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PROGRAMME IN  
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# Retirement Living in India: A Case Study

Adithi Moogoor

## Housing for Older Population<sup>1</sup>

There is an emerging generation of older people in urban India who are financially stable and aspire to live in retirement communities. This web note discusses a new housing model for and by older adults.

In India, the concept of retirement homes was unheard of until a decade ago. The entrenched social norm hints towards a moral obligation for children to assume the responsibility in caring for their ageing parents. Retirement homes were perceived as the last-resort for older people who did not have anyone to care for them. These old age homes, often managed by charitable organisations, typically provide shelter and basic facilities for older people who have a lower economic status. However, the perception of a retirement home as a shelter for destitute older people is slowly changing. The main catalyst for this change is urbanisation and changes to traditional family structure. Rapid urbanisation led migration from rural to

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<sup>1</sup> This is an evolving database. We will be adding more examples and cases over time.

urban areas has resulted in joint family systems giving way to extended family in cities.<sup>2</sup> Unlike in the joint family system, older people in the extended family often feel lonely as their children are occupied with their work responsibilities and other familial commitments (Soneja, n.d.). As a result, the last decade has witnessed urbanised older adults who are self-sufficient and educated, looking to live independently in a peer environment. This has led to a growing demand for community housing for older adults that offer independent living, in-home care, assisted living facilities and skilled nursing facilities. These housing projects are emerging in major Indian cities such as Delhi, Mumbai, Bengaluru, Chennai, Pune, Kochi, Coimbatore, etc., where most of the extended families exist. Most of these retirement homes are run by private developers, with the government playing a minimal role in the provision of public housing for older people. Many private developers undertake housing development for older people as a one-off project with no long-term plans and consultation with healthcare partners and facility managers (Puri, 2018). “A lot of developers may re-brand their project, claiming these are for senior citizens just because the land is situated in a far-off location and is not selling”, says Vishal Gupta, managing director of Ashiana Housing which specialises in retirement living (Shanbaug and Singh, 2013). The active role of the private sector in building profit-making retirement homes with limited age-friendly facilities has led to

unaffordable housing developments that lack specialised services (Vishwanathan, 2013; Dalal, 2015; Revathy, 2018). Consequently, the ageing population is left with a limited range of age-friendly housing to choose from. Sushruta Vishranthi Dhama (Suvidha), a retirement village in Bengaluru was conceptualised differently in response to these challenges.

## SUVIDHA – A Retirement Village<sup>3</sup>

A group of doctors from a local hospital in Bengaluru noticed that many of their older patients were suffering from the empty nest syndrome and lack of crime safety at home (Suvidha, 2014). This spurred the doctors in conceptualising a retirement community living called Suvidha in 2004. Suvidha, registered as a public limited company, envisioned to provide 200 cottages for people aged 50 and above.

### **Background: Battling obstacles to implement the project**

The Suvidha developers faced a lot of challenges in realising their housing project. A potential site for the project was identified on the outskirts of Bengaluru and was selected because it was believed to provide a pollution, traffic and crime free environment. However, the potential site was found not to be available as it was classified as an agricultural zoning area, even though the land had been declared unfit for agriculture. The land was

grandchildren. (Source: Cultural Anthropology, n.d.).

<sup>3</sup> We thank the residents and managing committee of Suvidha for their insights and information on the retirement village.

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<sup>2</sup> Joint family is composed of sets of siblings, their spouses and their dependent children, while extended family includes at least 3 generations i.e., grandparents, married offspring and

eventually converted to a non-agricultural zone with interventions from the state parliament. The government granted permission for the construction of the housing development but enforced a clause for it to be completed within two years. Building 200 cottages without any financial backing proved to be strenuous. To overcome this hurdle, a design plan was laid out to build only the exterior walls of 200 cottages as a cost cutting strategy. Suvidha could not sell a single cottage to interested parties after cottage shells were built. The government imposed the rule that restricted a public limited company to parcel land and sell it to individuals. To overcome this challenge, the company valued the cottages in terms of shares. Buying 15,000 shares of 2 Singapore dollars each allowed individuals to get a cottage of 840 sq. feet. As this was a new concept in the state, the founders of the company were the initial buyers of the cottages. Thus, the residents themselves became the shareholders of the company. Subsequently, the value of the shares went up and they were sold at the market value. Slowly but steadily, buyers began to occupy the cottages in 2009.

### Masterplan

Suvidha is located on the edge of a national park occupying 27 acres (109,265 sqm) of land. Due to its location in the green belt, Suvidha had to adhere to development guidelines that include the following:

- Land cannot be parcelled and sold
- Construction must be restricted on only 20% of the total land available
- No structure can be higher than two floors

- Geological features like large rocks, huge trees, etc., are to be preserved.

Owing to these development guidelines and unique geographical features of the site, the cottages were carefully designed to ensure minimum disruption of the site. The cottages were located along the topography, made of concrete hollow blocks and built on stilts. Elevating the cottages up on stilts allowed to preserve the site's hilly topography, provide views of the national park, enhance natural lighting and cross ventilation. A lake was created at the lowermost part of the site that taps into a stream flowing through the site.



Figure 1: Suvidha Masterplan (figure courtesy of Vishwanath and Associates)



Photo 1: Bird's-eye of Suvidha (photo courtesy of Suvidha, 2014)

A basic cottage includes a porch, a living room, a kitchenette, bedroom(s), bathroom(s) and a balcony. Buyers have the option to design the cottages internally or choose between 2 housing types that range from two bedrooms to single bedroom units.

### Facilities and Services

Following a democratic system of operation, the management ensures smooth functioning of facilities and services. These include food, health care, transportation and recreational facilities, as described in Box 1.

#### Box 1: Facilities and services

- Club house: Includes management office, gym, library, beauty parlour, gaming areas such as board games, badminton court and snooker.
- Health centre: A primary healthcare unit that is open 24 hours and has an in-house trained nurse. In addition, the health centre is voluntarily managed by the doctors who reside in Suvidha.
- Food court: Provides three meals a day for residents who do not wish to cook at home. Residents are given

the opportunity to plan the menu on a weekly basis.

- Transportation: Provides free transportation to residents once a week for grocery shopping.

Source: Suvidha, 2014.

### Age-friendly Design

The retirement community has implemented a range of design features and removed barriers to allow older people to move easily. The design features also include challenging walking routes to encourage active ageing. Some of these design features are highlighted in Box 2.

#### Box 2: Age-friendly design features

- Barrier-free access: The site has ramps to provide access to all cottages. There are electric buggies for easy circulation within the community. The cottages include panic buttons, wheelchair accessible bathrooms equipped with grab bars, and sliding windows and doors with no grills.
- Legibility: Cottages are positioned row-wise along the hilly terrain. Each row of cottages has their eaves painted with a single colour for easy navigation and recognition. Cottage numbers and residents' names are displayed in front of each cottage. Additionally, cottage numbers are installed at pedestrian intersections for easy wayfinding. Cottages have an open layout plan providing a better sense of movement at home. The height of plants in front of cottages are restricted to two feet to maintain visible frontage.



- Active ageing: To encourage walking, there is a walking track around the lake and long winding ramps along the hilly terrain. Alternatively, long flight of stairs with low risers, connecting the lowermost row of cottages to the topmost row are more challenging to walk.

Source: Personal communication, 5 Nov 2019.



Photo 2a: Barrier-free access; 2b and 2c: Easy identification of cottages 2d: Challenging routes to encourage active ageing (photo courtesy of Sushruta Vishranthi Dhama Ltd.)

### *Sustainable Approach*

Continuous efforts in making Suvidha a sustainable retirement community are evident. In creating a safe, walkable and pollution free environment, the retirement community is designed to be car-free. Rain water is channelled through drains into the lake to replenish groundwater table. A waste management system is in place that segregates organic, dry and non-biodegradable/ non-recyclable waste. Organic waste is further decomposed to form fertilizers for plants.

Suvidha is rich in bio-diversity. Once a barren land, Suvidha is now covered with greenery. A variety of flowering plants

and fruit trees are planted across the community. Residents may choose to do gardening in front and/or at back of their cottages. There is a plant nursery that allows residents to choose plants for their pocket gardens. The nursery also has a kitchen garden whose produce is either used in the community kitchen or consumed by residents at home.



Photo 3: Flower and herb garden (photo courtesy of Suvidha, 2014 and Suvidha Retirement Village Facebook page)

Suvidha has provided employment to people from nearby villages. The residents are actively engaged in empowering families of the employees by providing financial and medical help.

### *Social Connections and Activities*

Residents in Suvidha have a strong sense of volunteerism and participation. Both the management and residents take initiative in organising activities such as yoga, musical and dance evenings, health awareness programmes, movie nights, festive celebrations, and so on. Residents with similar interests have formed their own interest groups e.g., meditation group, book reading club and bhajan (devotional song) singing group.

In the evenings, residents enjoy going for a walk together. After the walk, most residents have informal gatherings in pocket parks to spend their evenings together. There is a strong sense of community bonding with residents

looking after each other. They visit each other's homes, exchange food and travel together.

## Conclusion

Ideally, Suvidha could set an example for future retirement housing in India - a sector that lacks government initiative and is dominated by aggressive marketing of private enterprises.

Suvidha makes no distinction between service providers and residents unlike the private models of retirement homes where residents have no voice in managing the retirement community. In Suvidha, the management consists of directors who are shareholders and residents of Suvidha. They are elected by other residents for a term of 3 years. There is an open house policy by the management that allows residents to express their grievances, tackle hurdles and build a resilient community together. Varied opinions of residents are respected and considered by the management; and this makes the residents feel that they too are a part of decision making.

However, residents in Suvidha do not get ownership of their cottages. They must subscribe in shares of the company, for which they will be allotted the right for an exclusive use of a cottage. This novel concept may not appeal to all because the Indian mindset believes in ownership of property.

When asked how the residents felt about Suvidha, one of them responded: *"The beauty of Suvidha is that we are all part of decision making. Although we are aged, we are neither treated as subjects or objects. We can*

*be ourselves with no compulsion to play the role of a parent or a grandparent as expected in a joint family household. This community is all about bonding, sharing and caring in the twilight years of our lives, which otherwise would have been very lonely"*.

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