
Socio-Economic Problems Faced by Senior Citizens Living in India

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Abstract

Rapid socio-economic change, including more nuclear families, is also making Elder Care management difficult, especially for busy adult children responsible for their older parents' wellbeing. Managing Home Care for the elderly is a massive challenge as multiple service providers, who often do not talk to each other, are involved in providing that care -nursing agencies, physiotherapists, medical suppliers. Most of these providers are small, unorganized players who extend sub-optimal care quality. Most senior citizens who live alone suffer due to lack of companionship – sometimes exacerbated by lack of mobility due to ill health. **Loneliness and isolation are major concerns among elderly Indians** above the age of 60. Isolation can result in gradual depression and other mental disorders in the elderly. Developing a strong bond with older parents and involving them in your life could be beneficial for all. In India majority of older persons face financial hardship in old age as most of them are not in a position to earn their livelihood. Their savings, if any, are not enough to meet their day to day, particularly the medical expenses. Many a times their family members and relatives exploit them due to their vulnerability. Exhaustive data collected over the years by Age well Helplines across the country show that in India more than About 65 per cent of the aged had to depend on others for their day-to-day maintenance. Less than 20% of elderly women but majority of elderly men were economically independent.

Keywords: **Elderly Indians**, Socio-Economic, Economic, Medical ,Health Care, Crime ,Aged People

Introduction

India, a demographic billionaire, has been witnessing burgeoning growth of elderly population. Every tenth person in the country i.e. above 1.2 billion population has crossed sixty. Though majority of the older persons continues to be reeling under confronting socio-economic, health and psychological problems, significant number has witnessed net worth value increasing dramatically over the years. India is a country full of diversity, where, people professing different religious communities, speaking different languages co-exist. People from different castes and creeds, diverse geographical regions and varied socio-economic, educational and family backgrounds live together. It is discernible from the peep into their such cultural pluralities and diversities that there is wide ranging disparity in financial status of old people in

India. As compared to people inhabiting rural areas, the net worth of older persons increased comparatively much higher among those residing in urban and semi-urban locations. Now older people have started earning higher monthly income in terms of rent on land/house properties, interests, dividends on investments, etc particularly in the urban settings. Whereas inhabitants in the rural areas tend to earn higher incomes than ever before owing to higher growth of cash crops and ever increasing demand of their produce nationally and internationally. Still there is significant number of older persons, who face social, financial, and psychological problems due to unusual poor-rich gap as well as urban/rural divide.

Social Problems

The position and status of the aged individuals have been undermined by transformations in the cultures, values and overall living conditions of the individuals. In the present existence, technology has gained grounds and individuals belonging to all age groups, categories and backgrounds are making use of technology in carrying out their tasks and functions. The elderly individuals are not usually aware of usage of technology, they may just speak on the phone, watch television or listen to music and religious beliefs on radio or on their mobile phones. This indicates that they are usually unaware of how to perform various tasks and functions through the usage of technology. When aged people are unaware of usage of technology, they may encounter problems in communicating with people at distant places by sending messages, pictures and videos. Unawareness in terms of technology is one of the factors that impedes socialization of the aged people. When individuals belonging to rural communities, migrate to urban areas in search of better employment opportunities, they usually leave their parents. There are number of reasons for this, the living accommodation in urban areas is expensive, and the rent is unaffordable for them. When individuals get engaged in full time jobs, then taking care of the needs and requirements of the elderly usually becomes a problem for them. The aged people may experience problems in adjusting to social life of the cities. They usually feel apprehensive in going to nearby marketplaces and obtain assistance from their family members. The complexities of modern life and living conditions undermine the traditional values and beliefs of the aged people. They have their own traditional beliefs and viewpoints, which normally are not believed by the youth and the middle aged people, as they are accustomed to modern values and beliefs. Hence, in this manner, the knowledge and beliefs of the aged people gets devalued.

when individuals reach the age of 60 years, they are unable to realize that they have now reached old age. This means that individuals are not completely prepared for old age. When they have their family members around, relatives and a good social circle of friends, then it is likely that they may feel secure and supportive. On the other hand, there are aged people, who are above 80 years of age and live alone. They do not have family members around and are primarily dependent upon their caregivers. In these cases, aged people experience social problems. They do not take pleasure in going out into the social circle. In case, celebrations or ceremonies are organized among their relatives, friends or neighbours, they do not enjoy going. Hence, when aged people get accustomed to isolation, they experience social problems. In order to alleviate

social problems, it is vital for the individuals to form a good circle of friends and interact with relatives, friends, caregivers and neighbours.

Economic

Problems Economic problems are experienced by the aged people, belonging to deprived, marginalized and socio-economically backward sections of the society. When the individuals are engaged in minority jobs, when their income is meagre and is not enough to meet their needs and requirements, then the individuals experience economic problems. Social security and financial security of the aged people is of utmost significance. In India, majority of the aged people experience financial problems as they are not in a position to earn their livelihoods. When their savings are not enough to meet the medical expenses and other household responsibilities, then they experience financial problems. When they possess finances and wealth, then usually they are exploited by their family members. In India, more than 65 percent of the aged people are dependent upon others for their daily life activities and responsibilities. The aged women, who are independent accounted for less than 20 percent, whereas men were independent to a major extent (Financial Status of Older People in India, The financial status of the aged people is directly connected with their financial independence. With the disintegration of the joint family system and the emergence of nuclear family system, the aged people prefer to live by themselves and manage all their finances. The younger individuals are having increasing academic and professional pursuits and due to this, the elderly are connected with them to a lesser extent. The individuals, who have accumulated wealth with their hard work have acquired net-worth, and value in terms of the money matters. The economic problems among the aged people have taken place due to fast changing socio-economic conditions, ongoing open market policies, and liberalization of economy (Financial Status of Older People in India,).When individuals have been engaged in well paid jobs and professions, then they do not experience financial problems. On the other hand, financial problems of the individuals have been severe, when they have been unable to make savings for old age.

The major economic problem that aged people have experienced is that of exploitation. There have been cases of family members and relatives, who keep a watch on the finances that they possess. In a direct as well as in an indirect manner, they make an attempt to take money from them. When individuals are unable to find good employment opportunities or aspire to seek admission in a reputed educational institution for the pursuance of higher studies, they exploit the elderly family members and take money from them for their own benefit. The other problems that aged people experience in terms of finances is robbery and theft. When outside the home, individuals feel, a person is living alone and possesses sufficient wealth, they even get subjected to violent and criminal acts. Various areas that cause economic problems for the aged people have been stated as follows:

Medical and Health Care

With aging, individuals experience health problems and illnesses. They need regular medical check-ups, they are required to take their medicines and in case of other health problems are even required to undergo medical treatment. Medical and health care are regarded as areas that need finances. In some cases, medical treatment is quite expensive and individuals need to spend money. When they are wealthy, they do not face any problems, on the other hand, when they are not financially strong, then they experience problems.

Court Cases

Court cases are regarded as aspects that require spending of money to a large extent. When individuals are involved in certain disputes or court cases, they feel stressed and economic problems. Research has indicated that aged people usually feel disturbed mainly due to legal matters and the cases pending in various courts.

Education of Children

There are aged people, who have to take care of the needs and requirements of their grandchildren, especially when their parents are not around. Education of children is regarded as a crucial area. Every parent or grandparent wants his child to acquire good education and aspires to get him enrolled in good educational institutions. Reputed educational institutions are expensive. When individuals are not financially strong, then they experience problems in making provision of good quality education for their children or grandchildren. When good educational institutions are not available in the region, where they are residing, then economic problems prove to be impediments within the course of sending them to other cities to acquire education.

Management of Household

The management of the household is a difficult task. There are numerous areas that need to be taken into consideration, these include, cleaning, washing, preparation of meals, gardening, taking care of electricity, water and other civic amenities and so forth. These tasks demands manual labour as well as finances. The elderly individuals are usually unable to carry out the household chore on their own and need to hire helpers and caregivers. When they are financially strong, they will be able to pay their salaries. On the other hand, when they experience economic problems, they will be unable to hire helpers and need to formulate measures to manage the household chores on their own.

Social Causes

When the aged people are living alone, then usually they get engaged in some social work. Social work keeps them occupied and eliminate the feelings of loneliness. The social work is

carried out by the individuals on the basis of the fields and professions that they have been engaged in. For instance, if they have done teaching, they may provide coaching classes to the children, belonging to deprived and economically weaker sections of the society. The feelings of kindness and generosity enables the individuals to help others. In helping others, in giving others something, it is vital to be financially strong. When aged people are economically secure, they may make donations to the underprivileged children in the form of books, stationary items, bags, clothes, food items etc. On the other hand, economic problems prove to be impediments within the course of implementation of certain social causes.

Other Causes

Aged people usually possess strong religious beliefs and take pleasure in making visits to religious places. When they do not experience any economic problems and feel financially secure, they may plan their visits to religious places, even to other cities. On the other hand, when they experience economic problems, they are unable to plan visits to other places. In such cases, they usually visit temples that are located nearby their homes. Means of transportation, diet and nutrition, equipment, tools and other materials that they need to use can be purchased, only when a person is financially secure. On the other hand, economic problems prove to be the major impediments within the course of sustenance of living conditions. Financial security of the aged people is proposed by tax benefits and higher rates of interest on the deposits for the senior citizens. Other measures that have been formulated include, promotion of long term savings in rural and urban areas, increased coverage and revision of old age pension schemes for the aged people, who are residing in the conditions of poverty and backwardness. Pension, provident fund, gratuity and other retirement benefits are various sources that make provision of financial security to the elderly individuals. The services of the social workers are utilized in making provision of employment opportunities for the elderly individual.

Psychological Problems

An individual lives in a society. Within the society, he has certain roles and functions to perform. The performance of roles and functions are primarily based upon his occupation. For instance, if he is a teacher, he will teach individuals and contribute towards their effective growth and development. If he is a medical doctor, he would get involved in making provision of medical treatment to the individuals and so forth. With aging, the individuals generate awareness in terms of values, norms and principles, which they impart to their family as well as the community members. The aged people have the major task of adequately guiding the individuals towards the right direction. Hence, they have an important role to perform towards the progression of their family and society. The psychological problems among the aged people emerge from loneliness, isolation, powerlessness and meaninglessness. When they live in isolation, when they are not acknowledged by the other individuals, and when their contributions or functions have not proved to be meaningful and beneficial to the individuals, then they experience psychological problems.

Depression

The elderly individuals do feel despondent and downhearted at times. But when these feelings remain within them for a long period, then it is referred to as depression. Among the aged people, depression is more prevalent as compared to the youth and the middle aged people. When the elderly people feel depressed, they normally develop a pessimistic outlook towards life. They prefer to remain in isolation and do not take pleasure in communicating with the other individuals. They normally keep to themselves and lose interest in the performance of other activities and functions. These include, physical activities, watching television, going out into the social circle and so forth. The living environmental conditions and the biological functions are the major causes of depression. Individuals do put into practice the measures that are needed to curb depression. Family members, caregivers, and other community members help these individuals in alleviating the feelings of depression and lead an efficient life.

Social Exclusion

Social exclusion is referred to the problem that the aged people experience as a result of loss of job opportunities, absence of family members, relatives, and friends. In other words, when they do not have anyone to interact with, they experience social exclusion. Social exclusion gives rise to psychological as well as health problems. It is vital to implement the measures that are needed to eliminate social exclusion. Hence, for this purpose, aged people get enrolled into educational institutions, training centres, and seek certain benefits due to their aging. In the present existence, within the country, there have been establishment of adult education centres, health care centres, medical facilities, social security, pension, and micro-finance for the aged people. The aged people, when feel that due to their illness, health problems, inability to communicate and so forth, would not be able to interact with others or get involved in a social gathering, then they form the feelings of social exclusion.

Health Problems

As the individual ages, health problems among them are common. There are various kinds of health problems experienced by the aged people. These include, visual impairments, hearing impairments, speech impairments, decline in word usage and vocabulary, pain in the joints, high or low blood pressure, and other illnesses. Older individuals may live longer but they may get prone to illnesses and diseases. World Health Organization defines health as a state of complete physical, mental and social well-being. It is not merely absence of a disease. Health is considered more important for the aged people, as they are the ones, who primarily experience a decline in the health conditions in old age. The Constitution of India envisages the establishment of a new social order based on equality, freedom, justice and dignity of the individual. It aims at the elimination of poverty, ignorance and ill-health and directs the State to increase education, nutrition levels and standards of living among individuals. Bringing about improvements in the

health care is regarded as one of the primary duties. The maintenance of the health and strength of the workers, men, women, children and the aged people is implemented, when they are provided with opportunities and facilities to enhance their living conditions in a well-organized manner.

Financial Problems

Aged people are required to take medicines and obtain regular medical check-ups. When they are financially strong, they do not experience any problems and are able to meet their expenses appropriately. On the other hand, financial problems experienced by the individuals, leads to deprived health conditions. The reason being, in case of illnesses and diseases, they are unable to obtain medical treatment or even medicines. Hence, to maintain good health, these individuals either prefer to obtain free medical check-ups or if they are engaged in jobs, then medical assistance and other benefits is provided to them by their employers. There have been establishment of organizations that provide health care and medical facilities to individuals belonging to deprived and economically backward sections of the society.

Crime against the Aged People

Crime and fear of crime is regarded as one of the major concerns that primarily cause worry among the aged people. The influence of crime is severe among them. The reason being, they are old, frail and are not able to defend themselves. The limited budgets that are possessed by the aged people and they often live in frequented neighbourhoods are the other reasons that they get subjected to crime and violence. The aged people, who are above 80 years of age, usually experience health problems. These individuals are the ones, who get subjected to crime and violence to a major extent. The crimes that are most frequently committed against them are, theft, robbery, burglary, cheating, verbal abuse, physical abuse, physical assault, rape and murder. The doers of these crimes, usually have two aims. These are, either they aim to obtain money and wealth or they impose harm upon the individuals with the feelings of hostility or antagonism.

Abuse of Aged People

The abuse experienced by the aged people in the present existence is becoming common. The various forms of abuse have been stated as follows: Verbal Abuse –Verbal abuse is the most common form of abuse. It involves making use of obscene language and words. When a person makes use of harsh words and rude language, then it is termed as verbal abuse. This form of abuse does not impose any bodily harm or injury, but is stated to hamper the mind-sets of the individuals. Harsh words leave a scar upon the mind-sets of the individuals and when they recall those words, they feel depressed and frustrated. Aged people experience verbal abuse to a major extent. The main reason that they get abused verbally is, when individuals generate the viewpoint against them that they are not capable of doing anything, are worthless and regard them to be a

burden. Taking care of their needs and requirements is a cumbersome task, in some cases, especially when they are not ambulatory. They are slow in the performance of tasks and functions and due to their weaknesses, they mainly get subjected to verbal abuse.

Physical Abuse

Physical abuse refers to single acts that may be repetitive or enduring acts. Enduring acts are lasting or continuing acts that causes pain or bodily harm. These include, beating, shaking, grabbing, hurting with objects, imposing bodily harm or injury upon the individuals, imposing inappropriate restraints, harassment and confinement. Confinement is when the aged people are prevented from going out of the house. The effects of physical abuse upon the aged are unfavourable. They normally depict diminished mobility, i.e. their capacity to be mobile or even walk within the house declines, confusion, develops among them, when they have to perform certain tasks and functions and they experience a decline in their health conditions. They are unable to perform the tasks in a systematic and methodical manner and depicts changes in the behaviour. In some cases, they may become angry and frustrated, whereas in others, they remain silent and keep to themselves, or they develop fear and vulnerability within them and do not communicate much with others.

Financial Exploitation

When any individual is making an attempt to use the finances of the aged person, without his consent, then it is termed as financial exploitation. For the sake of obtaining one's wealth and money, aged people have been harmed by individuals within the household as well as outside the household. Financial exploitation include, illegal or improper use or misappropriation of aged person's property or finances. Forced changes to his or her will or other legal documents. Denial of right to access to and control over personal funds and financial scams and fraudulent schemes. The aged people are usually financially exploited by fraudulent acts, lying and cheating. In some cases, individuals make up false stories, in order to obtain money from them. Hence, it is essential for them to take care of their finances and property.

Loss of Respect

Loss of respect for the aged people is regarded as a form of abuse. The most significant form of respect is given to them in the form of effective communication. When individuals do not communicate with them in an appropriate manner, then it is stated as loss of respect. As it has been stated that in old age, a person experiences health problems, problems in communicating and is unable to take care of his needs and requirements. On the whole, they are slow in the performance of tasks and functions. When their caregivers and family members do not take pleasure in communicating with them, get irritated on a frequent basis, when they feel frustrated in taking care of their needs and requirements, insult them and dishonour them, these aspects show that they do not have any respect for them.

Conclusion

The problems of the aged people are diverse. These are, social, economic, psychological, health, crime, abuse and other miscellaneous problems. The miscellaneous problems may be relating to inability to get accustomed to modern and innovative techniques and methods, traditional viewpoints and perspectives, occurrence of conflicts and disputes, disagreements, inability to get along with others, boredom, lack of knowledge and awareness, loss of control, low self-esteem and lack of preparedness for old age. Some of these problems are enduring, which do not have solutions. For instance, when a person is unable to walk, it is a possibility that he may be able to walk after sometime or may not be able to walk. On the other hand, solutions can be implemented for some other problems, for instance, one can seek assistance and help in providing solutions to abuse and crime. The net worth value with respect to about fifty million older persons has increased dramatically over the years. It is a well known fact that in the traditional society of India inheritance rights of land, house property and other ancestral property lied with elderly family members (primarily older people). With fast growing individualism, materialism, focus on personal growth, migration to pursue higher education or to take up jobs in the corporate sector resulting in fast changing socio-economic scenario, rising real estate values, demand of land property for infrastructural development across the country, etc. are among major factors that increased net worth value of older persons. In urban areas net worth value of older persons increased comparatively much higher. Simultaneously, older people have started earning good monthly income in terms of rent on land/house properties, interests, dividends on investments, etc. In nut shell, it has been observed that following are imperative needs of the older persons in India:

1. Coverage under existing and/or new social security schemes
2. Life insurance for more years for financial security in old age
3. Medical insurance to meet increasing medical expenses in comparatively longer old age
4. Covering of properties, movable/immovable under general insurance schemes
5. Financial planning so that they can earn good income in old age
6. Spreading of awareness about medicines and healthcare equipment beneficial to them in old age, particularly in rural and semi-urban areas
7. Dedicated healthcare facilities, particularly in rural and semi-urban areas

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