INVESTIGATING THE DESIRABILITY AND FEASIBILITY OF THE OLD AGE HOMES AS A VIABLE BUSINESS IN THE CASE OF RAWALPINDI/ISLAMABAD

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PIDE2021FMPHILPP13

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2023

CERTIFICATE

This is to certify that this thesis entitled: **"Investigating the Desirability and feasibility of the old age Homes as a Viable Business in the Case of Rawalpindi/Islamabad."** submitted by Noveen Bibi is accepted in its present form by the PIDE School of Social Sciences, Pakistan Institute of Development Economics (PIDE), Islamabad as satisfying the requirements for partial fulfillment of the degree in Master of Philosophy in Public Policy.

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ACKNOWLEDGMENT

I am highly grateful to ALLAH ALMIGHTY for showering His countless blessing and benevolence upon me in successfully completing this task. All respect and gratitude go to the Holy Prophet Muhammad (PBUH) who has always been a source of knowledge and guidance for us.

I offer my sincere gratitude to my supervisor Dr. Saima Bashir, Senior Research Demographer PIDE for her able guidance, keen interest, and encouragement during my entire thesis work, without her supervision and useful advice this study would not have reached completion.

I express my feelings for my Father Muhammad Munir Khan, who has always been very supportive throughout my life and who made me able to do this work. Without his love, prayer, and support this research work would not have been completed.

I am incredibly grateful to my best friend Ainee Iqbal for her unwavering support and encouragement throughout my entire thesis work.

I am truly grateful to my sister Sundas Munir for being there for me every step of the way during my research work. Thank you for your constant encouragement and assistance.

Last, but not least, I would like to thanks to my friends and all the participants, including teachers and students, who took part in this study passionately and shared their honest views.

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ABSTRACT

The age composition of a country changes as a result of demographic transition. Due to medical advancement, life expectancy has increased significantly and people are living longer. However, this change in the age structure of a country brings many demographic challenges. With the increasing global aging population, the demand for health and quality of care for elders increases with time. Globalization has a big influence on the lives of older people, and it has significantly changed cultural values worldwide. In developed countries, old age homes have become a popular business in recent years because more and more elderly need special care to have quality remaining years of life. On the other hand, family structures are changing with time in developing countries too. With changing society and the rise in nuclear and dual-earner families, children find it difficult to take time out of their busy schedules to spend with their parents. Pakistan is one such society. The number of older population of Pakistan aged 60 and elder is evaluated to almost double from 7% (14 million) in 2019 to 14 % by 2050. This demographic trend increases the opportunity for entrepreneurs and investors to invest in the old-age homes industry. However, the socio-cultural environment of a country such as Pakistan where sending elderly parents to old age homes is considered disrespectful. The aim of the study, therefore, is to investigate the demand for old-age homes, and whether it would be a viable business option or not in Pakistan. A qualitative methodology is adopted for the study. A purposive sample of 7 old-age homeowners and 25 elderly men and women are selected from old-age homes in Rawalpindi/Islamabad, Pakistan. In-depth interviews were conducted through audio recording and then transcribed. Thematic analysis was done to extract the themes and understand the data. The analysis revealed that the demand for old-age homes is increasing and it would be a viable business option in Pakistan. Residents of old-age homes feel satisfied living in an old-age home and also agreed that there should be old-age homes and their demand will also increase in the future.

Keywords: Old-age Home, Demand for old-age homes, viable business option, Pakistan, Motivation, Elderly.

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LIST OF ABREVIATIONS

OAH: Old Age Homes

SPRC: Social Protection Resources Center

CHAPTER 1

INTRODUCTION

1.1 Background

The age composition of a country changes as a result of demographic transition. During the transition, the mortality rate declines first followed by a decline in fertility. Moreover, due to medical advancement, life expectancy has increased significantly and people are living longer. However, this change in the age structure of a country brings many demographic challenges as well. One such phenomenon is called aging. Many developed countries are already experiencing population aging. But if we look at the case of developing countries, they all are experiencing a rapid increase in the proportion of the aging population. This rapid increase in age structure will present enormous challenges for each developing country.

1.2 World's aging population

According to the United Nations world population report, there will be 771 million people aged 65 and above at the end of 2022, which is three times the number in 1980 (258 million). And it is expected that the elder population will increase by 994 million by 2030 and it will be 1.6 billion by 2050 nearly 20% of the world's population (Economic and Social Affairs 2022). According to the report, some countries had the highest proportion of the elder population in 2022 with nearly 19% in Europe and America and 16.6% in Australia and New Zealand. One in every four people in Europe and Northern America will be 65 or older by 2050 (Economic and Social Affairs 2022).
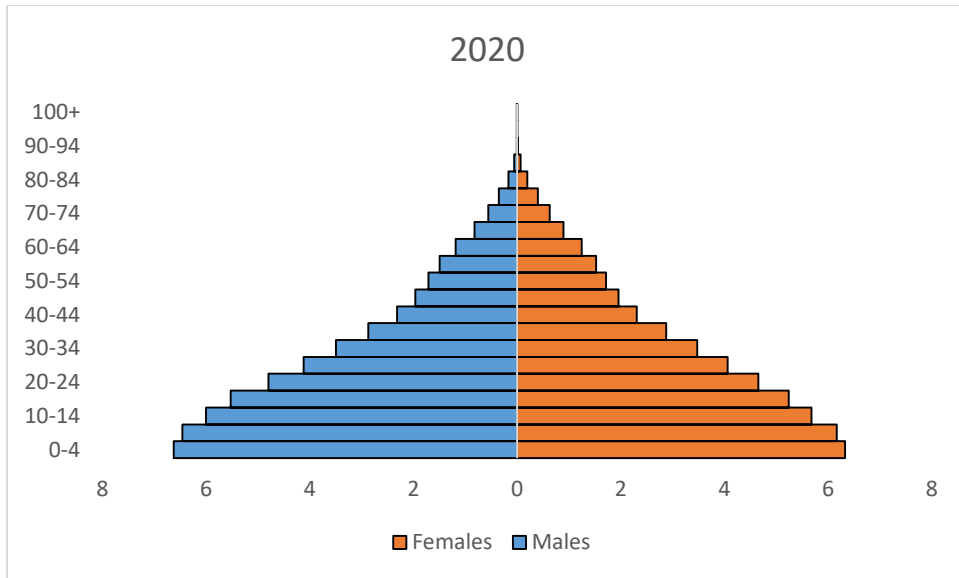
Figure 1: UN World Population Prospects
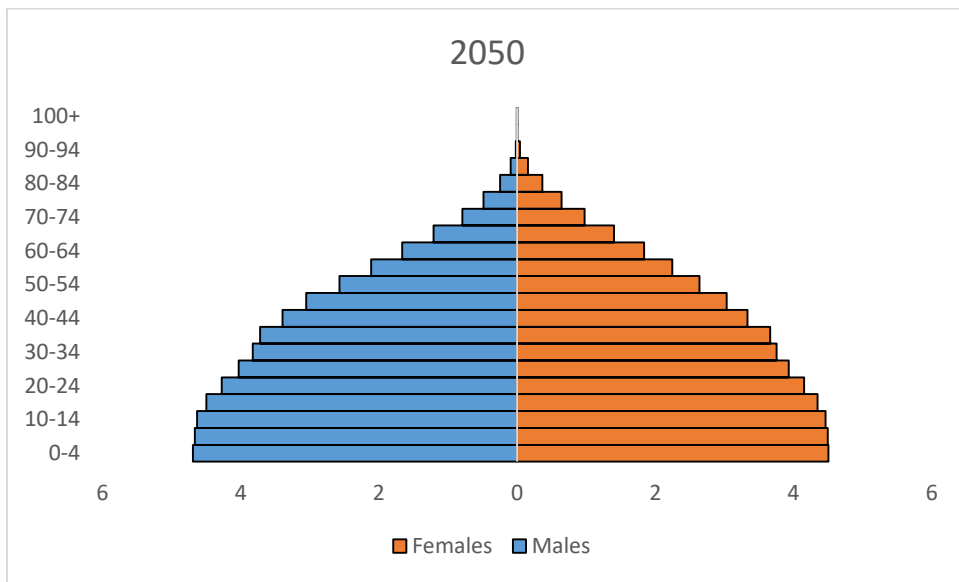
Figure 2: UN World Population Prospects

1.3 Pakistan's Aging Population

From the report (SPRC, 2020) South Asian countries have a lot of people and many of them are young lie between 15 and 29 years old. In Pakistan, the number of people is growing, and there are expected to be over 244 million people in Pakistan by 2030. Moreover, the older population will increase by 3.3% annually from 2015 to 2030. The United Nations' World Population

Projections estimate that the number of older people in Pakistan will increase by 12.8% in 2050, compared to 6.6% in 2015. (Social Protection Resources Center, 2020).

Pakistan is the fifth largest country in the world with a larger population. It used to have around 207.7 million people, but now it has grown to about 216.5 million. Out of all these people, about 12.5 million are old. That's about 7% of the total population. (SPRC, 2020). This means Pakistan is one of the top 15 countries with more than ten million older people. It is expected that by the year 2050, this number will increase to 44 million, which will be about 16% of the total population.

However, the situation for older people in Pakistan, which is around 13 million individuals, is not good. Only 1.8 million of these older people receive a pension or any kind of financial support from programs like BISP and Pakistan Bait-ul-mal (PBM). This means that 11.8 million elderly people do not have support from any social protection program. Among them, 1.8 million older people are in the lowest income group and urgently require help from the government and social protection institutions. A survey called the Demographic Health Survey (DHS) found that approximately 0.415 million older people who are poor in Pakistan are sick. Therefore, these disadvantaged individuals need a healthcare program to cover their medical expenses. (Social Protection Resources Center, 2020)

Aging in the population has many implications for society at large because it puts a lot of pressure on a country's health system. With the increase in the elderly population, the demand for health services increases. Due to aging, the immune system of older people suffers from both degenerative and communicable diseases. Their health-related issues are visual impairment, difficulty in walking, chewing, and hearing, and arthritis. Pakistan's burden of disease (BOD), has increased in both communicable and non-communicable diseases. The share of the burden due to communicable diseases decreased from 60% in 2000 to 43.3% in 2017 (SPRC, 2020). Whereas, Non-communicable diseases (NCDs) are on the rise. NCD share has increased from 31.7% to 47.5% in 2017 (SPRC, 2020). The share of NCDs is much higher among the elderly population in Pakistan. The most prevalent NCDs among elder people are cardiovascular diseases, cancers, diabetes, and chronic respiratory diseases. (Social Protection Resource Center, 2020).

1.3.1 Changing Family Structure and Aging in Pakistan

Pakistan is a country that values its culture, traditions, values, and strong family connections. Globalization has had a big influence on the lives of older people, and it has significantly changed cultural values worldwide. Older people face challenges from their families and society due to the effects of globalization. (Nair 2014). In the past, older people were taken care of and valued at home by their families. They received love, respect, and appreciation from their families. But nowadays, the extended family system has become less common, which means that older people don't have as much help and emotional support from their family members (Cassum, Cash et al. 2020). This leads to them living alone without any help. Due to this lack, many older people are going to places where they can stay and get help. (Itrat, Taqui et al. 2007). Globalization and economic recession both have an effect to change societies. Due to these changes individuals, families, and communities are affected. Asian countries are also affected by globalization their culture and society it's can be seen in two different areas, family systems and the relationships between them. The reason behind this big shift is given below in how things be done

1.3.2 Family Systems in South Asian Cultures

South Asian countries like India, Pakistan, Bangladesh, and Sri Lanka have organized family systems. In Pakistan, the joint family system is the main and most common type of family structure. It has a strong cultural tradition of supportive families that are based on how people live their lives in this family system.(Itrat, Taqui et al. 2007). This system helps people to feel happy and recognize the importance of who they are and where they belong. It carries them close together, cares, and respect, and creates a strong bond of love between them. Taking care of the elderly is the societal norm and if the family does not care for the older persons in the home and they live alone or in any shelter homes, it is considered disrespectful to them. (Syed 2008)

However, due to urbanization and the rise in nuclear families older people are facing a situation where joint family systems are getting smaller and nuclear family systems are becoming more common. (Wu, White et al. 2009). According to Itrat et al. 2007, the decline of the joint family

system is expected to greatly impact the physical and mental well-being of older people. As a result, they may end up either living by themselves or in old age homes. (Itrat, Taqui et al. 2007). However, due to an increase in urbanization and a change in family structure from joint to the nuclear family system taking care of the elderly is taking a toll on the family. Urban lifestyle is different and does not support a joint family system (Sabzwari and Azhar 2011).

1.3.3 Migration of the younger generation

Globalization has also a big impact on the younger generation who migrate from one city to another city, from one county to another country in search of better prospects and leave their older parents alone without any help. (Chadha 2012). The rising trend of urbanization and industrialization is resulting in the migration of younger individuals for better employment and professional opportunities and they leave their older parents alone without any help. (Cassum, Cash et al. 2020)

1.3.4 Women's Withdrawal from care giving responsibilities

In Eastern cultures, women are taught from an early age to take care of the household members, particularly the elderly. Men typically earn money to support and help the older parents while women often play a role to take care of the elderly at home. (Jamuna and policy 2003). When we talk about the responsibilities of women she already has a lot of responsibilities on her shoulder to do, she is burdened not only with taking care of their children but also the elderly people in her home.

Moreover, due to economic pressure and the increase in women's education, families are moving from the traditional one-breadwinner model to a dual-earner family structure. People are getting married later or choosing not to have children or fewer children. All of these things are making it harder for a joint family system to provide traditional care and support to elder people.

In Pakistan, children are mainly responsible to take care of and support their elderly parents no matter what. However, because of high inflation, everyone is focused on earning money to meet their own family's needs. So, it has become difficult for children to properly care for their parents and give them the time and support they need (Cassum, Cash et al. 2020). Developed

countries have old age homes as a solution to these problems, but in Pakistan, sending elderly parents to such homes is still seen as something bad and people judge the children who make that choice as heartless.(Naqvi, Ibrar et al. 2014).

1.4 Old Age Homes in Pakistan

The term Old-Age Home (OAH) is stated as Nursing Home, a Home for the elderly, or an aged home these different terms are used synonymously in the literature. (Cook, Thompson et al. 2015) stated that an old-age home is a facility where elderly people can live and be cared for when they are too weak or ill to care for themselves. The fast growth of the economy and the growth of industrialization in Taiwan have brought significant changes to society and families. As a result, it has become difficult for families to take care of older people at home. Families cannot support long-term care doesn't provide enough help at home. So, the idea of shifting the elderly to old-age homes has come from Western countries, where it is common to have parents and grandparents live in these institutions. (Wu, White et al. 2009). In developed countries, old age homes are a place where elder people can live with good facilities. Many developed countries like US, UK, and Ireland, have old age homes that make the life of the elderly better by providing them with different kinds of facilities like medical care, social security services, recreation, and so on.

Since the beginning of the 18th century, old age homes have been used in developing countries as well such as India to offer the availability of old age homes in a country, particularly for poor people, and elderly who have no family to support and have no family to take care of them. A survey revealed that older individuals who decide to live in old age homes are those who lack support from their children, are childless, or prefer not to live with their children.(Jamuna and policy 2003).

However, in Pakistan, the idea of old age homes or shelter homes is relatively new. As stated earlier that Pakistan's family system and societal norms look down upon children who leave their parents alone or in old age homes.(Cassum, Cash et al. 2020). Therefore, we hardly find any substantial research in this area. When we looked at old age or nursing homes in Pakistan, we can count them on our fingers. Most of the old age homes are based in urban areas but they are working in poor conditions, and low-quality services in most of the homes elderly people are living in a vulnerable position (Sabha, Ghani et al.), There are only a few which are providing quality

services or living arrangements to older people. But they are really expensive and they are out of reach. Only affluent families can afford and prefer to send their parents to older homes, particularly those who are living abroad. Furthermore, those older people who don't have any financial support, or who have a health condition that is not manageable at home prefer to stay at old age homes. As mentioned above, Pakistan like other developing countries will have a substantial share of the elderly population in the total population in the coming years. Therefore, we need to focus on developing quality geriatric care options for older people. Quality of old age or nursing homes is one of the many possible geriatric care options where older people can have their health care needs to be taken care of. Not much research is done when it comes to looking at the business model of old-age homes. All the previous research looks at the experiences of older people at old age homes, like how they ended up in their lives, and whether are they happy in old age homes. But no research study has looked at the supply side i.e. from the perspective of old age homeowners. What are their challenges, and what is their business model?

1.5   Statement of the Problem (SOP)

According to the United Nations Population Fund Report 2021, nearly 45% of Pakistan's population is living below the poverty line. Pakistan spends only 1.1% of its GDP on health, with patients bearing 90% of the costs (UNFPA, 2021). There is only one doctor for every 1073 people and 90,276 nurses overall. The share of the elderly population in the total population is increasing in Pakistan, however, we have limited geriatric care options almost next to none. At an older age, most health issues put a lot of pressure both in terms of care and finances on the family. Moreover, with rapid urbanization and changing family structure elderly face issues like isolation, neglect emotional and physical abuse compels older people to look for alternatives such as old age homes. However, we don't have enough information on the availability of old age homes to cater to the needs of the elderly at the governmental level, The absence of government policies in geriatric care can be viewed as problematic. With the increase in aging and changing societal values, the demand for old age homes is surely going to rise. Therefore, in this research, we explore the demand for old-age homes and whether it could be a viable business option in Pakistan or not.

1.6 Research Problem

Pakistan's elderly population rising in equally absolute and relative terms. The number of Pakistani aged 60 and older is evaluated to almost double from 7% (14 million) in 2019 to 14 % by 2050

(Zaidi, Stefanoni et al. 2019). Growth in the aging population looks to be a major future challenge for the world. For long-term managed care, home care for the elder population delivered at the doorstep on an "as-needed basis" could be a viable option, but this option may not be viable, for the larger population due to multiple reasons such as trust and finances. For better care, old age homes are the better option. But all the previous research looks at experiences of elderly at old age homes. But no research study has looked at the supply side i.e. from the perspective of old age homeowners. What are their challenges, and what is their business model? Therefore, this study is an attempt to explore viability of the Old Age Home idea as a business in Pakistan.

1.7 Research Questions

i. Why don't we have old age homes as a business in Pakistan?
ii. What types of challenges are faced by the management of old-age homes?
iii. Does "Old Age Home" a solution to the increasingly relevant problem of long-term, managed geriatric care in Pakistan?
iv. What are the views of the elderly living in old age homes in Islamabad and Rawalpindi about these facilities?

1.8 Objectives of the Study

i. To explore the viability of the Old Age Home idea as a business in Pakistan.
ii. To investigate "Old Age Home" as a solution to the increasingly relevant problem of long-term, managed, geriatric care

1.9 Significance of Research

Investigating the desirability and feasibility of old age homes as a viable business in Pakistan holds great significance. Desirability refers to the level of demand and needs for old-age homes in Pakistan. It considers whether there is a sufficient market for such facilities and if people are willing to pay for the services provided. Several factors contribute to the desirability of old-age homes. Firstly, the demographic shift towards an aging population creates a growing need for specialized care and accommodation for the elderly. As urbanization increases and families become more nuclear, the traditional support system of extended family care may weaken, making old age homes a viable option. Additionally, there is a rising demand for quality services and

facilities catering to senior citizens' physical, emotional, and healthcare needs. Providing a safe and comfortable environment where elderly individuals can socialize and receive specialized care can be seen as desirable for many families in Pakistan. Feasibility refers to the practicality and viability of establishing and operating old age homes as a business in Pakistan. It involves assessing various aspects, including financial viability, regulatory considerations, infrastructure requirements, and available resources. Here are some key factors influencing the feasibility of old-age homes. Firstly, assessing the financial viability of such establishments, including the initial investment, operational costs, and potential revenue streams is crucial. This involves analyzing the market demand, pricing structures, and affordability for the target demographic. Additionally, the regulatory environment, licensing requirements, and compliance with relevant laws and regulations need to be considered. Another aspect is the availability of skilled staff, including healthcare professionals, caregivers, and support staff, to provide comprehensive care services. Lastly, establishing trust and building a positive reputation within the community is important for the long-term sustainability of the business. Overall, the desirability of old age homes in Pakistan is driven by the changing social dynamics and the need for specialized elderly care, while the feasibility depends on financial considerations, regulatory factors, availability of skilled staff, and building trust within the community. With the increase in the aging population and change in family structure, old age homes are the option to take care of and support the elderly. This research will shed light on the demand for old-age homes for the elderly, their affordability, and the level of acceptance within the Pakistan community. By exploring the economic viability and social impact of establishing old age homes, this study can guide policymakers, entrepreneurs, and investors in making informed decisions to enhance the well-being and dignity of the elderly population in Pakistan.

CHAPTER 2

LITERATURE REVIEW

A literature review is a theoretical and methodological contribution to a particular topic. It is associated with academic-oriented literature, such as a thesis or article, literature usually precedes a research proposal and results in a section.

2.1   Aging in Population

Aging is explained by Frank in his article in a rational way. He not only discusses the biological but also discuss the sociocultural factors of aging. According to him, change in individual life is biological, physical, and sociocultural in human life. Aging can also be examined into primary and secondary parameters, primary aging is about biological change which is also called physical change, and the other is secondary change which is produced as a result of environmental change (Eyetsemitan, Robinson et al. 2007). Frank explains that we can understand the concept of aging in two different ways. Aging can be understood based on biological or functional changes as well as it can be understood based on changing roles and statuses with time.

The research was conducted in the field of gerontology and geriatrics. The study aimed to discover the processes that lead to successful aging (Quadagno, 2005). From the research, it has been proved that in a healthy environment, psychological well-being and positive contextual factors developed. To attain a successful aging healthy environment is a primary factor apart from preventing and treating any disease and disability (Hoogland, 2014).

In the world, about one out of every six people in the world will be sixty years old or above by the end of years 2030. The number of people in this age group has increased from 1 billion in 2020 to 1.4 billion. The population aged 60 years and above will be expected to double and will reach 2.1 billion by the end of the year 2050. Also, the number of people aged 80 years or older is expected to triple from years 2020 to 2050, reaching 426 million. (WHO, Aging and Health, 2022)

The number of elder people in a country is growing, and this is happening more in low- and middle-income countries than in high-income countries. For example, in Japan, 30% of the population is already over 60 years old. Two-thirds of all the people in the world who are over 60 years old will

live in low- and middle-income countries by the end of the year 2050. (WHO, Aging and Health, 2022). During the world's rapid increase in the aging population as a result of globalization, modernization, and urbanization. These changes affect several factors such as an increase in life expectancy, a decline in death rates, and an increase in age due to the enhancement of medical research and technology (Chatfield, 2015).

2.2   Elderly Caring as a global concern

Elderly care is a major concern worldwide due to the expected doubling of the elderly population by the end of 2050. The lack of caregivers for the elderly has led researchers to explore technological options. (Lewis 2017). People in developed countries are now living longer, which means they are getting older. This has led to more people needing help and care for longer. (Meinow, Wastesson et al. 2020)

In developed countries, most elderly care systems are designed to meet the medical, social, and emotional needs of elderly people. When determining where to invest in care services, they consider what the elderly can do and what support when they need it. For example, the Swedish approach to elderly care focuses on agreeing for the elderly to stay in their own homes for as long as possible, which is called "age-in-place.(Schön, Lagergren et al. 2016). When the elderly receive financial support for home care from the government or public organizations, they experience poorer health results and need more medical attention than younger individuals.(Modig, Lambe et al. 2021)

Among these options are conversational agents like avatars or robots, which can help fight against loneliness, depression, and cognitive decline, and boost the overall well-being of the elderly. The authors present a fresh idea and design, emphasizing ethical concerns about the emotional bond that elderlies may develop with these artificial mates. (Lewis 2017).

The article talks about a big problem in caring for older people worldwide because the elderly population is increasing. It shows that the systems we have in place right now are having a hard time keeping up with the increasing need for care, even in countries with more money like the UK and the United States. In the UK, there is not enough money for elderly care, so fewer older people are getting the help they need. In the US, family members who take care of their elderly loved ones

are very important, but they are worried about whether they can provide enough good care. According to author the country like China, which is not as rich, also have problems because they have a lot of older people. These problems include health issues, problems with everyday tasks, and not having enough money. (Dann 2014). In China, the old way of living with family and depending on them for care is changing as they start to use a more Western approach. The article says that we need to make sure our society is friendly to elderlies and takes care of them well. This means we need to spend more resources like money and helps the people with care. We also need to focus on preventing diseases and encouraging good health because healthcare, long-term care, and social services need to work together better despite worsening conditions. The article ends by saying that it gives us a chance to think about and change our healthcare and social systems to make things better for everyone. (Dann 2014)

2.3 Theories of assisted living

Assisted living facilities are homes where the elderly and individuals live with disabilities. The elderly get help with daily tasks like meals, and personal care and also get the attention that someone keeping an eye on them. These homes are not like hospitals, but more like a place where the elderly can get care and a safe environment to live their remaining years of lives. (Ball, Whittington et al. 2000). Assisted living has some important ideas, one important idea is called Maslow's theory of need. As stated by Abraham Maslow, we all have different types of needs, i.e., physical, safety, love, and most importantly, self-esteem. The above list demonstrates that people have different needs and tells us that everyone needs them all. If one of us misses a single need then we have to fulfill it. (Fuchsberger 2008)

One of the authors Fuchsberger agrees with Maslow's theory of needs. According to the author, every individual has wants, situations, and experiences. So, the author says that there are not any specific needs that only the elderly have. He suggested that instead of using any other smart technology to meet the needs of the elderly, use "ambient assisted living". Ambient living means using that technology that helps to provide healthcare support to those people who are disabled and have specific needs. This includes making devices and applications that help the elderly to keep tracking their physical well-being. For example, in a developed country Hungary there is a project for ambient assisted living where different devices like computers and mobile phones are used to connect with elderlies and take care of the health of the elderly. With the help of these

devices, they can create make diet plans, exercise plans, and many more for older individuals. (Fuchsberger 2008)

The author did a study to find out what people think about assisted living facilities "aging in place" is an important part of assisted living. This theory completely agrees with Maslow's theory because it agrees that these needs must be filled. Aging in place suggests that elderly individuals can use assisted living facilities, and when they do they should stay in one facility. If the elderly want to stay in one place as they get older then the place they live in needs to change the way they help them when their needs become different. This will help to stop the elderly to go to different places that provide more care. (Chapin and Dobbs-Kepper 2001). Growing old while staying in their own home has many benefits for the elderly in that they had to be attached to family members and relatives. They become comfortable and feel safe because they are familiar with family and relatives. Also, it gives to recognize who they are, both by being independent and in control of their own life, and by having caring relationships and roles in the community where they live. (Wiles, Leibing et al. 2012)

The author did a study to find out what people think about assisted living facilities and nursing homes. They asked different people from different places in the United States, like senior citizens' homes. The study showed that most people prefer assisted living facilities. They think that these places feel more like home. (Imamoğlu and Imamoğlu 2006). Assisted living is a type of housing for older people where they can get both a place to live and help with personal tasks. In assisted living facilities, they take care of basic things like laundry and make sure the living area is well-maintained. Assisted living is not the same as nursing homes, where people need medical care. In nursing homes, they have approved professionals who provide medical and nursing services to the residents. (Abromowitz, Plant et al. 1995)

2.4   Caring for the Elderly: a focus on Pakistan

In a developing country like Pakistan, families are usually taken care of their elderly. Whereas, it is expected that this will continue shortly due to globalization. The number of children being born is declining, the nuclear family system is on trending, women have more freedom to live and do the job and people are moving from one place to another for better opportunity.

Because of these changes, communities may start taking over the responsibility of looking after older family members instead of extended families. A significant change that has occurred in Pakistan over the last few decades is the significant brain drain. This has resulted in the departure of a younger generation, leaving behind parents who are gradually aging and declining with no one to care for their needs. Due to aging, elderly people face functional decline. Younger adults left them and they don't take care of their needs. Due to aging, elder people have unmet healthcare needs (Kim, Lee et al. 2018). Older people rely on not only older individuals but also their families and children. The support of family members is crucial as they take care of them, meet their needs, and ensure their well-being in old age. (Silverstein, Bengtson et al. 1994).

Older people rely on the help of people around them, such as family, relatives, friends, and neighbors, to fulfill their various needs. In Pakistan, like in many other traditional societies, it is the responsibility of the families to take care of the elderly. However, this can only happen if families have enough money to support them. (Afzal 1997). The traditional system of having large families living together for many generations has been replaced by smaller families living independently. This new system is not as strong in terms of political and economic support, which causes difficulties for older family members in their daily lives. (Ali and Kiani 2003). Changes in the economy are causing families to pay more attention to things that make life more comfortable, rather than taking care of elderly family members. As a result, many older people are not receiving help from their families to meet their immediate needs. They experience difficulties such as lack of respect, no care or attention, illness, and mistreatment. (Afzal 1999). Financial exploitation is a very common type of abuse where older people are taken advantage of. It happens when someone takes away their money and belongings, uses them in the wrong way, or forcefully takes them for their benefit. This is a violation of their basic rights. All of these actions are considered domestic violence, which means mistreating an older person by someone related to them by blood. (Sijuwade and journal 1995). Based on observation, it appears that at least 6-7% of the elderly visiting Aga Khan University Hospital's geriatric clinics are living alone with little support (Sabzwari and Azhar 2011). Since there aren't many government-funded services for older people, private companies and non-profit organizations will have an important role in providing these services.(Modig, Lambe et al. 2021).

2.5   Health Status of the Elderly

Pakistan is a country that is still growing and facing many difficulties. It has problems with its economy, healthcare system, and budget for health. People often have to pay for their medical expenses themselves. The government made a plan for the health of older people in 1999, but it hasn't been put into action. There is no special training for doctors in Pakistan to take care of older patients, so general doctors and other specialists are the ones who treat older people. (Organization 2015)

Elderly individuals often experience more health problems because their bodies become weaker as they get older. In Pakistan, older people face various difficult situations, such as feeling the need for companionship, being lonely, adjusting to a different lifestyle, feeling a sense of worthlessness after retiring, having less money, losing their social status, and dealing with physical limitations. All these things can make them feel depressed. Additionally, having a poor diet, smoking, and not getting enough exercise can also contribute to the health issues of older people. A report from the Pakistan National Council of Social Welfare in 2000 found that older individuals don't eat enough meat, fruits, and vegetables in their meals. (Salahuddin, Jalbani et al. 2006)

In Pakistan, people usually retire when they reach 60 years old. After this age, they are considered "old," but many of them are still mentally and physically active. They want to contribute to society, but it's difficult for them to find jobs because of their age. Even retired people who receive pensions don't get enough money to keep up with the increasing prices of things. This means they don't have enough money for healthcare or the medicine they need. As a result, they face financial difficulties and don't have access to the healthcare they require.(Khan, Toor et al. 2018)

The government of Pakistan doesn't give money to help older people with their medical needs. There are about 300 private hospitals and around 1000 government hospitals in Pakistan. The government hospitals charge less for medical care, but the quality of service is not very good. Because of this, most patients choose to go to private hospitals because they provide better quality care. In both cases, patients have to pay for their medical services themselves.(Sabzwari and Azhar 2011)

Taking care of the older people in Pakistan is important. This helps to prevent disabilities and lower the cost of healthcare. We should see longer life as something valuable, and we can make it happen by keeping middle age healthy for longer. (Mahmood, Sultan et al. 2006)

2.6   Concept of Old Age Homes and Quality of Life in OAH

In the Pakistan Demographic and Health Survey 2017, it was found that about 69.4% of older people have trouble with their physical abilities. As more and more people are leaving Pakistan in search of better opportunities, many elderly individuals are left without a family to take care of them when they need support. In Pakistan, it is not common for older people to live in special homes designed for the elderly. While a few private old age homes have been set up in cities, only a small number of people can afford to live in them due to high costs. (Vidovićová 2018)

A study was conducted on outpatient clinics in Karachi to know the perception of elder people about old-age homes. They were aware of old age homes only 7% choose to live there. Those people who were aware of old age homes did not want to be separated from their families, and those who want to live there, due to chronic disease and living alone at home that's the reason they shift to the old age home (Qidwai, Rauf et al. 2011).

Elder people living alone have many complications and the covid-19 pandemic has highlighted the importance of social disconnection, as social distancing measures have increased the risk of older adults losing social connections. Due to social distancing, they face more health-related problems (Barrenetxea, Yang et al. 2022). An E-health system should be established in Pakistan to ensure the safe and timely provision of care services to the most vulnerable population (Mumtaz 2022).

When the study was conducted in old age and nursing homes of Rawalpindi/Islamabad to investigate the relationship between resilience, wisdom, and life satisfaction in elderly people who were living in old age homes and with their families. The study revealed that the elderly who live with their families have a higher level of wisdom and life satisfaction (Hayat, Khan et al. 2016). When the study was conducted in shelter homes in Lahore to examine the consequences and socioeconomic factors that lead to elderly people who were residing there. The study revealed that elderly people had a variety of socioeconomic problems, no opportunity for entertainment, and no family and relatives interacting with them (Hussain and Manzoor 2015). There was no regular medical facility available to old-age homes residents. Three major barriers to healthcare were

found, a lack of established health services, a lack of quality healthcare, and financial dependency(Sabha, Ghani et al.). The study was conducted on the quality of life among senior citizens in Islamabad. It revealed that health systems needed to be aligned to meet the needs of older people (Abbas, Jabeen et al. 2022). When the study was conducted in Chinese society to distinguish the attitude and intentions of Chinese young, middle age, and elder people, most older Chinese favored old age homes because they live independently and believe in individual independence (Tang, Wu et al. 2009). Perception of the aged care home as an institution has gradually shifted over the years and continues to evolve especially among elderly couples. Dependence on aged care homes is becoming a viable option for elderly couples these days (Chee and Thomas 2022). The absence of government policies in Ghana's elder care leaves the issue to individuals and families who, due to economic difficulties, have few resources to care for the elderly. This problem is an opportunity for individuals to establish old age homes as businesses to address the country's long-term care issues. This business will profitable when people's attitude change and more people become convinced that the Old People's Home is a good idea (Akinny 2016). The business model should be proposed for senior citizen homes in those communities where the residents become part of the community by sharing common resources. Instantaneously, the project should not lead to capital blockage as when the real estate market has faced a liquidity crisis (Agrawal, Chhabra et al. 2021).

2.7   Literature Gap

The literature gap in the research is that the existing literature only looked at the experiences of older people living in old age homes. But nobody has looked at the perspective of the people who are running old age homes. In this research, we are just looking through the lens of owners/managers of old age homes to see whether there is a demand for old age homes and whether it is a feasible business. What are the barriers they face? What are their funding resources? From where they generate the money to run the old age homes.

2.8   Conceptual Framework
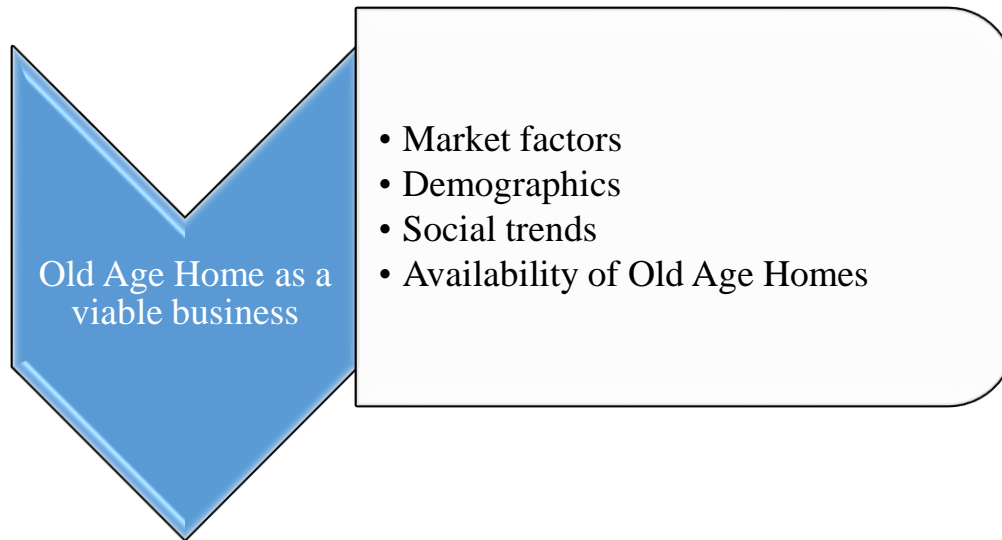
Figure 3: Conceptual Framework

In this conceptual framework, the Old Age Homes as a viable business are influenced by various market factors, demographics, social trends, and availability of OAH.

1- **Market factors**: The factors that affect the market are how many old people there are, more people living in cities, families not living together as much, the rise in nuclear families, and changing attitudes toward senior care. These factors make it important to have solutions for taking care of elderly people.

2- **Demographics:** Demographics, like the number of older people, how long they live, and the availability of more healthcare options, are important factors that make old-age homes in high demand.

3- **Social trends:** Changes in society, like people wanting to live on their own, having busy lives, and caring more about taking good care of older people also contribute to the demand for old-age homes.

4- **Availability of Old Age Homes**: The supply of old-age homes, including their number, quality, and accessibility, directly affects the demand. If there is limited availability of suitable options, it can increase the demand for old-age homes.

CHAPTER 3

RESEARCH METHODOLOGY

3.1   Preamble

This chapter explains the methodology and data for the current study. Firstly, it defines the research method selected for conducting this research, which consists of the research setting, research design, data collection, and data analysis process.

3.2   Research Strategy

The study follows a qualitative research strategy as it provides better understanding and knowledge of the problem through first-hand experience which helps us gain a deeper understanding of the problem of qualitative methods, we can learn about the thoughts and emotions of the people involved. Qualitative research is important in educational studies because it helps us answer questions about "how" and "why" things happen, and it provides more detailed information about people's thoughts, events, and situations they are in. When it comes to understanding human experiences, qualitative research allows us to ask questions that can't be easily answered with numbers. For instance, in the present study, the qualitative approach opportunity allows me to understand and document the thoughts, and perceptions of the owners/managers of old age homes and the residents, giving us a different perceptions of old age homes.

3.3   Research Design

This research used a case study method to study a specific organization or institution of locale in detail. The main goal is to understand institutions' and organizations' problems and limitations. In this study, we focused on Old Age homes and whether running an old-age home as a business model is viable in Pakistan. To achieve the objective of the study, we have gathered data through in-depth key informant interviews from the relevant stakeholders in Rawalpindi and Islamabad. We also used theoretical concepts to suggest solutions and recommendations based on our findings. The figure depicts the research design of the study.

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┌─────────────────┐      ┌─────────────────┐      ┌─────────────────┐
│                 │      │                 │      │                 │
│ Literature      │  ⇨   │ Formulating data│  ⇨   │ Developing      │
│ Review          │      │ collection      │      │ interview guide │
│                 │      │ measure         │      │                 │
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│ Performing      │  ⇦   │ Conducting in   │  ⇦   │ Conducting key  │
│ thematic        │      │ depth interview │      │ informant       │
│ analysis        │      │                 │      │ interviews      │
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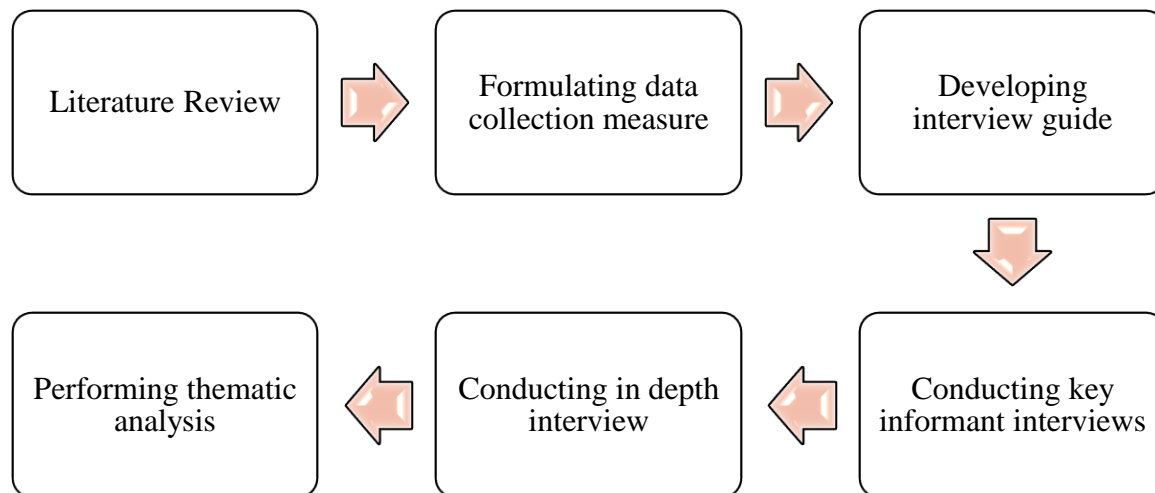
Figure 4: Research Design

A powerful tool that helped researchers for collecting authentic information is rapport building which provided a platform for the selection of respondents and key informants (Bogdan 1973). In the present research study, it was important to maintain a friendly relationship among respondents because, without it, I couldn't explore the real information and patterns of behavior about the concerned topic. At the start of the research, I faced many difficulties in the field because I was not familiar with old age homes, after that I was a stranger to the respondents. In the beginning, only owners and managers were ready for an interview to achieve my first objective but they did not permit me to interview elderlies to achieve my second objective, they did not share anything because they are afraid I might take pictures or videos and upload them on social media. To overcome this hesitation, I visited each old age home three times, developing a healthy relationship with the respondents. After getting the confidence of the respondents that I would never use their information other than academic work, they gave consent for interviews and shared their opinions regarding the demand for old-age homes and whether these homes run as a business or not and allow me to get opinions of residents regarding the demand for old-age homes and old-age homes are a solution of increasing relevant problem of geriatric care.

3.4   Key Informants

Key informants remained a major source of information, especially regarding the idea of old-age homes as a business and the demand for old homes in Pakistan. Key informants were those persons who provide formal and informal information regarding Old Age Homes, and Health of residents in Old Age Homes, Family patterns of Pakistan, and Acceptance of Old Age Homes in Pakistan. They remained the main source of information, till the completion of the thesis and help in validating research and data interpretation. The selection of the key informant is important and depends on luck and the working relationship between the two i.e. researcher and respondent are trust-based.

The researcher needed to explain the objectives of the study to the key informants, so they help in obtaining useful data. In the study, the key informant was chosen very carefully, because, without their proper support, the selection of respondents and the facilitators were very problematic. I have spent many days selecting the key informants. Key informants do not have academic knowledge about concepts or thoughts but they have all the desired information and know the process of how things worked in the Old Age Homes of Pakistan.

3.5   Units of Data Collection

To find our first objective, our unit of data collection includes owners and managers of old age homes that are involved in running old age homes. They have a better idea that old age homes are a viable business option in Pakistan or not. What is the demand of these institutes?

Our second unit of data collection includes residents of old age homes. Old age homes are a solution to their increasingly relevant problem of long-term, managed, geriatric care.

3.6   Methods of Data Collection

To achieve the goals of the research, information is gathered from two groups: the people who own and manage old age homes, and the residents living in those homes. We collect this information by conducting semi-structured interviews. These types of interviews help get detailed and in-depth responses. They allow for qualitative and open-ended interviews, which help us explore the topic further. Questions related to the motivation for establishing old homes, from

where funding comes for these institutes, the demand for old age homes, how the elderly approach these institutes, and whether these institutes are viable business options or not, are asked from owners/managers of old homes. Questions related to the health status of the elderly, the reason behind living in old homes, and whether old homes should be built in Pakistan or not, are asked by residents of old homes.

3.7   Sampling Technique

To the best of my knowledge, there are a total of 12 old-age homes in Rawalpindi and Islamabad. To achieve my first objective I visited 10 of them, and out of those 10, seven owners of the old-age homes gave interviews. There was an old age home that had two branches (One is in Banigala and the other is in Rawalpindi). Two owners of the old-age homes refused to give interviews. Two old-age homes had not yet started and were planning to start in some time.

To achieve my second objective I contacted the owners of seven old age homes to interview the elderly. Four of the owners of Old Age Homes agreed to talk to the elderly.

The first Old Age Home I visited was called Najaat Old Age Home, which had two branches. One branch was for men only, and seven elderly people gave interviews there. The second branch was for women, and three women gave interviews there. The selection of the female elderly was done by the owner of Najaat Old Age Home.

The second Old Age Home I visited was called MGQ and ZUQ. There, I interviewed five elderly men and one woman. I also interviewed a family member who was present there. The third Old Age Home I visited was called Baghban Old Age Home. In the main branch of Baghban's old age home, I interviewed four elderly men. There were no women present there. In the second branch of the Baghban's old age home, which was in Gulreiz, I interviewed four men and one woman.

First, I looked for the locations of old age homes on the internet. I found the location of both old age homes and shelter homes. From those options, I selected the old age homes only. I used purposive sampling for the selection of respondents. The main goal of purposive sampling is to identify the cases, individuals or communities best suited to help the research questions. The period for the study started on 28 February 2023 and ends on 5 May 2023.

Table 1*: Sample Size

Key Respondents	Sample Size
Owners and Managers	7
Residents	25
Family member	1
Total	33

3.8 Instrument for Data Collection

Two interview guides were designed for conducting semi-structured interviews with the participants to gather information. The appendix contains the tools used for collecting data.

3.8.1 Interviews

Qualitative interviews have advanced research and are linked to the philosophical development of research paradigms. The interplay between epistemological and philosophical aspects has impacted the relationship between researcher, participant, and research, determining how interviews are used in qualitative research. An interview is a form of consultation where a researcher seeks opinions and insights from an individual. It's an interactive process where a person asks questions to get specific information. Interviews in qualitative research attempt to understand the subject's point of view and are central to data collection. To obtain authentic information, the researcher should create a good connection with the source. Ethical interviewers are specialized professionals who seek relevant information from subjects. Interviewees are the individuals being interviewed (Adhabi, 2017).

3.8.2   Interview guide

The tool which is used to conduct the in-depth interviews developed after a review of the literature. Several themes are developed and in line with the objectives of the study. Different questions were part of the tool. It looked like a cheat sheet, but it had flexible rules for choosing and excluding questions. The questions were open-ended and could change or restructured during the interviews. For this research, the objectives were operationalized into questions that lead respondents to their understanding of the concept of old age homes, old age homes as a viable business, and the health issues of residents of old age homes. Generally, the interview guide had two categories, one from owners of old age homes that was regarding old age homes as a viable business, and the other from residents of old age homes was their health issues and their opinion regarding old age homes.

3.8.3   In-depth Interviews

After the selection of respondents and getting permission from them about interviewed with the help of key informants. The study asked many questions from key informants and other respondents of the study regarding their concerns about the concept of old age homes, the health of elderlies, and their other aspects. The tool provide qualitative data, which was again narrated and listed before the completion of field data collection. After the collection of data, it was characterized according to different themes for analysis which was discussed in later chapters. The research questions were asked of respondents. Before recording the interviews it was asked all respondents if they had not any objection then all the interviews were recorded. All respondents gave consent about recording. There were a total of 32 in-depth interviews conducted. According to the author, during the interview, field notes were developed which helped during the report writing. (Boyce and Neale 2006)

3.8.4   Field Notes

Field notes are necessary during the interviews because interview collection and case studies are only the help that assists with thesis writing. Taking notes is a vital and reliable way to gather information. It helps to write down the details of interviews because it wasn't possible to make eye contact with the people being interviewed or record the interviews. So, field notes were only the option that was recalled when the thesis was in the writing process. To overcome the data loss or

important information because of human error, this technique was used to make the study more reliable and logical.

3.8.5   Audio Recording

With time, due to the advanced technology and the tools for data collection, now the data collection is very easy than in earlier times. I collected 32 interviews after the consent of respondents.

3.9   Study Area
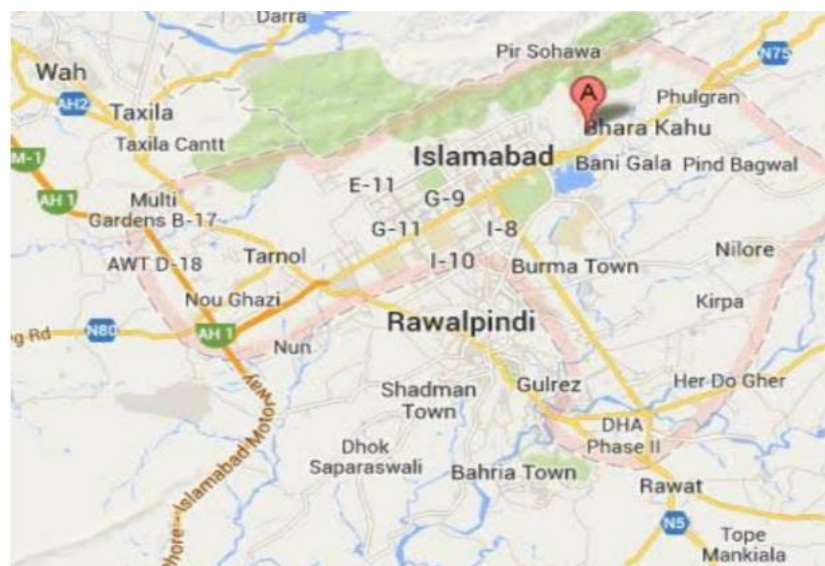
Figure 5*: Locale of the study*

Source: Goggle Map

The study area of Rawalpindi and Islamabad was chosen for research on the topic of old-age homes due to several key reasons. These cities serve as major urban centers in Pakistan, with a significant population and varied demographics which help them to represent a broader Pakistani society. Secondly, Rawalpindi and Islamabad have well-known infrastructure and social welfare systems, which include a government old-age home. Studying these cities allows researchers to understand the challenges faced by elderly individuals in urban areas.

3.10   Analysis

The data collected done with interviews are examined through the theoretic approach of data analysis. We used a specific type of theoretical analysis which is called thematic analysis. It helps us to identify common themes and patterns in the data. This process involves going through six steps to understand the information better.

Steps of Thematic Analysis
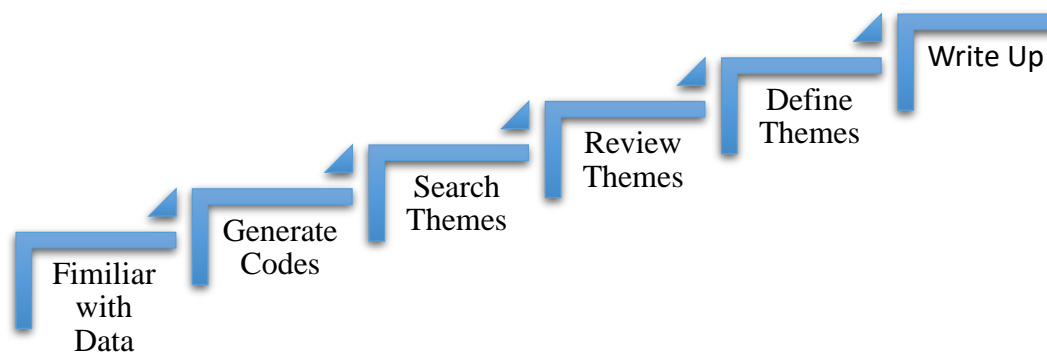
Figure 6: Steps of Thematic Analysis

When we used to analyze the qualitative data that we recorded in our fieldwork then we concentrate on the thematic analysis. We followed, above mentioned the six steps of analyzing the thematic analysis. The collected data which was recorded for the study is called familiarization. In this step, the data should be transcribed from the local language to English, and then overview the collected data. In the next step, data is coded which means that highlights the important phrases and texts in the study. In the third step, themes have been generated which help to identify the patterns and trends. Then in the fourth, these themes are reviewed, where irrelevant themes are excluded from the data and included those themes which are relevant to the objectives of the study. Now the final themes are listed and then defined and named to make them easy to understand and formulate the exact meaning. The last step consists of a write-up where we explain all the themes and explain the meaning of themes and how they come up in our data analysis and provide evidence from

collected data. The important takeaways are to explain and show how the analysis responded to our research questions.

3.11   Ethical Considerations

Ethics are followed at every stage of this research from designing interview guides to analysis of study. The informed consent form was signed before the interviews. The privacy of the respondents was also kept. Respondents were confident that the collected data will be only used for academic purposes. Permission was obtained from the owners of the old age home to take pictures from outside the premises. They granted permission, so pictures of the building from the outside were taken. However, taking pictures of the inside of the old age home and the elderly residents was prohibited, which is why pictures of the inside were not taken.

Najjat Old Home

Figure 7: Najjat old Home

Source: Capture by Author

MGQ Old Home
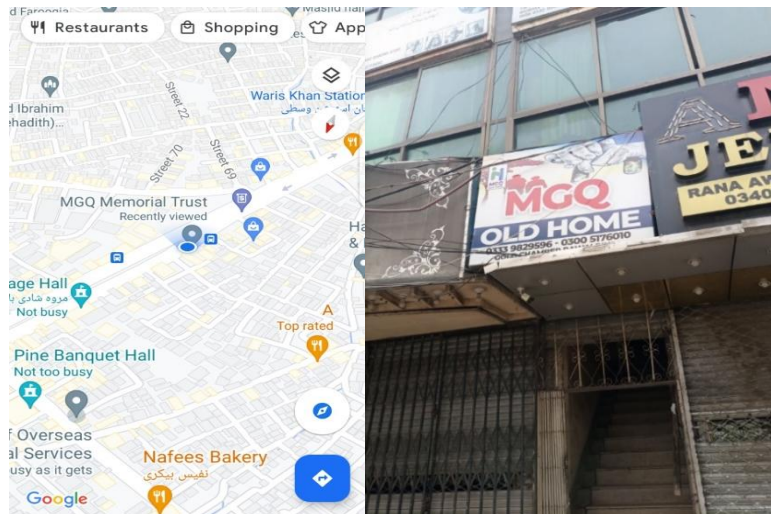
Figure 8: *MGQ Old Home*

Source: Captured by Author

CHAPTER 4

RESULTS AND DISCUSSION OF OWNERS/MANAGERS (I)

4.1   Introduction

To the best of my knowledge, there are twelve old homes in both Rawalpindi and Islamabad. Out of these twelve old age homes, seven showed their willingness to participate in the study and five of the old age homes refused. Initially, interviews were conducted with owners and managers of old age homes who are running old homes for many years. Three of the old age homes refused to be part of the study. Two of the old age homes have not started their operations yet. Aafiyat Old Home is the only old age home that is run by the government. ZUK is the only Old Age Home in my study that is running as a business and is located in Rawalpindi. The rest of the old age homes are run as welfare. This chapter generally focused on the opinions and views of owners and managers of old homes regarding old homes as a viable business, what difficulties they are facing running old age homes, how elderlies approach these old homes and what is the demand for old age homes.

4.1.1 Locations of Old Age Homes

Table 2: Locations of Old Age Homes

Sr.	Name	Location	Willingness to participate
1	Najaat Old home	Rawalpindi	✓
2	Old Age House	Rawalpindi	✓
3	Edhi home	Rawalpindi	✓
4	Heaven Old age home (Senior citizen center)	Rawalpindi	
5	Heaven Old Age Home Bani Gala	Islamabad	
6	Baghbaan Old age home	Rawalpindi	✓
7	Bint- e- Fatima- old age home	Islamabad	
8	Save the senior citizen	Islamabad	
9	MGQ Old Home	Rawalpindi	✓
10	ZUK Old Home	Rawalpindi	✓
11	Hosla Center	Islamabad	
12	Aafiyat Old Home	Rawalpindi	✓

As far as I know, there are twelve old age homes for the elderly in both Rawalpindi and Islamabad. The names of these homes are listed above. As mentioned above, seven old age homes gave consent to be part of the study, and all of these seven are based in Rawalpindi. None of the old age homes from Islamabad showed their willingness to be part of the study. The old age homes in Islamabad either declined to be interviewed or haven't started operating yet. The highlighted old age homes in the table above are the ones that I have personally visited.

4.1.2   Total number of residents

Profile of Residents

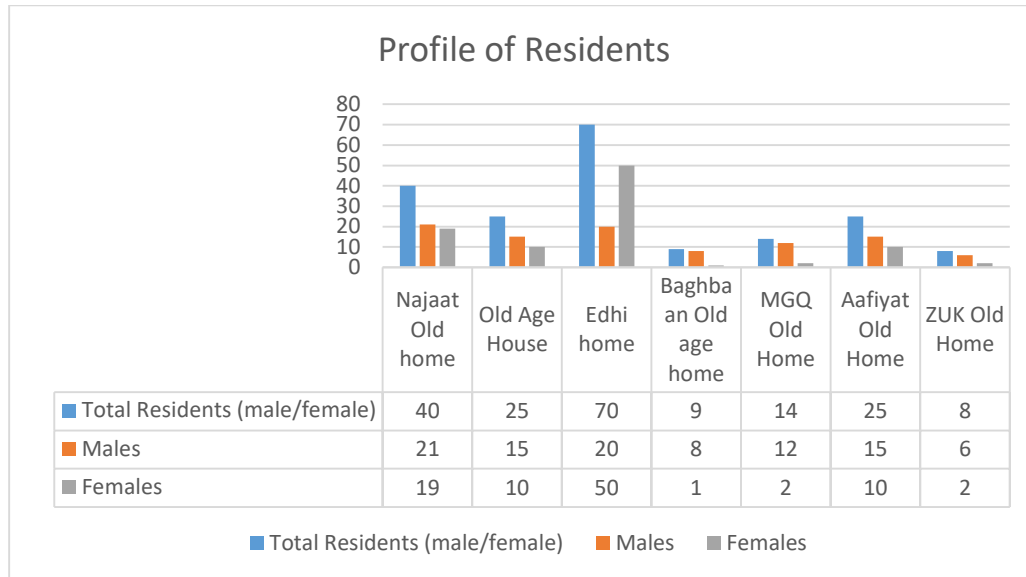|	Najaat Old home	Old Age House	Edhi home	Baghban Old age home	MGQ Old Home	Aafiyat Old Home	ZUK Old Home
Total Residents (male/female)	40	25	70	9	14	25	8
Males	21	15	20	8	12	15	6
Females	19	10	50	1	2	10	2

*Figure 9: P*rofile of Residents

Figure 1 shows the information about the residents' profiles. This included the number of older people living there and the gender distribution. In all the old age homes, men out-numbered women except in Edhi homes where there are more women than men. The oldest person was 100 years old, while the youngest was 55 years old in old age homes.

4.1.3 Profile of Owners/managers

Table 3: Profile of Owners of OAH

Gender	Age (Years)	Public/Private	Working (Month/years)	Owner/Manager
Male	63	Private	21 years	manager
Male	40	Private	15 years	manager
Male	40	Private(Business)	January 1st, 2023	owner
Male	48	Private	13 years	Incharge
Male	60	Private	9 years	supervisor
Male	70	Private	16 years	Owner
Female	35	Public	8 months	Incharge

As I mentioned before, I have visited seven old age homes. Out of those, five of them are operating as welfare institutions. Aafiyat's old age home is the only government-owned old age home and is run by the social welfare department of Punjab. ZUK's old age home in Rawalpindi is operated as a business. The majority of the managers are associated with these homes for more than ten years and all of them are man except one who's in charge is a woman. It is because Aafiyat is run by the government and any civil servants can be given the charge irrespective of gender. Due to their long-term association with these homes, the respondents have an in-depth understanding of working in old age homes, the challenges and constraints, and the demand for old age homes from both owner perspectives and why some elderly choose to live in old age homes.

4.1.4   Motivation for Establishing Old Age Home

The main purpose of establishing old age homes is to show sympathy and support to the elderly. Old age homes provide a caring and respectful place where they can live their later years of life. It's a way we can take care of the elderly who have done a lot for our society with their experiences and struggles. The main purpose to establish an old age home is to make sure our elderly are happy and they are well taken care of. Because old age homes help them to feel like they are important and have a purpose in life if no one can take care at their home. Old age homes bring the residents together as a community and help them to feel better off and more enthusiastic about life. We believe that everyone, no matter how old, deserves love, respect, and a place.

During the interviews, when I asked the respondents why they establish old homes, or if there was any specific reason for establishing them, various people gave me different answers. Some said that because it is highly needed in our society. We see every day that our elders are neglected, and no one is there to take care of them at their homes. So they come to the old age homes.

One of the respondents from Baghban Old Age Home shared,

Well, the story is a bit long. I was in Saudi Arabia and working there. I spent eleven years there, and when I came back, I wasn't mentally satisfied. Then my mother-in-law said, "Son, take a box and every morning when you leave the house, keep putting whatever you can in that box." I started doing that and after a month, I opened it and found one thousand rupees. I took that and bought a bag of wheat flour from the market and some other things, and gave it to a widow. This was the first step in which I became completely sure, and I saw that these people were starving. After that, my son's father-in-law gave me some funds and told me to distribute it. I started giving the deserving ones the monthly flour that I used to buy and distribute. When I did this, I began to feel very peaceful. I started operating a food distribution center and sent the food that was to be distributed through the center. Then I consulted and registered with a Baghban organization and opened two dispensaries in my office committee Chowk. People started coming here to get free medicine. I was happy to see how far they were coming from to get medicine. After that, a neighbor came and said about an elder, "If you give a place for the elderly, it would be great." When I saw the condition of that elderly person, he was in a very bad condition. He was sitting on a broken chair and eating, surrounded by filth. He was so happy when I helped

him. I lifted him, cleaned him, and brought him with me. He even spent at our place. From there, the chain continued. I started feeling a mental peace, and whatever happened, I felt it was all God-given. Now, our food distribution center is set in three places, and there are people in need. It is all God's given, and there are blessings everywhere.

Another respondent from Edhi Home shared,

When Pakistan was formed, Mr. Edhi saw that people's conditions were very bad. He saw in Karachi, where people were forced to live on the streets. Those who came from India after they didn't have a home. He said that there should be a small organization where they could live. Because they saw people used to roam on the streets and dying, they used to say that these are the noblest of creatures and that homes should be built for them. First, they built their own home in Methadar Karachi, and then in Clifton, and gradually, they did this work throughout Pakistan.

Another respondent from MGQ Home shared,

The founder of this institution, Mr. Sadeeq, established it for the sake of his parents' reward. He loved his parents and his parent's passed away he did not take care of his parents as they passed away. However, by serving those who are old like them, he can do what he cannot do for his parents. With this sentiment in mind, he established this institution. Mr. Sadeeq himself passed away about three years ago, but his children now take care of it.

Another respondent from Najjat Old Home shared,

The old age home was established because at that time there were no homes for the elderly in Rawalpindi and Islamabad that allowed disabled individuals to be admitted. In 2001 and 2002, no old age home in the entire city would accept disabled individuals. We opened this institution for deserving people who are disabled. We take care of both the mental and physical well-being of our residents and their families can be assured that they are in good hands.

Another respondent from ZUK's old home shared,

I have been working in an organization since 2009, and I have seen many issues. I have observed that many people cannot take care of their parents, but they can give money. However, they cannot give time to their parents, so this organization is helpful for them.

The findings show that if governments built old age homes for the elderly they have a responsibility to take care of everyone and fulfill their needs. But if private organizations establish institutes then they have their motivation to establish old age homes and they know the reason why they want to establish them. From the findings, it is clear that in entire Rawalpindi and Islamabad, there is a single government institute for all residents. On the other hand, private organizations are doing a lot for the elderly people who have no one to take care of and who are helpless and neglected.

4.1.5 The Elderly and their approach to OAH

Elderlies have different feelings when they decided to leave their homes and live in old age homes. Some elderly make this decision when they became sick, their health condition becomes poor and they have no family support furthermore. Then they might feel sad, worried and decided to leave their homes. Many elderly feel okay with their decision and they are hoping for the best. They decided to live in the safest place and at that point they found old age homes they understand that this place provides them safety, care, and new friends. And due to this, the elderly get used to their new environments, make connections and find happiness in old age homes, and shared their experiences.

When I asked respondents how respected elders come and what kind of elders they are and through whom they come.

One of the respondents from Aafiyat old age home shared,

We have some elderly people who have never been married and used to live with their brothers, but their brothers have passed away and now their nephews do not keep with them. Some have been divorced. They do not directly approach us. The police send them to us, and they come through the DC commissioner. Even if they come on their own, we check them thoroughly. Only those who are homeless and have no place to go then they came here.

Another respondent from Baghban old age home shared,

*The elderly come through someone's reference. The reason behind this is, that this trend that exists has been happening for some thirty years, why it is happening, and why it happened the reason is that no one sat down with the elderly. The biggest shock is that they think, **"My money, my house, my children"** and none of these people are sitting with me, it gives them a great shock of depression. Here, some elders come who are mentally ill and their family members leave them behind. And these family members never contact them again.*

Another respondent from Edhi home shared that,

The police and hospital staff bring elderlies to Edhi's home. Without any identification, unknown patients in government hospitals are left by their children, and they leave from there after their treatment. They cannot even tell their name or give any information, and they leave there. The hospital staff takes care of them and then says that they have no one, so send them to Edhi's home because they are expected to die in five to ten days. And these people come through the police, hospitals, and courts. If anyone from any government organization sends them, we keep them, and mostly they are from government organizations, and they come to us. When it comes to handling such cases, Edhi Foundation takes the responsibility of taking care of these elders.

Other respondents from MGQ old age home shared that,

If any respected person comes to us, they do not come directly. They usually come from three different places. First, when their own children's behavior changes, they go to their relatives' homes. Then, when their relatives' behavior changes in four months, they go to their friends' homes. And when their friends' behavior changes, they come here. This is the last place where they stay and in very rare cases that family members contact us.

Other respondents from ZUK's old age home shared that he is running an old age home as a business and here family members of the elderly approach the organization.

The people who need caregivers are those who are patients with paralysis. Such people require a man to take care of them at home. Either they need to keep someone in the house who take care of the elderly or take a salary and for him, a person from home is needed to look after whether he is doing his job on time or not. In that case, People understand that if they give them to an institution, the house and the elderly will be safe. In this scenario, family members visit their elderly.

This analysis indicates that people in our society abandon their elders when their family members are in dire need. Especially, they leave them alone when their health condition becomes very fragile. Society perceives them as temporary guests who will soon pass away, so why bother and spend money on them? However, the impact of this behavior is significant on the elders. They understand that no one is there to take care of them, that they are unwanted, and that their children have left them in hospitals or on the streets. But if we consider that people in our society start accepting the concept of old age homes, then situations like these, where people are compelled to leave their elders in such hospitals or on the streets, would not occur. Just like if we operate old age homes as a business, people can contribute some money from their own pockets to shift their elders to these homes, so that special care can be provided, and family members can also take out time to visit them regularly.

4.1.6   Old Age Homes provide different facilities

Old Age Homes, are also known as retirement homes or senior living Homes. Old-age homes provide different facilities to meet the needs of older individuals. These facilities are planned to certify that residents feel comfortable, safe, and secure. In these homes, elders can find a safe place to live their remaining years of life. Old-age homes try to provide healthy meals catering to their nutritional requirements. They provide medical facilities which include medical check-ups every month or every week, availability of doctors, and nursing care to cater to the needs of the elderly. Additionally, old age homes have a facility to provide recreational activities and also organized social events to residents engaged and entertained. The purpose of these facilities is to create a supportive environment for the elderly where they can enjoy their remaining years of life with respect.

During this research, owners/managers of old age homes were asked about the facilities offered in the old age homes because these homes are the last hope for those elderly who has no support from their families and from their relatives to live their remaining years of life.

A person who has been working as an in-charge for 8 months at Aafiyat Old Home shared the following information:

We provide different facilities including medical care, food, clothing, and other necessities. We provide all kinds of facilities, and there are also outdoor activities for elderlies. But we are not providing our medical service 24/7. Our official timing is from 9 AM to 4 PM. There is one nurse available during this time, but during off time, an attendant is available. If anyone becomes sick, we call 1122 in case of an emergency.

Another respondent who is working as a supervisor since 2015 in Aapka Apna Ghar Old Home stated that,

We provide very good food in our old age home, according to the preference of the elderly. They receive the same food that they desire. And after 8 pm, the male caretakers who are here, give the elderly a massage and attend to their needs such as rubbing their feet and so on. All types of facilities are available here, and if an elderly person experiences any discomfort at any time, we immediately take them to the hospital. Also, there are nurses and other medical staff available here. If any medicine is required, we immediately bring it from a private store. We take them at our expense. We also cover all expenses.

Another Respondent from MGQ Old Home who is working as a manager since 2009, stated that,

We cannot promise medical emergency facilities, but we do try our best to fulfill whatever needs, we can. We cannot promise medical facilities because in Pakistan the cost of treatment for any disease can be as low as 500 PKR and as high as 50 million PKR. If we make a promise, we have to fulfill it. However, we do our best to cooperate with the elders as much as we can, just like we would with our parents. In an emergency, we take them to the BB (Benazir) Hospital or the Ali Medical Center in Islamabad, which provides us with free medical care. And if there is an

issue with someone's eyesight, there is a doctor at the Quaid-e-Azam International Hospital who provides this facility free of charge.

Another respondent who is running ZUK Old Home as a business since January 2023, he stated that,

We provide residential care, food, clothing, physiotherapy, and medical check-ups, and these facilities are available 24/7.

The findings show that the information provided by different respondents working in various old age homes highlights the range of facilities and services offered to elderly residents. The reason behind providing so many facilities is that they know that these elders only have this place to stay, and they don't have anywhere else to go. Almost all the respondents gave an equivocal response to the demand for old-age homes. The old age homes are established on the welfare pretext or in other words as a moral duty that lonely and helpless elderly need the support of society. If we don't provide them with different facilities, how will they live? Even their family members don't take care of them or sometimes even kick them out of their homes. So they come with the hope that there is a place for us where we can spend our lives peacefully. We still have humanity within us, and when people in society provide financial assistance, why don't we do something for those elders? That's why we have created these organizations for them so that we can do something for them. We have learned a lot from these elders in our lives, so when they are in need today, why don't we do anything? That's why we make every effort in our institutions to do something for them. Overall, the institutes provide different levels of support for older people and aim to make sure they are well and comfortable as much as they can.

4.1.7   Source of funding for OAH

Source of funding is the main and important part of old age homes to be established a home for the elderly who are shelter-less and have no support anymore. It costs a lot of money to reserve and fix up old age homes. But people in our society are understanding how important to protect these homes. That's the reason different sources of funding are available to help owners of old age homes just to help the elderly.

When I asked people where the funding for their organizations comes from, different people presented their different points of view.

A respondent from a government old age home shared that,

Funding comes from the government, from the government's budget. The government provides funds quarterly. Usually, they become enough, but sometimes they don't, especially nowadays due to the government's poor conditions, there are some issues on the side, but along with that, assistance also comes.

For this institute, the government is not the only single source to provide funds but also different multinational companies donate funds for the institute.

Other respondents from Edhi home stated that,

Funding comes from the public. The public always supports all these needy people.

Another respondent who is the manager of MGQ old age home shared,

Mr. Sadeeq owner of the old age home himself used to provide funding for this institution because he said that he had created it in the name of his parents' reward, so he would also provide funding for it. Some friends and colleagues also donate, and we do not refuse them, but we do not ask anyone for help. If we feel the need for something, we always trust that Allah will provide it, and we have never faced a shortage of anything.

Other respondents from Najjat old age home shared that,

The funding for our organization comes from the community. We do not take funds from the government or any multinational organizations. From family, if someone wants to contribute, it is okay. We do not have any family members who regularly contribute, but those who have funds, such as a pension, can contribute if they wish.

Another respondent stated that,

As this institution is a business, its funding is provided by family members. I am already working as a manager in an institution, and many people come there who are not eligible but are forced to be there. So, this institution was created for them.

Findings show that, when people were asked where funding comes from for their organizations, they answered that our country is an Islamic country where people give charity, donations, zakat, etc. They give these charities to institutions where there is a need for them. And similarly, people also send something to help our institutions. We help the elderly residents here as much as we can with whatever resources we have. As for the government, our government does nothing for the elderly. They always overlook them and despite making so many policies, they have not taken any steps for the elderly. This is just our society, which on the one hand, ignores the elders, while on the other hand, people do send something to institutions that can fulfill their needs. These facilities cater to the needs of elderly individuals who require support and care. The financial burden of operating such establishments can be significant, but with the collective effort of the community, these challenges can be overcome. Over and done with fundraising events, and donations, then community members come together to contribute towards the funding for old age homes. The priceless support of the community confirms that these elderly can enjoy their remaining years of life with care and kindness.

4.1.8   Challenges and Constraints Faced by OAH

Owners/managers of old age homes face many difficulties in their day-to-day tasks. If we talk about challenges related to the elderly, most of the challenges are linked to the needs of the elderly. One of the challenges for the owner is to make sure that all the residents get equal rights, and care, which is taking into account their different physical and mental health conditions. It is difficult for the owner/manager to keep a peaceful and friendly environment since some of the elderly have different personalities or sometimes they behave rudely.

It's very important to have well-trained staff, they are well known how to care elderly and deal with challenges which happen due to the elders. Owners/managers also have their responsibility to take care of the emotional well-being of the residents because sometimes the elderly feel lonely, sad, and dependent. Except these, there are also many other challenges in which the owners create

a supportive environment that helps the residents to feel good and have a good quality of life in old age homes. Moreover, the biggest challenge for owners is that when older people are sick and have specific diseases like, dementia, Alzheimer's, stroke, etc. for them they provide appropriate care and maintain effective communication which is a most demanding thing in that cases. The other challenge that may raise is emotional challenges, in which the elderly may experience loneliness, depression, and anxiety due to loss of independence or the passing of their loved ones. Despite these challenges, the care of the elderly is a responsibility that needs patience, sympathy, and a supportive network of resources to enhance their quality of life.

The respondent from Aafiyat old age home shared,

We don't face any financial problems that have arisen, but dealing with the elders can be a bit difficult. Some people have positive and some have negative behavior, and dealing with it means you have to eliminate negative thinking and deal with it positively. It also ruins your positive thinking, which leads to problems, and sometimes they tell us,

"Apko kia pta hai, Aap tu kal k aay bacahy hain…hum nay zindgi guzari hai"

Other respondents from Baghban old age home shared that,

A long time ago, we had to face a difficult problem. There was an elderly person who had been living with us for a year and a half. He had only one leg, and one day he disappeared and went back to his home. He returned fifteen to twenty days later, along with the police. I asked him what happened. He claimed that someone in this old age home had taken money from his previous rented room where he stay alone and the police suspected that one of our workers might have stolen it. I explained that we didn't even know where his room was because he came here with some people, so I called them and informed them that this had happened. Eventually, they came and told the SHO that there was only a box in his room, nothing else. He didn't even pay rent for the room. We had brought him here. Then we left the matter and didn't have to face any other such problems.

Another respondent from MGQ old age home shared that,

Difficulties are a part of any work, especially when you are doing something good, there are bound to be some challenges. An organization involves facing all kinds of difficulties, including financial problems that can hinder us in many ways from doing good work. Sometimes we also face difficulties due to people who have negative opinions about our work, and criticize it as being un-Islamic. We have to face criticism from our society, but we are still determined to continue with our objectives and run this system.

Another respondent from Najjat old age home shared that,

The only challenge we face is unnecessary documentation to register old-age homes, which wastes time and money. Sometimes they say to do it from here and sometimes they say to do it from there. We have to register with the PCP, which costs three to four lacs for an institution to register, and we have to hire lawyers for different places. I think this is an unnecessary procedure. So it should be such that if documentation is done from one organization, that organization should be responsible for monitoring it, and the same regulations should apply. We have to register with six organizations and collect reports from six of them.

After that asked the respondents, does anyone object during the documentation why you do want to open an old age home?

No, there are no objections because it is the responsibility of the government to provide facilities to the elderly, and not the responsibility of the community.

Another respondent from ZUK who is operating an old age home as a business stated that,

There were some difficulties in getting it registered and advertising the old age home. We do not face many difficulties, because if you open it as a trust, the procedure will be lengthy. But for this, you need to be registered with the FBR (Federal Board of Revenue) and some returns had to be submitted.

From the findings, it becomes clear that the owners of Old Age Homes want to help the elderly in every possible way. They are prepared to endure all difficulties and provide them with all facilities. However, if they have to face difficulties it is only because of the people in society. Some people

wrongly claim that this system is against our religion. Pakistan is an Islamic country, so there should not even be a need for Old Age Homes in Pakistan. On the other hand, those who are providing facilities in Old Age Homes are confident that they are determined to succeed in their purpose, no matter what challenges arise. They will do everything for their elders, to whom they are accountable. Those who want to open Old Age Homes face the biggest challenge of registering themselves from various places, and because of this, they face a lot of difficulties. They say that our money is wasted. We are engaged in a good deed, so why are there so many questions and difficulties? If the government does not provide any facilities for the elders themselves, then they should make it easier for us. At the very least, create ease for those who want to open charitable institutions, so that they don't face difficulties in registering. Create a policy where they can register from a single place.

4.1.9   Old-Age Homes as a viable business

With the increasing global aging population, the demand for health and quality of care for elders increases with time. This demographic trend increases the opportunity for entrepreneurs and investors to invest in the old-age homes industry. In developed countries, old age homes have become a popular business in recent years because more and more elderly need special care to have quality remaining years of life. On the other hand, family structures are changing with time the joint family system is converting to a nuclear family system due for this reason people are looking for professional help to take off their elderly. This trend has created a profitable market that offers different services to cater to the needs of elders (Akinny 2016). Old age homes offer many services, especially focusing on making residents feel comfortable and for them to use new technology to meet their needs. This helps the investor to provide good services to the elderly while also making money and being able to keep going for a long time. In developing countries acceptance of the concept of old age homes is increasing but these countries are still lacking behind, this industry is also an opportunity to investing profitable businesses to cater to the needs of the elderly with advanced technology (Akinny 2016). In this research study, my main focus was to investigate whether there is a demand for old-age homes and whether it would be a viable business option or not in Pakistan. The respondents have conflicting views on this. Some of them were in favor of charging money from family members to provide elderly care. They were of the

view that changing societal dynamics and lifestyles make it difficult for children to take care of their elderly parents.

For instance, Respondents from Baghban old age home shared that,

In terms of business, it is not true that they cannot be successful. Many wealthy individuals also come into old age homes. Many organizations are also running as charitable institutions, and people contribute to them. If we also run them as a business, charging around thirty to forty thousand for accommodating an elderly person, these institutions will also succeed. If this works, people will surely adopt it.

Explaining further, the respondent maintained that with changing society and the rise in nuclear and dual-earner families, children find it difficult to take time out of their busy schedule to spend with their parents.

There should be old age homes in Pakistan because no one has the time or anyone sits at home with the elderly. Now, let me give an example.

An elderly came to me and asked if I could keep him there. I told him to bring someone along or bring an ID card with him. He said he didn't have anything. He came back the next day and said,

"Mera koi nahi hai, bus mghy rehny kalye jaga dy du…beshk Sehan may jaga day do"

He stayed in this old home, but one day he fell ill and passed away. We buried him. The boy who was with him found a paper under his pillow with several numbers written on it. We called them and found out they were his son's numbers. He had five sons. We informed them about his passing. He told us that although we had given him a separate room in the house with a TV, still he was not happy.

The point is that these people don't have time to sit with them or talk to them but they can pay for their parents' care arrangements. Old age homes are much preferred over home care as here elderly find the company of other older people. They can share their joys and sorrows and can involve in social activities of their interests.

Other respondents approached it on moral and religious levels and they maintained that elderly homes should be run on a welfare level. It is the societal duty to provide care to those who contributed positively and productively to uplifting the socio-economic fabric of the society.

One of the respondents from Aafiyat old age home shared that,

There are many businesses in Pakistan, and it is not necessary to make an Old Age Home into a business. There are many things you can do to make a business, but I don't think it has to be an Old Age Home.

It's okay to have a lot of hopes, but that doesn't mean you can take society to such a low-level side. There should be some difference between Muslims and non-Muslims. Some of our Muslim values. It is okay because problems exist everywhere, and you can't deny that. Your economic conditions at home may not be good, your house may be small, and there may be issues in your own family. Everything is found in life. You can't deny that, but there are some local authorities and as Muslims, it is our destiny, and we should act upon it. We have many businesses, and if you turn Old Age Home into a business, I don't think it's a good idea.

Another respondent from Aapka apna Ghar shared that,

No doubt in the future, the demand for old age homes will increase. The current and future generations have more opportunities to expand in this direction as they are busy in their own lives and cannot give time to their elders.

Another respondent from Edhi Home shared that,

Yes, old-home businesses can be very successful and the demand will increase in the future.

Elaborating on this, he further added that

In our society, the cost of living is increasing day by day, and people are not happy with the situation. When an elderly parent, in-law, or grandparent lives with someone, that person often wishes they had 10-20 thousand rupees so they give to old homes, and these elders can live there. The reason is that these elders can't earn enough.

The aspirations of having a separate home among young couples and the conflict between daughter-in-law and mother-in-law over the authority have also led to the demand for old-age homes. One of the respondents hinted at this trend by saying that

In modern times, when a new girl comes to the family, her first mission is to separate herself from her mother-in-law and sister-in-law. When she successfully separates her husband from his

parents, she makes plans that sell her bangles but detaches from her in-laws. From that perspective, this business becomes very successful after some years. A few years ago, when we were young, we could not eat in front of our parents because of shame, but now, the youth of today speaks whatever comes to their mind, even saying they will only marry a certain type of girl. Another reason for this is that our family system is changing. Before, we used to live together, but now we have started living separately.

For example, if there are four brothers, they take their wives and children and go to work outside, with each having their reason to be away. One may say they have found a house nearby their workplace, and another may say they are getting a rent allowance from their office, so they have gone there. Elderly people are left alone at home. Respondents have highlighted the rising cost of living as a reason for having old age homes as a viable business.

In the future, as sugar and tea become more expensive, these people will become more constrained. In this case, the daughter-in-law and son will cut their stomachs and give ten thousand rupees to the elders to stay in the old home. They will be prepared to pay the money but cannot keep them with them, this business will be good.

Respondents were of the view that running old age homes as welfare has its constraints and challenges. We need to provide for the needs of the elderly be it food or medical expenses. However, the charity amount is enough for running a day-to-day business but not for meeting all the needs of the elderly and providing them with quality care and a fulfilling experience. Therefore, it is a good option if the elderly pay for these services from their social means if they have any like a pension, etc., or if their children provide for their parents. Many elderly who come to these homes are mostly dependent on their children for the provision of necessities. Sharing the same sentiments, respondents from MGQ old age home shared that,

Yes, demand for old age homes will increase and it can be a good business if people were to open it. It can be a viable business.

According to him, the real issue that is happening in our society is that, for example, when a person gets sick, the whole house gets disturbed because of it. There is a family in which there are two earners and the father has had a stroke, and the family is large. How will they manage? And given

the current circumstances in our country, is it easy to bring someone to take care of them? Not at all! Even if they bring someone, they also have to supervise him/her to ensure that he/she is doing the job properly or not. For this, the only option is to leave the job, which is not possible because they also have to take care of their children. But if the elderly are not being taken care of in this situation, the whole day will be spent in a state of filth. It is better to shift into an organization and pay someone who will be responsible for checking everything on time.

Old-age homes should be built in Pakistan! The reason is that our current difficult routine can only be managed if at least four out of the five people in a household are earning, and this is mainly due to inflation. Moreover, if one person falls ill, two people are needed to take care of them, and if it is a woman, then the women of the household take care of her, while if it is a man, the entire household is disturbed.

Other respondents stated that,

It is not right to say that the old age home is not a viable business because you cannot earn from it. Though the number of such people who can pay for these services is very low... If you want to run the old age home as a business, you will have to advertise it as a business, not as a charity organization. This will result in attracting those who cannot take care of their parents while living at home and want to shift them to an old age home, being willing to pay for it. Then this institution can be run as a business.

However, if it is run as a welfare, its demand will increase in the future. The reason for this is that there used to be a joint family system before, but now even after the joint family system has broken down for 20 to 25 years, the children who are young and growing up have not seen their parents with their grandparents. So what lesson will this young generation learn? They have not even seen their father serving their grandfather, so how will they serve their father in the future? In the future, advertisements for old age homes will be running on TV, so demand for old age homes will increase.

My advice to the younger generation is,

"Agar aap apny kal ko bachana chahty hain to aaj apny buzrgon ki khidmat kren"

Another respondent from ZUK old age home shared that,

It is a good option to open an old age home as a business because there is an infinite need for it in our society. The economic situation is such that every member of the household has to earn, and if one of them is unemployed, the whole household is disturbed. Similarly, instead of leaving their work to take care of a sick person, the issue is solved by shifting them to an old home. This would result in the job holder not being able to leave his job to take care of the sick person who is living alone in the home. A business owner cannot abandon their business either, so in such a situation, the sick person should not be neglected. It is better to have an institution that can take care of them.

The elderly who come in such a situation comes because they are facing difficulties, and when they come here, they get good facilities and become satisfied.

For example,

A person whose pamper changes, after every twenty-four hours in his home but when they came here his diaper is being changed every six hours. They will feel good. I think people should consider it without making it a target of criticism because the one who has a patient in their home knows how they are managing and the one who is suffering from the illness knows how difficult their situation is. Because one person cannot even give a glass of water to another person based on their will, so such patients are often ignored.

From the findings, it becomes apparent that the conditions of our country are much deteriorated. Due to the increasing inflation, people have to face many difficulties. If only one person in a household is earning, it is not sufficient for them until everyone in the house starts earning. And in such a situation, if an elderly person in the house becomes ill, the whole family becomes worried about taking care of them. If a woman falls ill, the woman takes care of her in the house, but if a man falls ill, it requires a man to take care of him. However, in our society, men have to go outside the house to earn first. And in such a situation, men can't stay at home. And if they hire a servant to take care of this sick elderly person, that servant can only do his work on time if someone is present at home to look after him. And if in such a case, people shift the elderly to an old age home, they will live with dignity and their needs will be taken care of on time. And anyway, it can be

seen that the concept of old age homes is growing in Pakistan. People have slowly started accepting it. On the other hand, if it is observed that these old age homes are run as a business, how will this business turn out? According to the results, it will be very good in the coming times. People will be happy to be involved in it.

4.1.10   Cost of Residents of OAH (Per Person)

The old age home ZUK, which is running as a business. When I talked to the owner of the old-age home and asked about the elderly people staying in the old-age home and their family members bringing them in, how much you charge them monthly.

Respondent stated that

We charge them 30,000 rupees per month, which includes their food, physiotherapy, and other expenses. But if a patient becomes ill, their family members take them to the hospital for treatment. We only take care of them.

When I asked them about the profit from their business, the respondent replied that,

Currently, we don't have many patients, so we don't make any profit. Profit in business always starts when you have more than 10 people with you. But right now, I only have two people and the rest are staying as welfare cases. But I hope that with time, this business will grow and flourish.

When I spoke to the manager of MGQ old-age home, I asked them how much the monthly expenses are for this old-age home and who contributes to it. The respondent replied that,

60 percent of the total comes from the children of the old-age home's owner, and 40 percent comes from donations from the public for assistance. This amount is approximately between three and four hundred thousand.

When I asked what expenses are covered by this amount, the respondent stated that

There are a total of 13 elderly residents in the old-age home and five staff members. The expenses for the elderly include their food, drink, clothing, medicines, and other necessities. The salaries of the staff members are also included in these expenses, which amount to an estimated

20 to 30 thousand per person. Additionally, the electricity bill and other miscellaneous necessities are also included.

The owner of the Baghban Old Age Home was asked how much the monthly expenses of the Old Age Home are and how much people donate to it.

The respondent replied that,

There are different people who donate to the Old Age Home, and it amounts to approximately 1 to 1.2 million rupees. This is because we have two buildings for our Old Age Home, and we also provide free meals to the residents and other people who are helpless. We fulfill all the expenses within the range of 1 to 1.2 million rupees, including the cost of taking care of one elderly person, which amounts to 20,000 rupees. This covers their food, drink, medicine, and other needs.

When the owner was asked if there are specific donors for this 1 to 1.2 million, or if different people contribute, the owner replied that there are no specific donors; different people come and help this institution. Also, we have our own buildings.

I asked the owner if the staff's salaries and other expenses are included in this amount. The owner denied it and said that they cannot disclose more information about it.

When asked by the manager of the Najjat old-age home about the approximate monthly expenses of elder care, and how much people usually donate,

Respondent stated that,

I don't want to discuss this. However, I can certainly tell you how much it costs per person. The expenses for one elderly person amount to Rs. 20000, which includes their food, drink, and medication, among other things. In addition, we have our own building.

RESULTS AND DISCUSSION OF RESIDENTS OF OLD AGE HOME (II)

In my study, the first target was the family members of the elderly residents living in old-age homes. I planned to ask these family members about their experiences with the treatment of the elderly in these homes. I wanted to know if they were satisfied with the systems in place at the old-age homes or not. Additionally, if these homes were operated as a business in Pakistan, what would be their opinion? Should senior citizen homes be treated as a business or not? Or do they think that all the senior citizen homes in Pakistan are opened only to make a profit?

However, when I visited senior citizen homes, the owners informed me that the family members of the elderly residents rarely visit them. Some elderly individuals are abandoned by their family members or friends, while others are brought to us through the police or hospitals. Those who are left by their loved ones never visit or contact them. If we try to call them, they either don't answer our calls or block us. I even requested them to provide me with contact numbers of family members or allow me to contact them for an interview, but I didn't find any family members. That's why I changed my objective and interviewed the elderly residents of the senior citizen homes. During that time, I met a family member in one of the old-age homes who allowed me to have a general discussion with them.

4.2   Family Member's Opinion

During the interview, I met a family member who was in the MGQ Old Age Home. I asked her for permission to interview, and she agreed to give the interview. I asked her who she came to meet here. She came to meet her husband's sister. I asked her why her husband's sisters is here and why she left there. She answered that her husband's elder sister has shifted her sister here. She believes that her sister will be taken care of very well in this Old Age Home because she is sick, has joint pain, and can't work anymore. That's why they brought her here. I asked her if the institution charges them for bringing her here. She answered no. They bring her medicines and diapers themselves. The institution takes very good care of her. I asked her if she and her family have faced any criticism from society. She replied no. Educated people understand that if there is no one to take care of an elderly person at home, then shifting them to an Old Age Home is not a bad thing. I asked her if she would be willing to pay if the Old Age Home starts running as a business and starts charging the family members for taking care of the elderly. She said yes, they

would be willing to pay because when someone is taking good care of their elderly at the Old Age Home, why wouldn't they pay? It is necessary for us that our elders are taken care of properly, and that their food, drink, medicines, pampers, and other things are given to them on time, so we can also give money to those institutions again.

4.2.1   Respondent's Profile

4.2.1.1 Total Respondent

I have approached four old age homes out of seven to interview residents of old age homes. The rest refused to introduce the elderly because some of the elderly were not in good condition, and they didn't want to give interviews either. I have approached a total of 25 respondents of residents of old age homes. There were 25 men and 5 women. It may be because when a men becomes sick, for him a men has to be required to look after, if women become sick then the women of the household take care of her but for a men, a special caretaker is to be required to take care of him that the reason ratio of men is higher as compared to women.
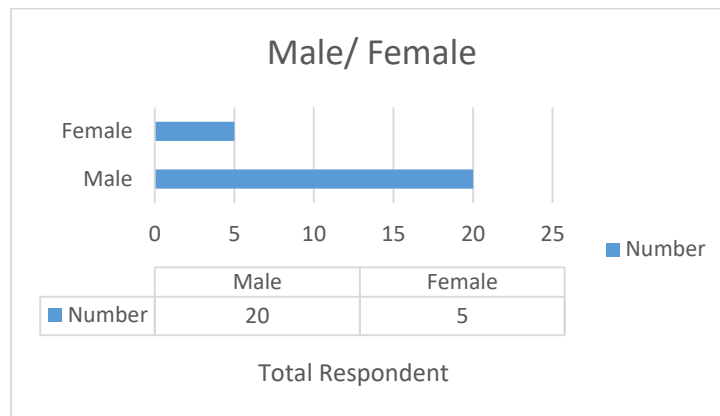

Figure 10: Total Elderly

The owner of the old home added,

Moreover, if a man falls ill, two people are needed to take care of them, and if it is a woman, then the women of the household take care of her, while if it is a man, the entire household is disturbed.
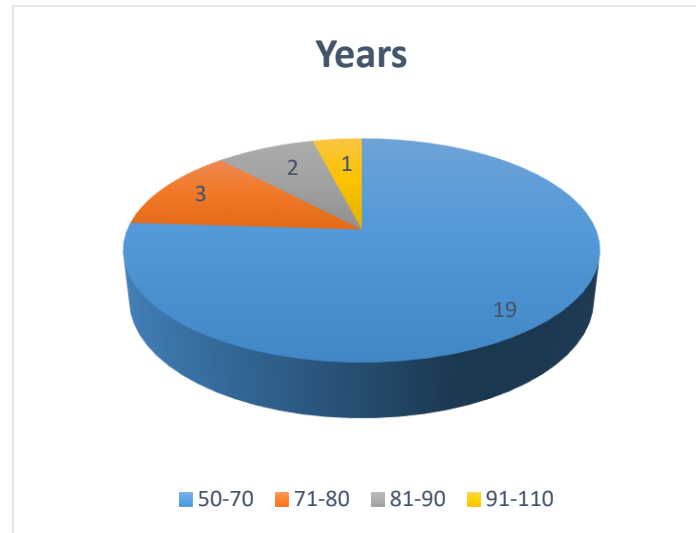
4.2.1.2 Age of Respondent

Figure 11*: Age of Elderly*

There were a total of 25 respondents, men, and women included. The age bracket of both respondents shows in the above figure. There were 19 respondents in the 50-70 years of age bracket, and 3 in the 71-80 years of age bracket. 2 of them were in the 81-90 years of age bracket, and one of them who is above 100.

4.2.1.3 Level of Education of Respondents

The majority of the respondents don't have any formal education. Eleven of the respondent have matric and above education.
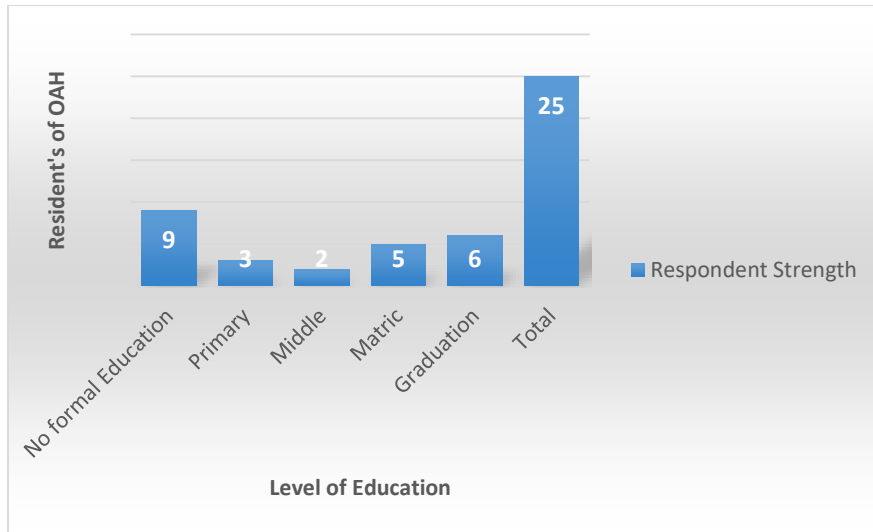
Figure 12: Level of Education of the Elderly

4.2.2   Health conditions of elderly

Health is a state of complete physical, mental, and social well-being and not just the absence of disease or illness. Health is the most important part which the people consider in their lives. It is not only important for their happiness but also important to achieving a good job, enough money, and having good connections with others (Social Protection Resources Center, 2020). With the increase in age, health declines, thus aged people are more likely to not only fall ill but also to suffer from chronic diseases. Elderly people often experience more health issues because their bodies become weaker as they get older (Social Protection Resources Center, 2020). In Pakistan, elders face many challenging situations, such as feeling the need for friends and family, being lonely, dealing with changes in their way of life, feeling a loss of self-esteem after retiring, having less money, losing social standing, and experiencing a decline in physical abilities. All these things together can make older people feel depressed.(Khan, Toor et al. 2018). When the elderly were asked about their health, many of them said that they were very ill. Many elders gave this response that their health was not good, so their family members sent them here. They did not want to keep us with them.

Respondent shared,

I am 70 years old. I have no formal education. I am unmarried. I have been staying in an old home for four years and two months. My brother left me here. My sister-in-law asked my brother to not keep me with them. I am a patient with asthma, have breathing problems, and have had a stroke. So, my sister-in-law told him to bring me here and he left me here. I want to go back to my home, but they don't take me.

Another respondent shared,

I am 60 years old. I have no formal education. I am unmarried. I am living here for eight months. I am from Haripur Azad. My brother and nephew left me here. They left me because I am visually impaired and unable to do any specific work. I was fine initially and used to work as a watchman in Hyderabad. The problem with my vision started during my job as a watchman. My vision weakened, and then I went back home. I have been living at home for ten to fifteen years. My sister-in-law and my sister used to take care of me. With the passage of time fighting and creating chaos occur. So, they told me to leave. I am happy in this old home that everything is provided on time. Also, the doctor comes for check-ups, and medicines are also provided. I respect everyone, and everyone respects me. My heart desires to go somewhere outside. I feel like working. I don't want to sit idle like this. But don't want to go back to my brother's place

Another respondent stated that,

I am 80 years old. I am from Mirpur. I have no formal education. I am married. I have five children, two sons, and three daughters. One of my sons has passed away. I have been here for six years. I was driving a bus when I got into an accident and both of my legs were injured. My family members brought me here. My wife and children told me to leave the house and brought me here. It was because of money. When I was earning, everything was fine, but after my accident, I couldn't earn any more. So when my legs were injured, they asked me to leave. There is no problem in this institute. Everything is fine. No one mistreats me. If I mistreat someone, they will mistreat me in return. I always get food, drink, and clothes on time. It's a good, friendly environment where everyone lives happily.

Another respondent stated that,

I am 78 years old. I have a Bachelor's degree. I am from Rawalpindi. I am married. I had a son who passed away. I have no children now. I have been living here for almost ten years. This institution belongs to my nephew so, he sends me here. I have a blood pressure issue and joint problems.

Respondent shared an example of another resident of an old home that he was ill and his family members left in this old home. So they are taking care of him.

Yahan samany dehken, wo banda soya hova hai ye bemaar hai yahan k log isay roti khilaty hain, nehalaty hain, pamper badlwaty hain…yeh sab isi idaary k log he karty hain.

A study of the findings shows when family members are unable to provide support to the elderly due to their health conditions, most of the respondents suffering from strokes, and paralysis, and some of them suffer from asthma. Old age homes can be a wonderful alternative where they can find happiness and care. Due to their health conditions, they faced many difficulties and it is clear that living in old age homes has some advantages and the feeling of being a part of a community. The elderly benefit from old age homes by getting what they need like friends, medical care, and living in a respectful environment. But some of the respondents want to be more independent or have the chance to do some work outside the old age home. No matter what the situation is, it is clear that these elders feel comfortable and have found friendship in the institutes in which they have chosen to live.

4.2.3 Other reasons behind living in Old Age Home

The reason behind living in an old age home occur due to many factors. As people grow older, they might experience the loss of their spouse, children, or friends, which can leave them feeling lonely. And due to this reason, they shift to the old age home. Old age homes provide an environment where individuals can connect with others who are going through similar life experiences. Additionally, old age homes often provide specialized care and support services, ensuring that residents receive the attention and help they require as they age. When the elderly

were asked why they left their homes and why they came to Old Age Homes, they gave various reasons and shared different stories.

One of the respondents stated that,

I am 87 years old. I have completed four grades of schooling. My wife has passed away. I do not have any children. I have been here for four years and four months. Son, I have no one in this world… One of my lawyer friends came to meet me... He was familiar with me where I used to work. I used to do labor there and one day I was sitting there. He came and I told him that I have a case. It was a property case… He asked what the matter was, and I said it was a property issue. My Patwari (land record officer) and Tehsildar (revenue officer) are not cooperating with me. They demand money, and all the money I earned from Karachi has been spent. I had earned four to five lakhs from Karachi, and all of it has been spent. I came back in 2005. My uncle's son, who is also my cousin, did not transfer the property in my name and did not even write my father's name. So, I was asked if I had property, and I got it verified. They said I have two canals and seven Marlas of land. However, I said that there are 70 canals of land, which belonged to my grandfather. Three brothers and a sister are the heirs, and I don't get much from it. Then, there was another issue with my stepmother. As long as my father was alive and she did nothing, my stepmother sold everything when he died. She demolished the house and another relative took over the land and built a house on it. I filed a case, and the judge heard it. He took the money and put it in his name, and I did not have any money even though I have all the documents. There are two decisions, and both have documents.

"Dehko Beta! Baat yeh hai majboori ka nam shukriya hai. Idaary may khushi say koi nahi ata aadmi majboor hota hai ya la waris hota hai tabhi ata hai"

Another respondent shared,

I am 101 years old. I have completed four grades of education. I am from Rawalpindi. My wife passed away. I have three children. One daughter passed away, and I had two sons, but one of them passed away due to hanging. One son is still alive. All of my children are married. Some have two children, and some have four children. It has been ten years since I came here in May 2013, and now it's 2023. My nephew left me here. Neither did my son give me a place to live nor

did my daughter. It was their choice to send me to this old home. Nobody visits to meet me. I went there once, but they kicked me out saying they had no place for me. It was a cold night, and I slept on a bench somehow. No one ever asked about me after that. May God punish children who treat their parents like this! I used to work on the railway and my salary was 90 rupees. I raised my children on this salary, but now even with salaries in the thousands, it's still not enough to get by. I am not satisfied with this old home system. There is nothing left here that newcomers who come here are respected, but we are not.

"Beta, we have an example in our Punjabi language.

<div dir="rtl">

سچ بتا دیوا رات کٹھیرے میں

</div>

Another respondent shared,

I was born in 1956 (59 years old). I am from Rawalpindi. I have no formal education. I am married. My wife is alive and living with her brothers. There was some conflict between us but in every household, there are thousands of things that can go wrong. She became dissatisfied and went to live with her brothers. I have three children, one daughter, and two sons. One of my sons has passed away and one son is alive and living with his mother. And my daughter is married, and I cannot live with her. It's been a month since I came here. I just have difficulty in breathing, and my breath gets short when I walk. When I sit, I don't feel anything, but I've lost an eye, so I can't see much. I used to be a tailor. I sewed clothes. My brother left me in this old home. I didn't want to stay with my brother, as my brother needs to provide for his children. I am satisfied with this old home, everything is convenient, and everything is received on time. It's very good. I pray that Allah blesses this institution and helps it.

Findings show that when adults were asked why they left their homes and the reasons for staying in old age homes, different people gave different answers, some of which I have mentioned above. Most adults gave the answer that they left their homes because their spouses and children had left them alone and they had no place to live, so they are staying here. Some spouses have passed away, and some adults were unmarried. The children of those whose spouses had passed away refused to keep them with them, and the siblings of those who were unmarried also refused to keep them with them. The main reason for not keeping them was that they were suffering from some

illness. They could not be taken care of due to this illness, so they were sent to old age homes. However, since they have come to this old age home, they are very happy. They say that initially, they faced difficulties, but now we are satisfied. At least we are not living like helpless individuals. We are provided with all the facilities, people take good care of us, and a good environment is available to us.

4.2.4 Demand for Old Age Home

Different studies indicate that the demand for old age homes is increasing in developed countries due to the growing population of the elderly. Therefore, in my research, I have attempted to understand the opinion of residents of old age homes regarding the demand for old age homes. How much demand there is for old-age homes in Pakistan and whether it exists at all?

I am 55 years old. I have completed the metric. I am unmarried. There are some reasons that I don't get married which I don't want to share. I am from Rawalpindi. I was an officer in the Pakistan Army. My brother left me in this old home. Because I had a stroke, so he left me here. There was no one to take care of me. I have been here for two years. Now I am satisfied with the system of the old home. It is a good place.

When asked from respondents what is your opinion on whether Old Age Homes should be built in Pakistan or not?

He shared his opinion

According to me, old homes should be built in Pakistan because people are taken care of here. It's a good place. The government should support them financially and in every way possible. Because in Pakistan elderlies are neglected here. In other countries, they are taken care of in every possible way. They are given medical facilities for free, but here there is nothing.

Another respondent shared,

I am 60 years old. I have no formal education. I am married. I have two sons and one daughter. Both of my sons have passed away and now my daughter is alone. My daughter is married. She

has three children, and her husband has also passed away. My daughter left me in this old home. I have been here for one year. I am satisfied with this old age home so I would say in Pakistan, old homes should be built because many people like me are helpless and they need to stay in such institutions, just like I am here.

Another respondent shared that,

Old age homes should be built in Pakistan, because if we don't have a family to take care of us, where will we go, where will we sleep, and where will we eat? Will we beg on the roadside? We can't do that, so there should be old homes for people like us. Our society should accept the concept of the old home, it's better than begging. It's better to stay here, whatever it is.

Other respondents shared,

*In Pakistan, old age homes should be built because **25%** of our population is old and there is no one to take care of them. So they can come here and live, therefore it should be built. Because here everyone lives with laughter, love, and affection. If a person is good, everyone is good, if a person is bad, everyone is bad. I would say that the government should create institutions where people who are helpless and without support can live comfortably.*

The finding suggests that when asked about the demand for old age homes, everyone agreed that there should be old age homes in Pakistan, and their demand would increase in the coming times. The reason for this was explained that for those who reach our age, no one is there to take care of them. Even family members abandon us. No one stands by us. And especially when we fall ill, everyone leaves us. So in this situation, the only option left for us is to shift to an old age home and spend the rest of our lives happily. On top of that, our government does nothing for elderly people like us. They always ignore us and we don't understand why we are not a part of this country. Haven't we done anything for our country? We have done so much for our children, done so much for this country, but still, they overlook us and provide us with no facilities. If we talk about other countries, they take great care of their elderly. After all, we have also seen the world. Only our own country is where no one asks about us. That's why we say that the government

should build old age homes everywhere so that if our children don't take care of us, we can go to places where we will be looked after. May Allah bless those who take care of us, even though they have no blood relation to us! And we feel that in the future, every elderly person will be ignored and they will set out in search of old age homes.

DISCUSSION

By utilizing a qualitative method, this research aims to uncover the two main objectives. Firstly, it aims to understand how owners of old-age homes observe the demand for old-age homes and regulate if the old-age home is a feasible business option. Secondly, it seeks to gather the opinions of residents of old age homes regarding their satisfaction with old-age homes and also determine whether old age homes are considered good places and if they are viewed as a viable solution for long-term care of the elderly.

The study findings indicate that getting the old age home registered is the most tiring process. The registration process is complicated, lengthy, and costly. According to the respondents, they have to go to many different places to complete the registration, which takes a long time and costs a lot of money. They suggested creating a system where they can register from just one place.

The findings of the study reveal that the majority of the owners/managers of the old age homes agree that there is a demand for old age homes and they should be run on the business model. Running these elderly care homes on the business model will help them to ensure quality care services to the elderly. Moreover, they believe that there will be greater demand for old-age homes in the future and it won't be possible to cater to this growing demand on a welfare or charity basis. In the future, the younger generation will be occupied with their jobs and won't have the time to spend with and look after the elderly. This is because everyone in the family will need to work outside to earn money. After all, expenses are increasing for all and everyone in the family has to contribute economically to meet the household expenditures.

The five people who own the Old Age Home have agreed that it's a good idea to build more homes for elderly people in Pakistan. They think that running Old Age Homes can be a business. The reason they mentioned is that there are individuals who can give money but don't have enough time to take care of their older family members. They believe that with old age, the health conditions of the elderly deteriorate and they need extra care. The children then need to hire dedicated and trained personnel to take care of them. This is much more costly and also needs constant monitoring to make sure he/she is doing his/her job well. That's why they believe it's best to put elderly people in a place where they can get constant care and everything they need whenever they need it. Furthermore, in old age, parents need time for their children. However, in

today's world children are busy with their own schedules and don't find enough time to spend with their parents. As a result, elderly parents get into depression due to isolation. In other words, people can give money but they can't give time to their parents. That's why even the elderly will be happy that I'm going to a place where I can meet people like me and spend my time. This trend of building old age homes and admitting parents to them is increasing in Pakistan, and it will continue to grow in the future.

Two of the owners disagreed with old-age homes operated as a business. When asked why old age homes are not run as businesses in Pakistan, one owner said it's not necessary because there are already many other businesses in the country that provide income. The other owner said old age homes can't be run as businesses because very few people in Pakistan would send their elderly relatives to such homes, especially ones that charge money for their services. These people are rare in Pakistan. Nowadays, everyone is either focused on spending money on themselves or earning for their children. In Pakistan, old age homes can only run as welfare institutions because people don't have enough money to spend on their elderly and provide them with good facilities.

Different owners have given different points of view. Most owners/managers have said that the Old Age Homes building belongs to them. The Old Age Homes are running as a welfare organization, and they have various monthly expenses. These expenses are contributed by different types of people. There are not specific donors. Among all of these, the expenses include the allowances for the elderly residents, staff salaries, electricity bills, and so on. Most owners/managers have given the same answer, which is that the expenses for one elderly person amount to at least 20,000 rupees. This includes their food, clothing, and medication.

Based on the research, most owners/managers think running old-age homes as a business is a good idea. They believe it's a viable option for entrepreneurs in the future because the demand for old-age homes in Pakistan will go up over time.

To achieve the second objective, the study focused on the opinions of residents of old age homes regarding their satisfaction with old-age homes and also determine whether old-age homes are considered good places and if they are viewed as a viable solution for long-term care of the elderly.

The findings of the study shows that in Pakistan, many elderly people are placed in institutions for various reasons. These reasons include not receiving enough physical, emotional, and financial

support, especially from their children and families. The study found another important reason. It is that there are differences between older parents and their grown-up children. These differences make the children less willing to give the support that their aging parents need. The study found another important reason, which aligns with previous research. It is that there are differences between older parents and their grown-up children. These differences make the children less willing to give the support that their aging parents need. The study also revealed instances of unkind behavior from children, where the elderly participants were not even given basic necessities like food. It is important for the well-being of the elderly that they receive emotional support, as this helps them feel valued, respected, and cared for. Unfortunately, the study participants felt mistreated and undervalued due to the absence of emotional support from their children and family. These findings are in line with the findings of the study by the Dubey et al. In their study, it was found that 27% of the participants felt ignored and unimportant. Additionally, 3.3% of the participants reported being treated poorly by their daughters-in-law and having to tolerate their sons' uncaring behavior.(Dubey, Bhasin et al. 2011). The lack of attention and care from their families made the elderly people feel lonely, insecure, and unhappy. A research conducted in Gujrat, Pakistan, revealed that 80% of the elderly individuals surveyed were being ignored by their families, which was the primary reason for their feelings of loneliness.(Dildar and Saeed 2012)

The majority of the older people residing in old age homes were satisfied with the living conditions of old age homes. They feel happy to spend time with their own peer groups and don't feel isolated. However, the researcher observed that most of the elderly in old age homes lost their significant others such as their partner or children, or whose children were abroad or childless and had health issues. The findings align with other research which was conducted in Karachi by Laila Akber, according to the author that some elderly individuals in the senior citizen homes said they felt calm and content, and enjoyed socializing with other residents, they still couldn't help but miss their children, family, and the comfort of their own homes. Despite their children's unacceptable behavior, neglect, and lack of support, the elders longed for their presence. Nevertheless, many of them found happiness and relaxation in having a place to live where their basic needs were met. They also felt a sense of security and freedom from the worry and fear of being kicked out of their own homes by their children.(Cassum, Cash et al. 2020).

Though most of the elderly are happy and satisfied with old-age homes system but some older people were not happy with the system. They expressed that even though the old age home is operated as a charity organization, its main goal is to make money. People assist them greatly, but they don't provide the necessary facilities for the elderly. That's why we believe that this institution should be affiliated with the government, so there are individuals responsible for taking care of them and fulfilling their needs in this old age home.

When asked about what elderly people living in old age homes think about having such institutions in Pakistan and whether there is a demand for such institutions, everyone agreed that there should be old age homes in Pakistan. The reason for this is that at home, nobody takes care of elderly individuals like us. We face illnesses and have no one to look after us. That's why we end up in these institutions, where the staff provides care for us. In these homes, we receive everything we need. The people here are also very kind, and the environment is pleasant. It feels like being part of a supportive community. Also findings align with other findings that the majority of the elderly residents in the old age homes expressed satisfaction with the services they receive, such as food, shelter, and basic needs. They mentioned that they are well taken care of by the administration of the old age homes. They also appreciated the polite behavior of the staff, which contributed to their overall satisfaction with the old age home. (Naqvi, Ibrar et al. 2014).

In our society, many people criticize children for sending their parents to these institutions. However, with changing societal norms and family structure, these elderly feel that the government must build more old age homes, so that neglected elders, who have no one to take care of, no spouses, and no children can be taken care of. Many of the elders who reside here made a choice not to return to their own homes. They have mentioned that they enjoy a wonderful environment here. If they were to go back home, their family members would neglect them. Some elders even express that they have no one in this world. The findings of this study also matches with previous research where the most of the residents do not want to go back home. They gave reasons such as being tired of their families not taking care of their needs and medications properly, realizing that their children couldn't afford to support them financially, and feeling disrespected by their families. A few residents who wanted to go back home mentioned feeling lonely at the old age home and missing their children who were not with them.

From the findings of this study and previous studies it confirms that the demand for old-age homes are increasing in the future, so on the basis of these findings residents were asked about the old-age homes operated as a business in Pakistan. However, older people are not in favor of running old age homes on the business model. Instead, they suggested that it should be organized as a charitable organization where people can donate to help others in the name of Allah. They believed that if they establish charitable institutions in Allah's name, they would receive His blessings. However, if they operate it as a business, they won't have enough money. They wondered who would provide funds when there is no one to supervise those older individuals. Additionally, it would be difficult for the elderly themselves to contribute financially. Therefore, they believed that this business idea would not succeed.

CHAPTER 5

ESTIMATED COST FOR OLD-AGE HOME

Establishing a Viable and Sustainable Old Age Home Business in Pakistan

Opening an old age home in Pakistan can be a noble endeavor, but it's important to plan it as a sustainable and viable business. The cost to open an old age home can vary significantly depending on various factors such as location, size, facilities, and services offered. It is important to have a direct estimate of cost from the people involved in the management of old-age homes. One of the objectives of my thesis was to find out whether old-age homes can be run on the business model. To achieve that objective, during my data collection phase, I asked owners/management to share with me the cost involved in running old age homes and what are their funding sources. However, despite multiple requests and visits, the management was not willing to give me access to their accounts or to share their cost. Therefore, I relied on estimating the cost of running an old age home on a monthly basis by keeping in view various factors such as location, building rent, number of employees, and number of residents to name a few. Here's a rough estimate of the costs involved in opening an old age home in Pakistan, along with some points to show that it can be a viable business:

5.1 Location and Property Costs

Land Purchase or Rent: The cost of land or property can vary greatly depending on the location within Pakistan. Prices will be higher in major cities like Karachi, Lahore, and Islamabad compared to smaller towns or rural areas. For this example, let's assume owners acquire a suitable property through purchase or long-term lease. Estimated cost: 5,000,000 PKR to 20,000,000 PKR.

5.2 Construction and Renovation

Building Construction: The cost of constructing or renovating the facility will depend on its size and the quality of materials used. It will need living spaces, common areas, a kitchen, a dining area, and recreational facilities. Estimated cost: 10,000,000 PKR to 30,000,000 PKR.

5.3 Licensing and Legal Costs

- Legal Consultation: Hiring a lawyer to assist with the necessary licenses, permits, and compliance requirements. Estimated cost: 200,000 PKR to 500,000 PKR.
- Licensing Fees: Costs associated with obtaining licenses from relevant government departments. Estimated cost: 100,000 PKR to 300,000 PKR.

5.4 Operational Costs

- Staffing: Hiring trained staff including caregivers, nurses, cooks, and administrative personnel. Salaries and benefits will vary based on experience and location. Estimated monthly cost for at least 15 staff members: 300,000 PKR to 800,000 PKR.
- Food and Supplies: Costs for providing daily meals, medical supplies, and other essentials. Estimated monthly cost for at least 50 residents: 200,000 PKR to 500,000 PKR.
- Utilities: Electricity, water, gas, and other utility expenses. Estimated monthly cost: 100,000 PKR to 300,000 PKR.
- Maintenance: Regular maintenance and repair of the property and equipment. Estimated monthly cost: 50,000 PKR to 100,000 PKR.
- Administrative and Miscellaneous Expenses: Marketing, transportation, insurance, and other operational costs. Estimated monthly cost: 100,000 PKR to 200,000 PKR.

5.5 Marketing and Promotion

Advertising and promotion to attract residents and their families. Estimated initial cost: 100,000 PKR to 200,000 PKR.

5.6 Contingency Fund

It's essential to have some funds set aside for unexpected expenses. Estimated initial amount: 500,000 PKR to 1,000,000 PKR.

Total Initial Investment Estimate: 16,000,000 PKR to 52,000,000 PKR.

Revenue Generation:

- Monthly Fees: Calculate the monthly fees charged to residents, considering your facilities and services. On average, old age homes in Pakistan charge between 15,000 PKR to 40,000 PKR per month per resident.

To assess the feasibility of operating an old age home as a business, the owner should start by calculating the minimum number of residents required to cover his/her operational costs and achieve profitability. For instance, if your monthly operational expenses amount to 1,000,000 PKR and you charge 20,000 PKR per resident, you'd need at least 50 residents to break even.

In order to demonstrate the potential profitability of your venture, it's crucial to conduct a comprehensive market analysis. This analysis should investigate the demand for such facilities in your chosen location, considering factors like demographics, income levels, and competition.

To further solidify your business's viability, you should develop a detailed business plan that includes revenue projections, expense forecasts, and a break-even analysis. Explore opportunities for partnerships or government subsidies to provide financial support for your venture.

A key element of success is focusing on delivering high-quality care and services. This approach will not only attract residents but also earn positive word-of-mouth referrals from their families. By substantiating the genuine need for your facility and consistently providing excellent care, an old age home can indeed become a feasible and potentially profitable business in the long term.

CHAPTER 6

POLICY REVIEW AND CONCLUSION

6.1   Policy Review

The Madrid International Plan of Action on Ageing (MIPAA) is a new plan to address the challenges of aging in the 21st century. The Second World Assembly on Ageing in April 2002 was an important event in how the world tackles the task of building a society that meets the needs of people of all ages. Things have changed significantly since the first World Assembly on Ageing in 1982. Initially, aging populations were mainly a concern for developed countries, but now it has also become a major issue in developing countries. The (MIPAA) offers an ambitious strategy for dealing with aging in the 21st century. It focuses on three main areas:

1. Older people and development
2. Promoting health and well-being in old age
3. Creating supportive environments.

This plan is the first time that governments have agreed to connect aging with other frameworks for social and economic development and human rights, as discussed in United Nations conferences and meetings over the past decade. The Assembly hosted by the Government of Spain, showed the UN taking the lead in addressing future problems. However, the real challenge lies in implementing these plans. Regardless of age, each of us has a role to play in development between generations, fighting against discrimination toward older people, and building a future that provides security, opportunities, and dignity for people of all ages. (Political Declaration and Madrid International Plan of Action on Aging, April 2002)

Pakistan signed the UN Madrid International Plan of Action on Ageing in 2002. Since then, the government of Pakistan has created important policies to protect the rights and well-being of senior citizens. The first policy called the National Policy 1999, focused on elderly health. In 2004, the government introduced a special package to meet the basic needs of senior citizens and ensure they are treated with respect. In 2007, the government proposed the Senior Citizen Bill, to provide special treatment for older people in public places and offer income tax concessions. After the 18th amendment, provinces in Pakistan worked on legislation to provide full rights to senior citizens.

Khyber Pakhtunkhwa passed the Senior Citizens Act in 2014, followed by Sindh in 2016 with the Senior Citizens Welfare Bill, and Baluchistan in 2017 with the Senior Citizen Bill. A draft of the Punjab Act is prepared but not yet approved. These bills focus on

- Providing health services
- Financial support
- Housing facilities
- Establishing a senior citizen welfare fund

The "Islamabad Capital Territory Senior Citizens Act 2019" was passed to take care of older people living in the Federal Capital and guarantee their well-being. This law establishes a council for senior citizens and a home called Darul Shafqat, among other benefits. The "Parental Protection Ordinance 2021" introduced by the president of Pakistan is another important step in safeguarding the rights of elderly individuals. It ensures that parents can live in their own homes even if their siblings own the houses or they have been rented out. (Legislation for older people in Pakistan)

However, we still need to do more work and take better actions to make sure that the rights of older people in Pakistan are protected.

6.2   CONCLUSION

The share of the elderly population in the total population is increasing in Pakistan, however, we have limited geriatric care options almost next to none. At an older age, most health issues put a lot of pressure both in terms of care and finances on the family. Moreover, with rapid urbanization and changing family structures elderly face issues like isolation, neglect, and emotional and physical abuse which compels the older people to look for alternatives such as old age homes. The study findings show that there is a significant demand for old age homes in Rawalpindi/Islamabad region and this will increase even more in the future. The growing demand for specialized elderly care homes currently and in the future makes it a viable business option. The availability of quality senior citizen homes will help the elderlies to enjoy the sunset years of their life without viewing them as miserable places where relatives dump elderly citizens to die. There is an opportunity for investors to cater to this clientele and market the old age homes as a lifestyle choice rather than a last resort. However, not all the children would be able to finance their parents and these high-end senior living arrangements will be available to a select class. Therefore, the government should

ensure to provide low-cost but quality old age homes equipped with geriatric health care facilities to this segment of society.

However, old-age homes are not regulated by any policy measures in Pakistan. Therefore, an approach that focuses on more public-private partnerships is the need of the hour.

6.3   Policy Recommendations

Promote awareness and acceptance of old age homes

Recognize the growing demand for old age homes and work towards establishing more facilities across the country. This should involve collaboration between the government and private organizations to ensure the availability of safe, well-equipped, and affordable old-age homes in different regions. Conduct public awareness campaigns to educate society about the importance and benefits of old age homes. Address the stigma associated with living in such facilities and emphasize that old age homes can provide a supportive and caring environment for the elderly. Encourage families to consider old age homes as a viable option when they are unable to provide adequate care for their elderly family members.

Support research and data collection

Promote research on elderly health issues, social dynamics, and the effectiveness of old age homes in Pakistan. Encourage data collection on the well-being of the elderly population, their living conditions, and the impact of old age homes on their overall quality of life. This can help policymakers make informed decisions and implement evidence-based interventions to improve the quality of care and well-being of elderly residents.

Financial Support

Increase government funding for old age homes to ensure sustainability and improve the quality of care provided. This can be done through budget allocations specifically for the operation and maintenance of old-age homes. Additionally, Govt should look after private organizations and have a check and balance on their actions. Develop policies and programs that provide financial assistance to elderly individuals who are unable to support themselves due to health conditions.

This can include pensions, subsidies, or other forms of financial aid that help alleviate the financial burden on both the elderly and their families.

6.4   Limitations of the study

- There are a total of 12 old age homes in Islamabad and Rawalpindi. During this research, seven old age homes were visited. There the seven old age homes owners were willing to give interviews. However, three old-age home-owners were not willing to give interviews and the rest of the two were in the process of starting their systems in the future. Four old age homes were visited for the elderly, while the rest of the people were not ready to give interviews.
- The second limitation is that the owner of Old Age Home, who was running it as a business, refused to share his business plan.
- There is un-availability of literature related to owners/managers of old-age homes perspectives

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Appendix A

Owners and Managers

Profile of respondent

1- Name of the respondent

2- Gender of the respondent

A: Male

B: Female

C: others

3- Age of the respondent

4- Education of the respondent

A: No schooling

B: Primary

C: Middle

D: Secondary

E: Higher Secondary

F: Graduation and above

G: Others ——————————————

Old-age home: (Open-ended Questions)

5- What is your old age home name?

6- In what position you are working? Are you the owner or manager of the old age homes?

7- Since when have you been working in this old age home?

8- Is it a public old age home or a private business?

9- How many elderly people are currently residing in your institute?

10- How many of them are male and how many of them are female?

11- Maximum and minimum age of elderly people who are currently residing in your institute?

12- How many rooms are in your institute?

13- How many staff members for geriatric care in your old age home?

14- What different types of care are you providing, just taking care of them or providing special medical care needs?

15- What was the motivation behind establishing this old age home? Why did you choose it? How do you feel about being a part of this institute?

16- Which type of elderly people came to your institute?

17- From where does the funding come for this institute?

18- How is your experience going running this institute?

19- Are you facing any difficulty in running this old-age home?

20- What are your thoughts about old-age homes as a viable business in Pakistan?

21- What is the cost per person of residents of old-age home?

Appendix B

Residents of Old-Age Homes:

1- What is your name?

2- What is your age?

3- What is your level of education?

4- Are you married/unmarried?

5- If (respondent is married) how many children do you have?

6- How long have you been living in the old age home?

7- How you reached this old age home?

8- Do you feel safe and secure in the old age home?

9- Are you satisfied with the living conditions and facilities provided in the old age home?

10- Are you suffering from any serious disease?

11- What is the reason behind to come in this old age home?

12- How often do you participate in social and recreational activities organized by the old age home?

13- Do you feel that your opinions and suggestions are valued and considered by the staff of the old age home?

14- Have you ever experienced any kind of abuse or neglect while living in an old age home?

15- Are you able to maintain contact with your family and friends while living in the old age home?

16- How would you rate the quality of the medical care and assistance provided in the old age home?

17- Is there anything you would like to see improved in the old age home?

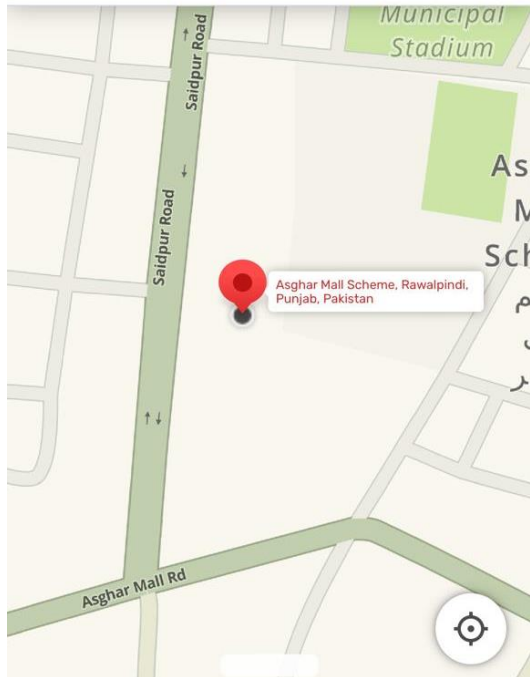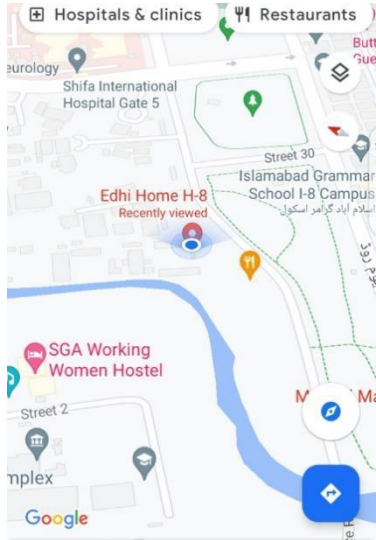# Appendix C

Locations of Old Age Home
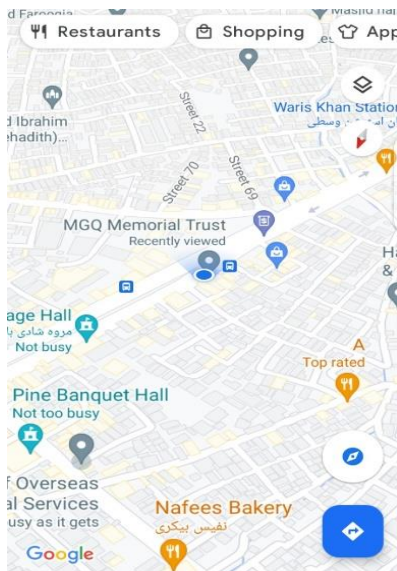
Aafiyat Old Age Home:

Baghban Old Age Home:

Aapka apna ghar:

Edhi Home

MGQ Old Home

Najjat Old Home

ZUK Old Home