



**National Seminar  
on  
“Parsis in Modern India: Navigating  
Cultural and Socio Economic Pathways”**

9<sup>th</sup> May, 2026

Yashwantrao Chavan Centre Auditorium

Mumbai

# Mental Wellness: Parsi Elderly

# General Landscape: Elderly Mental Health in India

According to the National Mental Health Survey (NMHS) and recent longitudinal studies (LASI), India faces a significant burden of geriatric mental health issues, compounded by a massive treatment gap.

## Prevalence

Approximately *20% to 33.9%* of Indians aged 60+ suffer from a diagnosable psychiatric illness.

## Common Disorders

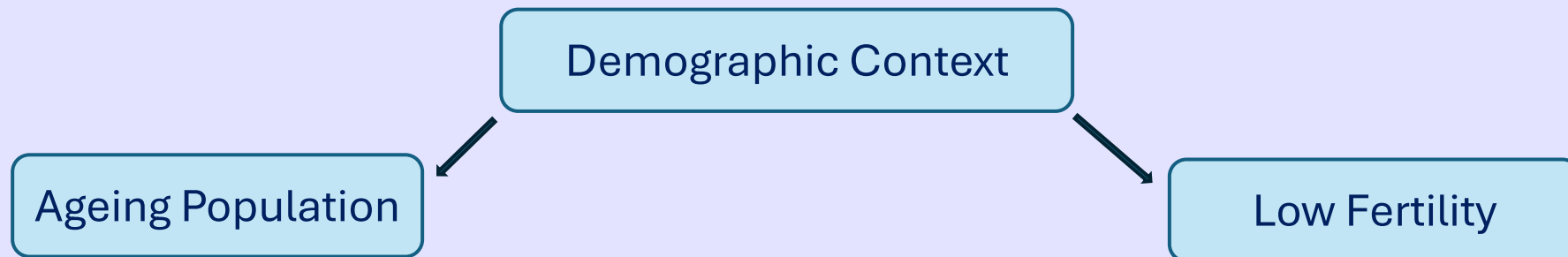
Depression is the most prevalent (estimated at *30%–50%* in community samples), followed by anxiety disorders (*5.8% to 13.3%*) and dementia (*14.9% to 25.3%*)

## The Treatment Gap

As of 2026, data suggests an *80–84%* treatment gap for elderly mental health in India. This is driven by the "normalization" of psychological distress as a part of aging and a shortage of geriatric psychiatrists.

# Focus: The Parsi Community in India

- The Parsi community is a micro-minority that is highly urbanized (96%) and literate (98%). However, they face a “demographic trepidation” due to an inverted age pyramid.



While roughly 7–10% of the general Indian population is over 60, nearly 31% of the Parsi community falls into this age bracket (2011 Census).

With a Total Fertility Rate (TFR) of approximately 0.8 (well below the replacement level of 2.1), the community has more deaths than births annually (roughly 800 deaths vs. 200 births).

# Mental Health Nuances in Parsis

While published data specifically isolated to “Parsi Mental Health” is less frequent than general national data, specialized studies (*such as those by the Parzor Foundation and TISS*) highlight specific stressors:

## Specific stressors

### Living Arrangements

Unlike the traditional Indian joint family, Parsis are more “individualistic”. Many elderly live alone in Mumbai (Baug) and in rural Gujarat, leading to social isolation.

### Gender Ratio

There is a high proportion of elderly widows/single women, who are statistically at higher risk for depression and anxiety

### The “Empty Nest”

High rates of migration among Parsi youth to the West leave the elderly without immediate physical support systems. Approximately 12% of married couples are childless.

### Cognitive health due to higher longevity (reaching 80s and 90s)

There is a higher observed incidence of Alzheimer’s and Vascular Dementia compared to shorter-lived cohorts.

# Some Key Published Data & Statistics

- **Loneliness:** Research indicates that 25% of the elderly in India feel socially isolated; among urban Parsi cohorts, this figure is qualitatively higher due to smaller family sizes.
- **Depression:** A meta-analysis of Indian elderly suggests a 47% prevalence of depression. In Parsi-specific community surveys, "existential anxiety" regarding the dwindling numbers of the community is a unique psychological stressor.
- **Loss of confidence:** A perceived loss of confidence amongst the Parsi elderly is less with those who have an adequate income and who perceived that they are in good health. Those who live in a nuclear family have rated loss of confidence as a major problem. Well-being is affected as a result and is manifested in symptoms such as social withdrawal, decreased intake of food, increase in irritation, lack of concentration, deterioration in family relations and decline in the ability to get restful sleep.
- **Economic vs. Social Support:** While Parsis are generally economically stable, they suffer from a "*Crisis of Care*". Published reports on the Jiyo Parsi scheme acknowledge that the mental wellbeing of the elderly is intrinsically linked to the community's survival anxiety. The poor Parsi elderly have more difficult problems.

*Note: The high literacy rate in the Parsi community serves as a double-edged sword. While it leads to better health-seeking behavior, it also correlates with higher reported rates of anxiety regarding loss of autonomy and purpose.*

# Some Key Published Data & Statistics (Contd.)

- Building on our discussion of the Parsi demographic, it is important to note that both the Indian government and community institutions have launched specific structural interventions to address these challenges.
- In 2017, the focus has shifted from purely incentivizing births to a more holistic "Health of the Community" approach that explicitly includes elderly wellbeing.

# The "Jiyo Parsi" Scheme: 2026 Updates

Originally launched in 2013-14, the Jiyo Parsi scheme (Ministry of Minority Affairs) has evolved. While it is famous for its fertility component, it now heavily weights the Health of Community (HoC) pillar.

## Financial Assistance for Elderly

As per guidelines of 2017, this scheme provides financial assistance of ₹4,000 per month to Parsi couples for every dependent elderly member they care for.

## Financial Assistance for Elderly

For elderly Parsis with limited income (under ₹15 lakh per annum), there is a direct provision of ₹3,000 per month for childcare of their grandchildren, and in some verified cases, direct assistance for senior care reaching up to ₹10,000 per month under specialized community health protocols

## Financial Assistance for Elderly

The Jiyo Parsi Portal (launched in 2024-25) now uses biometric authentication and Direct Benefit Transfer (DBT) to ensure that elderly beneficiaries in remote areas receive funds without middleman delays.

# Institutional Geriatric Care in Mumbai

- Mumbai remains the nerve center for Parsi elder care. The community operates several dedicated facilities that serve as a blueprint for "community-based aging."

Table 1: Dedicated Parsi Facilities:

| Sr. No. | Facility Name                             | Location               | Focus Area   |
|---------|---|------------------------|--|
| 1.      | F.S. Parukh Dharamshala                   | Hughes Road            | Managed by the Bombay Parsi Panchayet (BPP). Houses ~110 seniors with separate wings for men and women; focuses on elderly without immediate family support. |
| 2.      | Lady Hirabai Cowasji Jehangir Health Unit | Gamadia Colony, Tardeo | Specialized in post-operative support and long-term bedridden care; accommodates ~55 patients with 24/7 nursing and visiting pathologists.                   |
| 3.      | B.D. Petit Parsee General Hospital        | Cumballa Hill          | Full-service hospital with specialized geriatric wards; provides highly subsidized care for economically weaker ("indigent") community members.              |

# Social and Mental Health Initiatives

Beyond clinical care, the community has seen a rise in "Social Wellness" models to combat the isolation mentioned earlier:

## **The Baug Volunteers**

Local resident associations in Baugs (colonies) like Cusrow Baug or Navroz Baug have informal "Buddy Systems" where youth check in on the "solitaries" (seniors living alone).

## **Dementia Support Groups**

Recognizing the high incidence of cognitive decline, community organizations now host regular "Memory Cafes" and support groups specifically for Parsi caregivers.

**Summary Data Point:** By early 2026, the Jiyo Parsi scheme has supported over 490 births, but its reach into elderly mental health advocacy has expanded to cover over 1,500 senior beneficiaries through its "Health of Community" and "Advocacy" components, marking a shift toward sustaining the existing population alongside growing well

# Jiyo Parsi: Financial Assistance for the Elderly

To help you or someone in the community navigate these resources, here is a practical guide on the Jiyo Parsi financial benefits and dedicated home-care options in Mumbai as of February 2026. However, it is to be noted that the scheme is only for increasing the Parsi population and the benefits are given ONLY IF YOU HAVE A CHILD WITHIN THE PRESCRIBED PERIOD.

- The scheme has been significantly digitized and expanded. It now offers two primary tracks for senior citizens under the "Health of the Community" (HoC) component.

## Dependent Elderly Support

Benefit Tiers (2026) Couples with an annual income below ₹15 lakh can receive ₹10,000 per month per dependent elderly member (aged 60+) residing with them.

## Senior Citizen Honorarium

A capable senior citizen who cares for community children (inter-generational support) can receive an honorarium of ₹3,000 per child per month.

Table 2: Benefit Tiers (2026)

| S. No. | Step / Component         | Details  |
|--------|--------------------------|--|
| 1      | Portal Registration      | Visit the official Jiyo Parsi Portal to initiate the application process.  |
| 2      | Documents Required       | Recent passport-size color photograph of the family.   |
|        |                          | Income Tax Returns (ITR) or income certificate for the couple and the elderly member.  |
|        |                          | Aadhaar Card of the elderly dependent.   |
|        |                          | Cancelled cheque for Direct Benefit Transfer (DBT).  |
| 3      | Biometric Authentication | Mandatory in 2026; applicants must complete fingerprint/iris verification via the Beneficiary Satyapan App (BSA) or at designated centers. |
| 4      | Verification             | Applications are verified through State Government channels before funds are directly transferred to the bank account.                     |

# Parsi-Specific & Specialized Nursing in Mumbai

For home-based care or community-run nursing, these institutions are the primary points of contact for Parsis in Mumbai:

Table 3: Institutional & Support Services

| S. No. | Institution / Service                        | Details / Focus Area   | Contact / Location  |
|--------|--|--|---|
| 1      | Bombay Parsi Panchayet (BPP)<br>Welfare Wing | Institutional support for elderly care and welfare   | Mr. Darius Ichhaporla (98204-03581), Mr. Farokh Daruwalla (98196-81810) |
| 2      | Services (BPP)                               | Coordination for admissions into Parukh Dharamshala (Hughes Road) and general welfare queries  | —   |
| 3      | B.D. Petit Parsee General Hospital (PGH)     | Specialized geriatric wards; subsidized/free care for economically weaker (“indigent”) members | Cumballa Hill   |
| 4      | Lady Hirabai Cowasji Jehangir Health Unit    | Long-term bedridden care; post-operative and chronic condition management                      | Gamadia Colony, Tardeo  |

*Quick Tip: Most BPP-run facilities require a Guarantor (a community member who takes responsibility in case of emergency). If you are applying for a residence like Parukh Dharamshala, ensure you have this paperwork ready.*

# Parsi-Specific & Specialized Nursing in Mumbai (Contd.)

Table 4: Specialized Home Nursing Services (Non-Community Specific)

| S. No. | Service Provider                  | Details / Focus Area   | Coverage Area                        |
|--------|-----------------------------------|--|--------------------------------------|
| 1      | Anvayaa (Dementia & Elderly Care) | Provides Care Manager acting as surrogate support; manages daily needs and emergencies | Mumbai (incl. Colaba, Dadar, Bandra) |
| 2      | Olive Elder Care                  | 24/7 nursing care and companionship  | South Mumbai, Dadar                  |
| 3      | Helpee                            | Mobility assistance, hygiene care, medication reminders                                | Mumbai                               |

# Suggestions for Parsi Elderly Mental Wellness

# Targeted community outreach and support (*Mental Health*)

Expand the BPP Mental Health Corpus

Formalise the BPP's mental health fund to provide specialised counselling for depression and dementia addressing the high prevalence of these issues in solitary living situations.

'Befriending' initiatives

Launch volunteer based check-in programmes (phone or in-person) connecting younger community members with elderly living alone to reduce loneliness.

Parsi Chai/Chat groups

Establish mandatory monthly community social meet-ups in Baugs and colonies specifically for emotional support and companionship, moving beyond religious events and festivals.

# 'Ageing in place' and structural support

## Subsidised care-giver training

Train community members to provide specialised care for geriatric dementia, reducing the burden on ageing spouses or long-distance family.

## Enhanced mobile services

Increased funding for initiatives like the Mancherji Edalji Joshi Memorial Trust's hot meal delivery and expand them to include pharmacy, diagnostics and companion care, allowing seniors to live at home safely.

## Dignity-focused housing

Improve or expand existing Parsi Dharamshalas and old-age homes with in-house geriatric counsellors rather than just providing custodial care

# Integration with existing initiatives

Jiyo Parsi (*Mental Health Component*)

Re-brand aspects of the scheme to include '*mental well-being*' and '*elderly emotional companionship*' to support the large unmarried elderly population.

Intergenerational mentorship

Create a '*Parsi Seniors as Mentors*' Project, linking retired Parsi professionals with younger community members to create a sense of purpose.

## Technology and Access

### Digital Literacy Camps

Provide '*Tech-for-Joy*', workshops helping seniors use WhatsApp, video-calling, and online community portals (*like The Parsi Family*) to reconnect with family and friends.

### Home-based Financial Services

Knowledgeable professionals can offer their services to home-bound persons whose conditions prevents them from leaving their home to access services.

## Anti-stigma and Mental Health Education

Conduct workshops to de-stigmatise mental health issues, educating seniors and care-givers to recognise signs of depression, anxiety, and early stage dementia.

**Thank you for your attention!**

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