

## THE AGED AND SOCIAL SECURITY: CHALLENGES AND PROBLEMS

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### INTRODUCTION

Ageing is a natural process and a universal biological fact. It was always perceived as just phase of life like, childhood or youth. But because of socio-economic transformation senior citizens are left alone, by their family members to take up the challenges of life. The elderly population of the world is on speedy rise. Social security health and economic stability are the major issues before elderly population.<sup>1</sup>

The problems of the aged in India and for that matter in most societies of the Third World are bound to differ from the problems of the old persons in the West and other developed societies for the social institutions cultural milieu customs and traditions religious and community controls as also the individual and group psychology of the two worlds differ substantially.<sup>2</sup>

The world population is ageing at the steady quite spectacular rate. The total number of persons aged 60 and above rose from 200 million in 1950 to 400 million in 1982 and it is projected to reach 1.2 billion by the year 2055 at which time over 70 percent of them will be living in what are today's developing countries. The number of people aged 80 and above has grown and continues to grow even more

<sup>1</sup> Rajani Ranjan Jha & Shraddha Pandey, "Protective Shield for Elderly Citizens in India and Canada: A Study of Government Policies and Programmes" , paper presented in International Seminar on problems of the Elderly people in India and Canada organized by CSDR on 26-27 feburay 2008.

<sup>2</sup> Rajendra Prasad, " problems of the Aged in India: Some Reflection '33-42, at 33 in M. L. dharma (ed.) aging in: India: Challenges for the Society (Delhi: Ajanta Publicatioin, 1987).

dramatically going form 13 million 2025. The is the fastest growing population group in the world, projected to increase by a factor of 10 between 1950 and 2025 compared with a factor of six for the group aged 60 and above and a factor of little more than three for the total population.<sup>3</sup>

Indian family system which has been the chief source of support and sustenance for the elderly and other weaker members, it changing in structure and function because of industrialization urbanization, modernization and occupational mobility. The changing demographic scene with more elderly would mean relatively fewer working people to support them. Hence harnessing the resources and skills of the elderly along with the young can alone prevent the aged becoming a constantly increasing socio-economic burden to the society.<sup>4</sup>

### PROBLEMS FACED BY THE AGED: ITS CAUSES AND EFFECT

The effects of industrialization and urbanization have not left families untouched. The changes appear to be shocking as the roles and functions of the family are getting weakened. There are more structural changes like nucleation of families isolation of individuals reflection a decreasing trend

<sup>3</sup> Available at [http:// www. Islamest. Com /healnews / aged economic. Html](http://www.islamest.com/healnews/aged_economic.html) (Accessed on 08-25-04).

<sup>4</sup> H. S. Bakshi, " An Approach to Support Services for the Elderly" 228-231 at 228 in M. L. Sharma (ed.) aging in India" challenges for the Society (Delhi" Ajata Publication , 1987).S

of togetherness in the family. A larger number of families do not have the wherewithal to take care of large families. Therefore, the old and the infirm people are likely to be affected adversely. Under these circumstances, the aged suffer from neglect, hardship etc.<sup>5</sup>

In this way the old persons are facing plethora of problems which are following:

## FAMILY MALADJUSTMENT AND ABUSES

### (a) Adverse Living Condition:

Some results from the National Sample Survey (42<sup>nd</sup> Round) are to be noted. With regard to economic independence, 34.02 percent of the rural elderly were financially independent against 28.94 percent of their urban counterparts. Economic independence was more among male elderly (50 percent) but hardly 10 percent of the female elderly enjoy such independence. Economic independence was more among male elderly and this seems to be declining with increase in age.<sup>6</sup>

In relation to holding financial assets and property ownership the Indian elderly seem to fare very poor and it is pronounced badly among females. The economically dependent elderly are mostly living with and support by their children and in some case by grand children too.<sup>7</sup>

Though living within family is more common among Indian elderly 12 percent of male elderly are staying alone and this percentage is a little above one percent for females.<sup>8</sup>

On the health front male elderly enjoy more physical mobility over females. The reported physical immobility ranged around 4 to 16 percent among the Indian elderly. The chronic disease prevalence

rate accounts for less than five percent. Most of the Indian elderly irrespective of sex participate in social religious and household chores<sup>9</sup>.

According to the National Ageing survey (NAS) among elderly in six major states in India following are the outcomes.<sup>10</sup>

1. According to NAS, more than 37 percent of widows are having land ownership and 45 percent of them have a stake in house ownership.
2. On health aspect the NAS, found that 45-50 percent of those reporting healthy or fairly alright seem to be working.
3. Around 80 percent have been contributing to the household expense. Detailed investigation reveals that around 8.1 percent male working elderly are contributing to household expenses against 72.2 percent of their counterparts.
4. A high proportion of female elderly are living in single member households. Only 56 percent of the surveyed households have more than five members.
5. Interestingly 51 percent of widowed females reported as head of the household. It indicates that female's takeover the headship after their husband, death. Definitely, husband's absence makes them independent in their course of life.
6. Regarding the preference to stay with son or daughter, most of them (70 to 76 percent ) favour sons as against any other choice. However 50 percent of males and 25 percent of females are able to materialize their choice of staying with son in old age.
7. Nearly 35 percent of the surveyed elderly are reported to be having some or the other perennial health problems which seem to

<sup>5</sup> S. Irudaya Rajan, U.S. Mishra and P. S. sharm, "An Agenda for national for national Policies on Ageing in India " (1995) I No. 2 Help Age India Research and Development Journal, 38 53-42.

<sup>6</sup> Ibid.

<sup>7</sup> Id., at 43.

<sup>8</sup> Ud., at 43

<sup>9</sup> Id., at 43-44

<sup>10</sup> Id., at 43-44

be more in proportion with increase in the age.

8. Among the three major handicaps faced by the elderly handicap in vision seems to be prominent with one third of the elderly being victim of poor eyesight.
9. With regard to saving for old age 42 percent of the males and 32 percent of the females perceive saving as essential for unproductive days in old age and such feeling is among the literate ones.
10. In terms of vegetarian and non vegetarian it is found that more of elderly females (36.4 ) are vegetarian as against only 22 percent of males. At the same time an average 7 hours sleep per day is reported by surveyed elderly which too shows a declining trend over increase in age.
11. The number of institutions for elderly care in Tamil Nadu and Kerala are higher than any other states in India. As expected majority (57.4 percent) institutions are run by religious identity 93 percent of them are run by Christian organizations.
12. A survey of old age homes indicates that more old age homes are required in future for the poor destitute sick and handicapped elderly. Among the old age homes 88 percent provides residential facilities whereas only 6 percent of them provide day care services for elderly in India. As of 1989,15471 elderly stay in old age homes in India.
13. Among the major states in India Kerala ranks first (21.89) in number of aged persons living in old age homes like the highest percentage of aged in total population. Tamil Nadu closely follows Kerala with 20.28 percent and the next one is Karnataka (13.93 percent).
14. Around 80 percent of the old age homes accommodate both men and women. There are 14 percent old age homes run only for

females and 6 percent for males. The information indicates that 67 percent of old age homes provide the services free at cost as most of them are run by religious institutions.

15. In terms of facilities available in the old age homes, 53 76 percent enjoy residential doctor facility 27.96 percent enjoy vehicle facility and 88 percent have one or the other recreational facilities.
16. A major handicap reported by the functionaries of the old age homes, seem to be lack of finance which restricts them increasing demand for new entries.
17. Among the old age home inmates under study 46 percent of them do not have a living son or daughter and prefer to live in old age homes. Among the inmates who have children 74 percent of them do not feel lonely or feels uneasy to live away from their children or relatives or friends. This is an indication of elderly better experience with living children.

Though the study was conducted among the inmates of old age homes only 56 percent reports old age home as a best place to live in old age. Other preferred arrangements are: with son (12percent) with daughter (10 percent) and live alone (11percent). The most encouraging observation in old age homes and on the service rendered. Also 77 percent of them are satisfied with the quality as well as quantity of the food served in the age homes. Surprisingly 4 percent of the inmates who have children are supported by the children as against the common belief that children are the main support in the old age. The government should seriously consider existing social assistance schemes for elderly irrespective of number of living children.

The aged generally feel lonely and emotional problems arise because of lack of

adjustment with speech and process of ageing. Loneliness and isolation are also the major problems in old age. In general loneliness is understood as a subjective feeling of being cut off from meaningful social contacts. It is a mental state in which an individual experiences some sort of vacuum. Loneliness can not be regarded as a simple direct result of social circumstances, but it is an individual's response to an external situation to which other old people may react quite different. It is much related to social losses, for instance death of spouse nearest kin and friends.<sup>11</sup>

As age increases feeling of loneliness also increase among the aged. Over 55 percent of the aged living in nuclear and post parental families and single person households has complains that they are not psychologically supported by their children. While explaining about this one of the urban women says:

“my children are engaged fully in their occupational activities and my daughter- in-law for most of time is attending to some other economic activities outside the house and my grand children are attending to their schools and there is no one I can talk to about my problems”<sup>12</sup>

Some of the aged feeling loneliness expressed a need for help at the time of illness, moving in the house, in cooking food and as such. One aged women from rural explains:-

“ I am too old even to cook my food my and any clothes. I am living alone as none of my children come forward to assist me or to take care of me. When I fall ill my children come forward to assist me or to take care of me. when I fall ill my neighbors to some

extent help me but for most of the time I have been helpless. Due to nervous weakness I can not walk properly and I always feel isolated or deserted.”<sup>13</sup>

It is evident that loneliness is the characteristics of the aged who has adjust mental problems with their children and sometimes with spouse. The concept of isolation implies a relative lack of participation in social relations. **Tan stall** (1966) divided the concept of isolation into two stages: firstly social isolation of the individual from his primary group family and work and secondly his isolation from the larger community.<sup>14</sup>

Familial and emotional problems are mainly concerned with neglect and poor upkeep and give rise to emotional and psychological problems. Depending on others especially during sickness aggravates the situation leading to great emotional disturbances. Loneliness is most burdensome for the aged and especially for those who have nobody to live with. The aged faces the problem of filling the void in their time by keeping themselves busy. Their problem has become more acute with the joint family system which had absorbed the aged and the disabled. Today the old have to fend for them.<sup>15</sup> It is bearable to some extent as long as both the parents are alive because they can support one another. But when of them passes away isolation of the remaining parent becomes highly critical.<sup>16</sup>

Considering the developments cycle of the household in understanding family life aged persons are bound to live in isolation. Their proportions seem to have

<sup>11</sup> S. Vijaya Kumar, “Family Life and Socio-Economic Problems of the Aged” (Delhi: Ashish Publishing House, 1991) at 113-114.

<sup>12</sup> Ibid. at 115.

<sup>13</sup> Id. At 115-117.

<sup>14</sup> Id. At.117

<sup>15</sup> D.R. Sachdeva, “social Famil Administration in India”(Allahabad/Delhi: kitab Mahal, 2001) at 391.

<sup>16</sup> A.M. Shah, “Changing Family and Their Impact on the elderly” (2000) 6 No. 2 Help Age India Research and Development Jpurnal, 32-38 at 33.

increased in the professional middle class in urban areas. This is a vulnerable absence of strong neighborhood relationship in large modern cities compared to prevalence of such relationship in villages small towns even old sectors of large towns. These older persons are isolated not only from their kin but also from their neighbours. This makes their life doubly miserable.

The disintegrating system of the joint family rural –urban migration rapid industrialization and urbanization and changing social values have together caused serious problems of the aged. For instance the disintegration of joint family gradually leads to situations wherein many in the lower middle or upper classes move to old age homes. On the other hand, elderly people find it difficult to adjust with their own sons and daughters because of the generation gap and their varying perceptions.<sup>17</sup>

The attitude of youngsters is now becoming more individualistic and unquestioned regard for authority and respect for elders is vanishing. The current precarious economic situation also makes it more difficult for most of the families to make both ends meet consequently affecting the aged some of whom feel so neglected and frustrated that they are forced to leave their families. The status of elders as advisers and spokesmen of the village and the guide of the family is no longer in evidence.<sup>18</sup>

Financial problems are also many especially in the lower and middle class. Having spent all their hard earned money on children's education and marriage they are shocked when their offspring's refuse to give them refuge. Old people who live alone are highly vulnerable in respect of lines. For

instance ill they have nobody to turn to family members of many elderly people are reluctant to spend money on specialized care for the aged who also highly subject to attack by antisocial element on account of thefts for even small items of jewelry or meager amounts of cash.<sup>19</sup>

The rising rate of divorce and emergence of single parent families as well as the trend towards smaller families restricts the possibilities of home care for the aged. The changing role of women also affects the aged segment. Historically, caring for elders was the task of daughters or daughter-in-law who was full-time homemakers. As more women work outside the home they are less available to care for aged parents. Apart from these causes, poverty and lack of hygiene are responsible for malnutrition and infections in elders especially in the country side.<sup>20</sup>

Sometimes it is felt that the elderly are abandoned. Abandonment is one of the greatest on elderly by her family members. Abandonment takes place when the elders are asked to leave the house because there is no place when the elders are asked to leave the house because there is no place for them in the house for the reason that they are creating a lot of nuisance in the family of that the younger generation cannot afford to have them there for obvious reasons. These days there are so many factors and reasons that make the younger generation feel that the elderly person living in the family is a burden on them in many ways because of lack of accommodation lack of resources financial or otherwise.<sup>21</sup>

<sup>17</sup> S.Guruswamy, "Care for the Aged"(2001) 48 No.7 Social Welfare 3-6 at 3.

<sup>18</sup> Ibid., at 3.

<sup>19</sup> Id. At 3-4.

<sup>20</sup> Id. At 4.

<sup>21</sup> Promila Kapur, "Elderly Abuse: some Counseling Tips" (1997) no. 3 Heph Age India-Research and Development Journal, 13-23 at 14-15.

In many of the families both husband and wife of the younger generation are working full time when they reach home in the evening they have to look after own children and household affairs and they nearly do not get enough time to look after the elderly. But they must realize it is not the quantity of time they would be quite happy and satisfied. But the youngsters after a whole day of work are probably not in a mood to really give that quantity time to the elders. This is also an abuse to the elderly.<sup>22</sup>

There is not the abuse: it may be the perceived abuse of the elderly. Whether it is their perception or it is the reality, but perception is real abuse because it is what they feel and that is more important than what is actually happening. So either they are abandoned this way or they are asked to go away or without consulting them they are asked to be looked after by someone else who can afford to do so. The elderly do not feel happy to live away from their own children; the elderly do not feel happy to live away from their own children. The abandonment takes place when the youngsters make the situation or the environment of the family such that the elders feel that they must now leave because they are being harassed or some kind of rude and unhealthy comments are being passed. As such they think that they must now go and live where they can live but not with the family. So this is also another kind of abandonment because they are forced to leave their house.<sup>23</sup>

But apart from abandonment even when they are permitted to live in the family, the elders feel abused or that they are neglected by way of not providing them with sufficient food other facilities comforts and necessary elementary services of health

care, hygiene etc. this kind of neglect is a very deeply felt abuse for the elderly for it gives them the feeling that now they are not really needed and whatever they are of no use now they are being neglected. This feeling creates in them a sense of self unworthiness because they feel that they are not wanted by the family which can be very derogative and detrimental feeling among the elderly.<sup>24</sup>

One kind of abuse which needs to be mentioned and is emerging one is the daughters-in-law abusing the elderly in laws. Many cases have recently come to notice in which daughter-in-law if she is not able to adjust with the in-laws and husband that she is being harassed for dowry. Since harassment for dowry is a legal crime she knows that it is the only way she can abuse her in-laws and put them behind the bars and in many cases the innocent elderly are put to unnecessary harassment without proper investigation of the elderly people especially for those who are not guilty. In many cases it was found that kind happened. Somehow the relationship between the daughter-in-law and in-laws were not harmonious and this was the only way the daughter-in-law could torture the elderly. People. So this kind of abuse is an emerging phenomenon which is a matter of concern for everybody.

In the contemporary content, loneliness is considered to be the major emotional problem experienced by the aged people. As a subjective experience, loneliness is the discrepancy between one's desired and achieved levels of social relations (Pelman and Peplan, 1981). It is just possible that a person may feel lonely in the crowd or that some other time; he may feel happy on his own. Generally speaking loneliness is a 'State' i.e. a transient feeling-probably occurring in the

<sup>22</sup> Ibid., at 15.

<sup>23</sup> Id., at 15.

<sup>24</sup> Id., at 16

aged persons on account of situational or environmental factors. On the other hand “trait loneliness” is a stable and persistent pattern of feeling. Trait lonely aged persons may have low opinion about themselves, dislike sharing their feeling and are low in intimate relations (Rubenstein and Sh’ver, 1982). Such elderly people lack effective coping strategies. What could be done to mitigate feedings of loneliness among the aged persons is a major challenge.<sup>25</sup>

(b) Psychological Abuses and Decline of Dignity and Honour:

Ageing is an objective reality. Some impairments, ailments and decline in the physical prowess often accompany it. It, however, is not necessary that it would have concomitant adverse effects on mental agility of the elderly. On the contrary, they have a fund of experience which others could draw upon with advantage.

Nonetheless, their social and economical roles often shrink and their status tends to go down. Traditions of Vanprastha and Sanyas Ashramas contribute much to this. Not only are many elderly retired, but also they themselves accept their retirement, leading to decrease in social roles and responsibilities. Subsequent to this are decreased level of social activities and interactions, onset of economic stringency or even early death. They are all too often to have little marginal utility of any kind, either economic or social. In old age, role definitions get blurred and aged persons often find themselves ‘role less’.

In regard of elderly females, Prakash (1994) states that ‘widowhood’ weakens the kinship network from the husband’s side. Loss of wife’s role restricts certain social interactional patterns. Quite often, they tend to ignored, tolerated rejected or viewed as liability. Doubtless, this adversely affects their sense of worth and self-esteem. Change in the role and status of the elderly is understandable; but the loss of these not. For any

forward looking society, it is disquieting and appropriate social interventions need to be evolved to mitigate it<sup>26</sup>.

The main factors responsible for elderly abuse applicable to the younger generation as well as the older generation is the decline in human and spiritual values amongst the family members. The human and spiritual values of mutual love, respect, kindness, sympathy, compassion, understanding, humanity and of course of non-violence, and considering each person in each phase of this life as equal and worthy human being and divine souls are fast declining. This is one of the reason that the abuse in the family is taking place. Another main reason is that the family relationship is also deteriorating and disintegrating in the sense that the cohesiveness in the family and the family relationship of caring and sharing, also having genuine concern for the other person, is missing from the society. The feeling of deriving satisfaction out of doing something for someone and considering it as one’s sublime duty to look the elders of the family is missing from the society as whole.<sup>27</sup>

Loneliness is most burdensome for the aged and especially for those who have nobody to live with. The aged face the problem of filling the void in their time by keeping themselves busy. This problem has become more acute with the joint family system which had absorbed the aged and the disable. Today the old have to fend for themselves.

It is necessary to distinguish between the living arrangement of an older person in a joint household and his or her quality of life-assured food, nutrition, medical care, company et., in that house hold, leading to an overall satisfaction with it. While the living arrangement is a visible thing and can be easily observed and measured, satisfaction it this arrangement is not easily observable. The latter depends a great deal on the nature of inter-personal relations in the household which covers attitudes, emotions and sentiments. There are not deep and vigorous studies of these relations. In the absence of such studies one has to

<sup>25</sup> M.Z. Khan and Archana Kaushik, “Welfare Do the Elderly Stand in the Changing Economic Scenario?” (1999) 46 No. 2 Social Welfare, 35-39 at 39.

<sup>26</sup> Id., at 37

<sup>27</sup> Supra n. 24, at 17

depend on personal and general observations and on insights derived from a few micro-studies<sup>28</sup>.

The demographic situation is also changing, particularly in the upper and middle classes. Since these classes have accepted the small family norm some have accepted even one-child norm-there are greater chances now than before of emergence of nuclear families of parents and one daughter. These classes have also developed a liberal attitude towards daughters, such that they are not overly unhappy for not having a son. When the daughter moves to her husband's home a marriage, the parents are left alone. As long as both of them are alive they support one another in old age. However, when one of them passes away, the remaining parent is forced, to consider the question of shifting to the daughter's home.

As regards son, because of the small family norm in the upper and middle classes, usually the parents have only one or two sons. The new occupational structure usually forces each of these sons to leave the parental home and settle in another city in the country or abroad. Sometimes all the son, are forced to move away from the parental home. In this situation the parents and sons work out a visiting arrangement. However, the visiting arrangement may become infrequent or even break down. The parents have than to live along. The sons and their wives may try their best to accommodate the surviving parent, but sometimes this may not work out to every body's satisfaction, and the parent is left alone.

In traditional set up, if an old man did not have a son to support him, he was often welcomed by one of his brothers to join him in his household. This is becoming less and frequent, particularly in cities, partly because of small family norm-frequently there are no brothers-and partly because of the shrinking range of joint family ties. In the case of a woman without a son, usually she was welcomed to rejoin one of her brothers. Nowadays, however, either she has no brother or, if she has one, her return his home is becoming less and less frequent. If a daughter-in-law is reluctant take care

of her parents in law how does one expect her to take care of her father-in-law's sister?<sup>29</sup>

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<sup>28</sup> Supra n. 19, at 35

<sup>29</sup> Ibid., at 36



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