We are still energetic to serve
2. We feel too unsecured
3. Thinking of the retirement at the decided age make us corrupted while in the job

- 4. Only non-performer needs to be superannuated at this age
- 5. Others (specify).....

Q4.2 Did you enjoy your career?

- 1. Yes
- 2. No

Q4.3 Are the peers, people and government doing enough to attend to your needs?

- 1. Yes
- 2. No

Q4.4 Are your juniors and public in general regard you well after your retirement? (*Ask only to retirees*)

- 1. Yes (*Go to Q5*)
- 2. No

Q4.5 How do you feel upon meeting them?

- 1. Neglected
- 2. Disrespected
- 3. People are opportunists
- 4. They are still good

Q5. How many children do you have? (*Do not ask if the choice for marital status is 5*)

- 1. Daughter
- 2. Son
- 3. No issue

Q6. With whom do you live?

1. Son

2. Daughter

3. Family led by myself

4. Cousins

5. Other relatives

Q6.1 Level of education of the choice in Q6?

1. Illiterate

2. Primary

3. Secondary

4. College/University

Q6.2 How many children does choice in Q6 have? (*Do not ask if the choice in Q6 is 'family led by myself'*)

1. Daughter

2. Son

3. No issue

Q 6.3 Employment status of your choice in Q6?

1. Employed

2. Unemployed (*Go to Q7*)

3. Self-employed (Business)

4. Disabled

Q6.4 Sector of employment of choice in Q6?

1. Civil Service
2. Corporation
3. Private
4. Uniformed Organization
5. INGO/NGO

Q6.5 what is the monthly average income (Nu.) of choice in Q6? (Optional)

Q7. Which area of residence do you prefer?

1. Urban
2. Rural

Q7.1 Cite one reason why?.....

Q8. As a retiree/old age, which of the following post-retirement life would you aspire?

1. Spiritual practice
2. Politics
3. Business
4. To be with the family

Q9. Do you think old aged and retired citizens need special medical facilities?

1. Yes
2. No (Go to 11)

Q10. If yes, choose the following :( Multiple answers allowed)

1. Doctors visiting old aged retired homes or villages
2. Establishment of old age Nursing homes
3. I only believe in indigenous medicine

4. Keep special visiting in the hospital for old aged people.

Q 11. Do you think there is a need for spiritual guidance?

1. Yes

2. No (Go to 13)

Q12. If yes, which of the following:

1. Group pilgrimage scheme

2. Inviting spiritual masters to the retired homes or temporary congregation

3. Assist with the provisions of retreat in monasteries and hermitages

Q13. Which of the following policy offers would you choose if given the opportunity (*ask only for retired civil servants/corporate employees/armed force personnel*):

1. Extension of service on contract basis

2. Loans with less or subsidized interest rate

3. Old age retired homes

4. Ten months' post retirement basic salary

Q14. Do you think there is degeneration in the following (*can tick more than one*):

1. Culture

2. Religion

3. Traditional

4. Patriotism

5. Interdependency

Q15. Do you have the following (*Tick more than one*):

- 1. Monthly earning
- 2. Pension
- 3. Shares
- 4. Interest from savings
- 5. Percentage share from money lending
- 6. Fixed assets (Land/building etc)
- 7. None of above

Q16. If none of above, what is your source of income?

1. From relatives

- 2. From Sons/Daughters
- 3. Others (Specify).....

Q17. When you are living in a community, which of the following kind of people do you prefer to spend your time with the most?

- 1. People of your age
- 2. Younger ones
- 3. Middle aged ones
- 4. Children

Q18. How do you spend your day?

- 1. Helping grand children



- 2. Helping in daily household chores
- 3. Work outside house
- 4. Others (Specify) .....

Q. 18.1 Do you find difficulties to adjust with your household members?

- 1. Yes
- 2. No (Go to 20)

Q. 19. If yes, (What kind).....

Q.20. what kind of sickness do you have at the moment? (Write maximum three)

- 1. ....
- 2.....

3. ....

- 4. No sickness

Q.21. Any following disability do you suffer from (*multiple choice allowed*):

- 1. Seeing
- 2. Hearing
- 3. Cognition
- 4. Dumb
- 5. Non of above

Q.22. Do you support the need of making contributions during your prime working age toward social security systems?

- 1. Yes
- 2. No (*Go to Q24*)

Q.23.If Yes, which of the following do you want to support?

- 1.Group Insurance Scheme
- 2.Individual Insurance Scheme
- 3.Health Insurance Scheme

Q.24. Now you have retired, would you like to extend some social service with your life long experience in promoting our cultural heritage and protecting our pristine environment?

- 1. Yes
- 2. No(*Go to Q25*)

Q.24.1) If yes what kind?.....

Q.25. Being an experienced citizen of this country, you may be needed for expressing your views in regard to some policy development and decision making. In that case, which of the following would you prefer?*(tick more than one)*

- 1. Television shows
- 2. Radio talk show
- 3. Writing in print Medias
- 4.Addressing a gathering

- 5. Free interaction with the local leaders and parliamentarians

Q. 26. Do you think you need a legal advice and guidance on management of your assets and money at this age?

- 1. Yes
- 2. No

Q. 27. Are you satisfied with the kind of post retirement life /old age you are leading?

- 1. Very happy
- 2. Happy
- 3. Satisfactory
- 4. Struggling
- 5. Not happy
- 6. Can't say

Q.28. Do you think that the proposed plans and programs can make you happy?

- 1. Yes
- 2. No

Q29. If yes, degree of happiness:

- 1. Very happy
- 2. Happy
- 3. Don't know
- 4. Not happy
- 5. Not at all happy

**KADRINCHE LA!**

**Certification:**

I hereby certify that the information gathered in this questionnaire were obtained/reviewed by me personally and in accordance to instructions.

Name and Signature of Enumerator:

Date of enumeration:

Name and signature of Supervisor:

Date received: