

Under India's decentralized approach to health care delivery, the states are primarily responsible for organizing health services. Because of severe staff shortages and supplies at government facilities, many households seek care from private providers and pay out-of-pocket. The different sources of expenditure are personal income, household income excluding personal income, savings, loans, contributions, sold assets, insurance, reimbursement and other sources. The most preferred source of expenditure is a personal income and household income.

As mentioned above, table 6 shows the mode of spending on outpatients visit by background characteristics in Maharashtra. It reflects that the aged group 75-84 and 85+ spend the highest household income. The rural areas pay the most from their household income, whereas those in urban areas spend the most. By gender, males allocate more from their income, and females spend more from their household income. The ones who belong to ST pay the most from their income, followed by OBC, who spend the most from their household income. Education-wise, those with a professional degree pay the most from their gain; those with a post-graduate degree spend the same from sold assets, insurance, and reimbursements. The ones who belong to the middle MPCE spend the most from their household income, whereas the poorest pay the most from their income. People living alone spend the highest, that too from their private expenditure.

Family, Social Network and Social Welfare Programmes

The elderly population suffers from income loss, decreased social role and increased dependence, and physical and mental problems associated with ageing. The focus of the existing social welfare schemes is below the poverty line elderly population. However, if the older adults are aware of these welfare schemes, they can benefit from them. This report covers awareness and helps received from the National old-age pension scheme, Widow Pension scheme, Annapurna scheme, and other state-specific schemes. These schemes are only applicable to the ones aged 60 and above.

Table 7 reflects the awareness and benefits of any social welfare programme. These schemes' maximum attention and help are among the age group 65-74. The ones who belong to the rural areas were more aware and received more benefits than those in urban areas. The study finds similar results for those living alone. Males were comparatively more aware of the schemes; however, more than double females benefited from the schemes than males. ST seems to be more mindful of caste, with the highest percentage of these schemes' beneficiaries. Those who have completed their graduation have more awareness about social welfare schemes; however, those with no education received the

most benefit. The attention of the scheme was moderately same around mpce quintile, but the richest received the maximum benefit.

Discussion

The present study crucially insights over the elderly population of Maharashtra. Socioeconomic conditions influence people's risk and vulnerability to communicable and non-communicable diseases and can influence health outcomes. The significant determinants of these diseases include poverty, illiteracy, poor health infrastructure and social inequality as well as demographic transition in terms of increasing life expectancy and Urbanisation and globalization (Sharma, 2013).

Our study reveals that Non-communicable diseases like Hypertension, Anemia, diabetes, stroke, heart disease, lung disease have been increasing at an alarming rate. Cardiovascular diseases lead to premature deaths and are one of the most common lifestyle 'silent killer' diseases today. Our findings suggest that cardiovascular risk factors were higher in the urban than in the rural population and increased with age; this is in line with a study (Samuel et al., 2012). A major reason behind this is due to overweight and obesity, dyslipidaemia and tobacco use. Tobacco and alcohol use was more common in men, while obesity and low fruits and vegetables were more common in women (Shridhar et al., 2014). There is an increasing nutrition transition that is leading to changes in dietary intake patterns because of the adoption of 'modern' lifestyles due to social and economic development (Shetty, 2002). Experience in the MPCE quintile shows that as the transition progresses, more affluent people start to change their behavior and adopt healthier lifestyles, probably due to multiple factors (greater awareness, greater self-efficacy, better access to healthy diets), to lead to a lowering of their risk, while the burden of disease shifts to the poorest (Anchala et al., 2014).

Risk factors tend to be intensive among the high socioeconomic groups and urban dwellers, who have early access to these 'modern' lifestyles. The socio-economic environment also influences the profile of glucose intolerance and diabetic complications. Many studies suggest that diabetes mellitus among men may be recognized and diagnosed earlier than those in women diagnosed. They are leading to better access to the health system compared to women. This has implications for access to treatment between the sexes and gender equity in general (Kutty et al., 2018).

Anaemia, a severe global public health problem, is increasing with age. Previous work suggests that iron deficiency might have contributed to the high prevalence of anaemia for older adults (Alvarez-Uria et al., 2014; P. Malhotra et al., 2004), whereas others show the destitute bioavailability of vitamin

B12 in a typical Indian vegetarian diet and substantial prevalence of vitamin B12 deficiency(Shridhar et al., 2014). Apart from overall poverty, the health status of women in India reflects gender discrimination from birth, inequitable distribution of health resources, and early and frequent reproductive cycling and reproductive tract infections (Bentley & Griffiths, 2003). The high rates of anaemia among women reflect their social and biological vulnerability within both society and the household.

In Maharashtra, communicable disease like tuberculosis has been most infectious. Our study reveals that it is more commonly found in males and rural areas. Low ventilated accommodation, low nutritious diet, high smoking rate, alcoholic indulgence, excessive physical work, lifestyle changes are certain factors causing TB(Shaikh & Shah, n.d.).

Depression and depressive symptoms are common mental disorders that considerably affect a patient's health-related quality of life and satisfaction with medical care. Still, the prevalence of these conditions varies substantially (Wang et al., 2017). Analysis of mental health indices and data reveals that psychiatric disorder and psychological distress patterns among women are contrasting from those seen among men. Symptoms of depression, anxiety, and unspecified psychological distress are 2–3 times more common among women than among men (S. Malhotra & Shah, 2015). Our results predict a substantial increase in the number of people with mental illness in rural areas with an increase in population, changing lifestyle, unemployment, lack of social support, and increasing insecurities. The critical reasons for improving mental health issues are altered family structure, loneliness, non-kin networks and poor social networks and challenges of urban living(George et al., 2021).

The economic well-being of households is a critical factor of elderly health. In the absence of a robust and universal social security system, the low coverage of old-age pension, a large share of employment in the informal sector, early retirement from formal work, and increasing health expenditure, elderly households are economically vulnerable and prone to financial shocks. Furthermore, increasing Urbanisation, rural-urban migration, and modernization have led to several socioeconomic changes, including changes in the structure of families and living arrangements. The mean per capita health spending is higher in urban areas. With the rise in the elderly population and the commitment to increase public spending on health, there is a greater need to reallocate the resources to reduce the burden of health expenditure (Mohanty et al., 2014; Sahoo et al., 2021).

Social welfare schemes help in achieving economic independence among the elderly. Knowledge of social welfare schemes and their utilisation helps family physicians make informed decisions on

treatment costs. Our findings highlight significant bottlenecks such as inadequate health financing, health infrastructure, skilled human resources, and deformed primary health care to achieve universal health coverage. Elderly-specific challenges are the increasing burden of non-communicable diseases, injuries, inadequate finances, and lack of intersectoral coordination (Goswami et al., 2019). Our finding shows that most respondents know the National Old age pension scheme, which is still less than 50%. The number of people who gained from the schemes is deficient; this indicates they have not been publicised adequately, and proper strategies to reach out to them have not been conceived. Social support takes several forms, including emotional, instrumental, appraisal, and financial support. There is a direct relationship between social support and living satisfaction; as social support increases, living happiness increases (Chou et al., 2006).

Conclusion

The critical requirements for a sound health system include universality, comprehensiveness, equitability, effectiveness, responsiveness, accessibility, and quality (World Health Organization, 2014). There is a need to focus on health care, which is interdisciplinary and multi-sectoral. The introduction of Ayushman Bharat stands as a segmented approach of health service delivery to a comprehensive need-based health care service with the introduction of Health and Wellness Centres (HWCs). However, it is recommended to:

1. Address the poor quality care.
2. Account for infrastructural gaps, human resources and consumables independently.
3. Incorporate geographical heterogeneity based on population densities and disease profile.

Policies and public health efforts have not addressed the gendered impacts of diseases. Hence, It is essential to focus on a gender-responsive healthcare system. Gender stereotypes and inequalities affect access and use of health resources and may be bolstered by health promotion efforts. There is a need for better integration of gender in NCD policies, programmes, research and interventions. Apart from comprehensive strategies, providing employment and increasing the quality and standard of living to improve physical and mental health conditions in rural and urban areas.

Conflict of interest

All the authors reported no conflict of interest.

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Tables

Table 1. Percentage of sample distribution, Maharashtra, LASI Wave 1, 2017-18

Background Characteristics	Percentage	Total
Age groups		
45-54	41.9	1,663
55-64	26.2	1,042
65-74	22.9	908
75-84	7.2	284
85+	1.9	76
Residence		
Rural	50.3	1,998
Urban	49.7	1,975
Gender		
Male	40.5	1,607
Female	59.6	2,366
Caste		
SC	16.9	634
ST	8.2	307
OBC	36.2	1354
Others	38.7	1448
Religion		
Hindu	76.5	3,039
Muslim	13.6	540
Others	9.9	394
Education		
No education	36.8	1,460
less than primary	14.2	563
Primary	14.5	575
middle/secondary	28.0	1,111
diploma/certificate	0.6	22
Graduate	4.0	157
Post graduate	1.0	41
Professional	1.1	44
Wealth (MPCE)		
Poorest	18.9	751
Poor	19.4	770
Middle	20.8	828
Rich	22.1	877
Richest	18.8	747
Marital status		
Currently married	23.3	926
Others	76.7	3,047
Living Arrangement		
Living alone	2.7	107

living with spouse and/or others	12.3	490
living with spouse and children	63.1	2,508
living with children and others	17.7	703
living with others only	4.2	165
Total	100	3973

Table 2: Self-reported prevalence of non-communicable and communicable diseases by background characteristics, Maharashtra, LASI Wave 1, 2017-18

30% had hypertension, 12.7% had Diabetes 5.5 had chronic lung disease and 4.8% chronic heart disease and 4.3% had anemia.

	30.1	12.7				5.5	4.8	
	Non-communicable					Communi cable		
Background Characteristics	Hypertension	Diabetes	Chronic lung disease	Chronic heart disease	stroke	Anemia	Tuberculo sis	Total
Age groups	%	%	%	%	%	%	%	
45-54	15.31	7.35	3.18	1.47	0.72	3.74	0.15	1529
55-64	31.74	14.12	5.29	5.93	3.05	4.9	0.27	1030
65-74	37.5	17.38	7.65	8.22	4.36	3.27	0.38	982
75-84	41.61	14.73	9.28	4.71	4.61	3.92	0.68	325
85+	32.82	15.31	11.43	4.39	4.25	4.57	0	91
Residence								
Rural	8.76	8.8	5.8	3.3	2.21	4.61	0.36	2307
Urban	17.46	17.5	5.1	6.5	3.22	3.05	0.16	1651
Gender								
Male	26.19	14.6	6.6	6.69	3.4	1.92	0.35	1585
Female	28.65	10.9	4.81	3.27	2.1	5.32	0.23	2373
Caste								
SC	24.03	11.13	5.72	4.28	2.63	2.5	0.2	621
ST	22.28	7.07	4.82	2.22	1.52	5.1	0.3	303
OBC	28.13	10.73	6.67	4.66	2.95	4.21	0.3	1432
Others	28.54	14.75	4.1	4.83	2.2	3.87	0.32	1375

Religion								
Hindu	26.03	11.42	5.24	4.37	2.53	4.16	0.3	3151
Muslim	38.34	19.68	6.28	6.21	3.02	4.11	0.06	454
Others	28.49	11.69	7.1	5.03	3.04	1.98	0.32	354
Education								
No education	24.31	9.02	6.89	3.24	2.38	4.94	0.27	1581
less than primary	28.15	12.89	6.4	4.77	2.93	4.76	0.3	618
Primary	31.9	13.19	4.32	5.05	3.56	4.53	0.18	509
middle/secondary	31.21	16.36	4.06	5.91	2.53	2.36	0.38	1020
diploma/certificate	49.29	16.81	7.18	28.74	5.46	3.36	0	22
Graduate	20.51	17.1	2.83	5.18	2.4	1.07	0	139
Post graduate	17.34	3.63	3.97	0.54	0	0	0	39
Professional	32.27	17.2	0	10.09	0	0	0	34
Wealth (MPCE)								
Poorest	32.5	17.47	6.38	9.99	3.31	6.15	0.39	687
Poor	30.43	13.51	4.9	4.67	3.18	4.7	0.26	743
Middle	25.41	12.02	4.96	3.36	2.28	3.3	0.13	791
Rich	25.44	9.18	5.94	2.73	3.52	3.39	0.5	896
Richest	25.77	11.04	5.47	3.49	0.98	2.74	0.11	841
Marital status								
Currently married	24.51	12.78	5.15	4.55	2.33	3.6	0.21	2976
Others	37.23	11.23	6.67	4.92	3.55	5.06	0.48	982
Living Arrangement								
Living alone	30.77	6.43	4.41	5.04	3.56	5.36	0	125
living with spouse and/or others	27.79	16.49	5.63	5.81	2.22	4.02	0.13	526
living with spouse and children	23.93	12.03	5.08	4.36	2.4	3.54	0.23	2403
living with children and others	38.92	12.32	7.13	4.79	3.48	5.67	0.63	737
living with others only	29.05	9.29	5.29	4.03	2.83	1.11	0	167
Total	30.1	12.7	5.5	4.8	2.9	4.1	0.2	3958

Table 3 Results for the self-reported prevalence of depressive symptoms by background characteristics, Maharashtra, LASI Wave 1, 2017-18

Background Characteristics	Depressed	Total
Age groups		
45-54	13.7	1,496
55-64	19.2	1,020
65-74	20.8	973
75-84	27.0	311
85+	27.9	85
Residence		
Rural	20.0	2,277
Urban	16.0	1,608
Gender		
Male	15.5	1,561
Female	20.2	2,324
Caste		
SC	21.7	612
ST	21.6	298
OBC	17.5	1,411
Others	15.5	1,339
Religion		
Hindu	18.6	3,101
Muslim	15.1	434
Others	19.7	350
Education		
No Education	23.7	1,546
less than primary	17.7	609
Primary	15.2	503
middle/secondary/higher secondary	14.1	1,008
diploma/certificate	28.2	22
Graduate	7.3	125
Post graduate	0.5	37
Professional	9.5	34
Wealth (MPCE)		
Poorest	20.2	663
Poor	19.8	732
Middle	15.3	775
Rich	16.4	887
Richest	20.4	827
Marital status		
Currently married	14.4	2,926
Others (divorced/separated/	30.3	959
Living Arrangement		
Living alone	49.5	124
living with spouse and/or others	18.9	496
living with spouse and children	13.5	2,385

living with children and others	25.4	726
living with others only	32.0	167
Total	19.5	3,898

Table 4 Results of Binary Logistic Regression (Odd Ratio) Analysis Showing the Determinants of communicable diseases, non-communicable diseases and depression by background characteristics, Maharashtra, LASI Wave 1, 2017-18

	Hypertension	Diabetes	Heart disease	Lung disease	Anemia	Stroke	Tb	Depressed
Age group								
45-54 SM								
55-64	2.58	2.18	4.00*	1.77*	1.05	3.26*	1.85	1.09
65-74	3.69	3.46	6.67*	1.95*	0.77	6.20*	2.38	1.31*
75-84	5.3	3.13	4.19*	3.15*	1.15	6.86*	2.39	1.78*
85+	3.06	3.74	2.41	3.15*	0.58	6.67*	1	1.88*
Gender								
female SM								
male	0.74	1.02	1.71*	1.53	0.36*	1.29	1.81	0.99
Caste								
others SM								
OBC	1.24	0.86	1.03	1.57	1.05	1.69*	0.97	1.23
ST	1.1	0.66	0.78	1.03	1.18	1.46	0.64	1.49*
SC	0.88	0.98	1.22	0.99	1	1.34	0.26	1.47*
Living								
Others only SM								
Children & others	1.41	1.31	0.8	1.72	3.53	1.23	1	0.74
Spouse & children	2.04	1.4	#	2.99	3.93	#	0	0.84
With spouse/others	2.02	1.44	#	3.27	4.55	#	1.79	1.12
Living alone	1.25	0.54	0.53	0.62	3.51	0.9	1	1.99*
Residence								
Rural SM								
Urban	1.9	2.1	2.01*	0.84	0.75	1.16	0.5	0.71*
Religion								
Hindu SM								
Muslim	1.32	1.61	1.76	1	0.58	1.24	0.66	1.01
others	1.37	1.06	0.76	1.45	0.67	1.31	1.54	0.86
Education								
Higher SM								
middle/secondary	1.58	1.5	1.08	0.58	0.64	0.94	1.94	0.8
primary	1.59	1.38	1.14	0.66	1.23	1.32	0.63	0.73*
less than primary	1.12	1.12	1.63*	0.99	1.1	0.78	1.53	0.86
MPCE								
poorest SM								
poorer	1	0.93	0.35*	0.86	1.11	0.79	0.99	0.8
middle	0.78	0.79	0.38*	0.81	0.88	0.68	0.61	0.68*
richer	0.73	0.62	0.28*	0.84	0.64	0.79	1.36	0.73*
richest	0.71	0.62	0.29*	0.7	0.54*	0.26*	0.33	0.93
Marital								
others SM								
currently married	0.54	1.2	0	0.42	0.72	0	0	0.52

Notes: SM is reference category, *p<0.05

Table 5 Results for mean amount spent on out patients visits (Rs) by background characteristics, Maharashtra, LASI Wave 1, 2017-18

Background Characteristics	Mean amount spent on out patients visits(Rs)	Number of observations
Age groups		
45-54	9946.6	834
55-64	5188.9	645
65-74	5549.3	649
75-84	6544.2	207
85+	8890.6	59
Residence		
Rural	4434.8	1452
Urban	11346.6	941
Gender		
Male	5104.7	864
Female	8308.1	1529
Caste		
SC	4384.8	380
ST	2693.6	174
OBC	5164.3	917
Others	11948.0	776
Religion		
Hindu	4907.1	1949
Muslim	28115.2	230
Others	5070.3	214
Education		
No Education	4002.6	982
Less than primary	5580.1	390
Primary	4391.4	321
Middle/secondary/higher secondary	4941.1	574
Diploma	23460.0	15
Graduate	81385.8	70
Post Graduate	6414.9	19
Professional	25430.5	22
Wealth (MPCE)		
Poorest	22403.4	391
Poor	5260.0	468
Middle	4802.1	514
Rich	3633.8	568
Richest	3007.9	452
Marital status		
Currently married	7899.7	1783
Others (divorced/separated/	4965.0	610
Living Arrangement		
Living alone	3674.6	90
living with spouse and/or others	7389.0	329

living with spouse and children	8099.9	1427
living with children and others	5442.8	458
living with others only	3402.8	90
Total	7892.7	2393

Table 6 Results for source of expenditure on out patients visits (Rs) by background characteristics, Maharashtra LASI Wave 1, 2017-18

Background Characteristics	Household income	Personal income	Savings	Loans	Contribution	Sold assets	Insurance	others	total
Age groups									
45-54	71.6	76.1	51.3	51.2	52	57.6	58	49.2	834
55-64	79.4	72	54.6	53.4	54.3	60	60.3	51.4	645
65-74	76.3	73.3	56.9	54.4	55.4	61.6	62.7	52.3	649
75-84	81.2	70.6	59.2	58.9	62.6	62	62.3	53.4	207
85+	83.2	65.7	67.8	57.3	59.3	64.4	64.4	54.1	59
Residence									
Rural	73.7	70.1	47.6	47	48.2	54.6	55	44.9	1453
Urban	79.8	78.7	65.9	63.4	64.5	68.1	68.8	61.4	941
Gender									
Male	69.1	80.1	54.7	52.9	53.3	60.7	61.5	50.7	865
Female	80.1	69.7	54.9	53.8	55.4	59.4	59.8	51.4	1529
Caste									
SC	70.4	71.3	46.9	45.4	47.3	50.6	50.8	43.1	380
ST	68.2	81.1	53.7	52.3	52.5	61.6	61.6	48.8	174
OBC	77.5	73.7	56.5	55.2	56.1	62.8	63.6	51.7	917
Others	78.2	74.3	56.9	55.5	56.7	61.1	61.3	54.6	776
Religion									
Hindu	76.2	73.3	54.2	53	54	60.1	60.6	50.4	1950
Muslim	82	76.4	63.8	62.3	63.6	63.9	65.3	62.5	230
Others	69.1	72.7	50.9	48.4	50.9	53.7	53.8	45.4	214
Education									
No Education	76.2	71.8	53.1	51.8	53.3	58.4	59	49.7	982
less than primary	79.8	71.2	57.5	55.7	56.7	61.2	61.2	51.3	391
Primary	77.8	70.8	52.7	52.8	54	59.5	60.2	50.5	321
middle/secondary/higher secondary	74.4	77.6	56.5	55	55.8	61.6	62.2	53.2	574
diploma	55.1	79	60.2	44.6	44.6	52.5	52.5	43.8	15
Graduate	71	75.4	50.3	50.3	50.6	53.9	54.6	51.2	71
Post Graduate	66.7	92.8	70	64.7	64.7	77.6	77.6	62.9	19
Professional	64.2	95	67.6	63.4	63.4	74.4	74.4	64.7	22
Wealth (MPCE)									
poorest	78.2	77.2	59.5	58.6	60.4	63.2	63.7	57.5	392

Poor	80.2	69.7	56.8	54.4	55.6	63.5	64	52.4	468
Middle	79	72.6	53.8	54.5	55.1	59.2	60.2	52.7	514
Rich	76	74.4	54.7	53.9	55.1	60.3	60.7	51	568
Richest	66.9	74.2	50	46.4	47.5	53.5	53.7	42.4	452
Marital status									
Currently married	75.5	73.6	53.6	52.4	53	59.2	59.9	50.4	1783
Others (divorced/separated/	78	73.1	58.4	56.5	59.4	61.9	62	53.3	611
Living Arrangement									
Living alone	57.9	85.7	59.2	56.9	66.8	60	60	53.3	90
living with spouse and/or others	76.8	73.4	58.4	56.2	56.9	61.4	62	53.2	329
living with spouse and children	75.6	73.5	52.6	51.7	52.1	58.9	59.6	49.9	1427
living with children and others	83.5	69.1	58.1	56.5	58.5	62.2	62.3	53.2	458
living with others only	63.1	84.2	55	52.6	53.7	58.2	58.2	51.3	90
Total	74.2	75.4	56.7	54.5	57.6	60.1	60.4	52.2	2393

Table 7 Results for awareness of social welfare programmes by background characteristics, Maharashtra, LASI Wave 1, 2017-18

Background Characteristics	Awareness (any schemes)	Total	Benefit (any schemes)	Total
Age groups				
45-54		-		
55-64	36.0	488	10.7	174
65-74	39.7	898	22.7	346
75-84	34.1	290	25.3	99
85+	35.5	84	24.5	30
Residence				
Rural	39.3	1056	24.1	406
Urban	34.8	704	13.0	244
Gender				
Male	38.4	787	11.4	284
Female	36.8	973	26.6	366
Caste				
SC	41.7	279	27.4	118
ST	44.3	130	43.5	57
OBC	36.9	644	20.7	225
Others	35.2	592	9.7	206
Religion				
Hindu	38.1	1394	20.6	519
Muslim	28.1	201	11.0	57
Others	44.2	166	22.2	75
Education				
No Education	35.3	837	28.0	296
less than primary	38.2	309	25.6	113

Primary	31.0	196	14.6	61
middle/secondary/higher secondary	42.6	348	6.3	143
diploma	31.8	10	0.0	3
Graduate	63.06	41	0.0	27
Post Graduate	37.9	6	0.0	3
Professional	50.2	12	0.0	5
Wealth (MPCE)				
poorest	39.4	269	5.4	107
Poor	38.79	326	17.1	125
Middle	38.03	349	17.7	130
Rich	36.62	423	24.5	155
Richest	35.61	393	31.3	133
Marital status				
Currently married	37.0	1099	12.1	391
Others (divorced/separated/	38.4	661	31.8	259
Living Arrangement				
Living alone	60.6	89	45.9	55
living with spouse and/or others	36.1	299	15.5	108
living with spouse and children	37.5	788	10.6	280
living with children and others	37.7	501	26.5	193
living with others only	17.8	83	49.1	14
Total	37.5	1760	20.0	650

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