Changing Problems of Elderly Persons of India

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Abstract

Old Age has never been a problem for India where a value based, joint family system is supposed to prevail. Indian culture is automatically respectful and supportive of elders. With that background, elder abuse has never been considered as a problem in India and has always been thought of as a western problem. However, the coping capacities of the younger and older family members are now being challenged and more often than not there is unwanted behaviour by the younger family members, which is experienced as abnormal by the older family member but cannot however be labeled. The phenomenon of population ageing is becoming a major concern for the policy makers all over the world, for both developed and developing countries, during last two decades. But the problems arising out of it will have varied implications for underdeveloped, developing and developed countries. Ageing of population is affected due to downward trends in fertility and mortality i.e. due to low birth rates coupled with long life expectancies. The paper summarises some major problems relating to elder people in India and highlights Government Policy and plans and finally provide some suggestion to overcome these issues.

Key words: Abnormal, ageing, elder abuse, joint family, India.

1.0   Introduction

One of the founders of the feminist movement, Betty Friedan put forward her view– "Aging is not lost youth but a new stage of opportunity and strength." In this quote, Friedan captures the concept of successful aging.

Ageing is the biological process of getting old. It's not a new phenomenon; it is as old as human society. The concept of the term 'age' means the length of time for which a person has existed and if that existence is for a long time, the society considers him as 'aged'. According to the human growth and developmental chart, old age starts from sixty years till death. According to internationally accepted definition;

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an aged is one who is sixty five years of age or above. In India, however, all persons who are sixty years or above are included among the aged. It is the terminal stage of one's life cycle (Elizabeth, 1981). Normally a man's life is divided into five main stages namely- infancy, childhood, adolescence, adulthood and old age. In each of these stages an individual has to find himself in different situations and face different problems. Though from the point of view of wider society the problems of old age are comparatively less, from the standpoint of the individual the problems are not less significant. In old age physical strength deteriorates, mental stability diminishes, money power becomes bleak and eyesight suffers a setback. It is only for a blessed few. Old age may prove to be a stage of contentment and satisfaction. But for a large number of people it may actually become a period of disappointment, dejection, disease, repentance, and loneliness. In order to find some solace for their distressed mind good number of people turn towards religion. They become more and more other-worldly in their attitude. Some seek to get satisfaction through the achievements of their children or grandchildren. Some old people cut off their relations with the external world and prefer to live in solitude. Only a few make compromises and try to equip them to sail along with the currents of life. Old age, thus, has its psychological and socio-cultural sides. An insight into these may help us to understand the problem better.

2.0   Need of the Study

India is growing old. In India the size of the elderly population, i.e. persons above the age of 60 years is fast growing although it constituted only 7.4per cent of total population at the turn of the new millennium. The stark reality of the ageing scenario in India is that there are 77 million older persons in India today. The increase in the elderly population is the result of changing fertility and mortality regimes over the last 40 50 years. The elderly process is considered to be an end product of demographic transition or demographic achievement with a decline in both birth and mortality rates and consequent increase in life expectancy at birth and older ages. The expectancy of life at birth during the year 1951-1956 was 40 years, 2006 2011 was 65.65 and 67.22 for male and female respectively while projected expectancy of life at birth during the year 2011 2016 will be 67.04 and 68.8 years for males and females respectively, a person today has 25 years more to live than he would have 60 years back. And the number is growing to grow to 177 million in another 25 years. However, this is not without problems. With this kind of an ageing scenario, there is

pressure on all aspects of care for the older persons – financial, health or shelter. As the twenty first century arrives, the growing security of older persons in India is very visible. With more older people living longer, the households are getting smaller and congested, causing stress in joint and extended families. Even where they are co residing marginalization, isolation and insecurity is felt among the older persons due to the generation gap and change in lifestyles. Increase in lifespan also results in chronic functional disabilities creating a need for assistance required by the older person to manage chores as simple as the activities of daily living. With the traditional system of the lady of the house looking after the older family members at home is slowly getting changed as the women at home are also participating in activities outside home and have their own career ambitions. There is growing realisation among older persons that they are more often than not being perceived by their children as a burden.

For a developing country like India, this may pose mounting pressures on various socio economic fronts including pension outlays, health care expenditures, fiscal discipline, savings levels etc. Again this segment of population faces multiple medical and psychological problems. There is an emerging need to pay greater attention to ageing-related issues and to promote holistic policies and programmes for dealing with the ageing society.

Definition of the term 'Elderly': Elderly or old age consists of ages nearing or surpassing the average life span of human beings. The boundary of old age cannot be defined exactly because it does not have the same meaning in all societies and also the concept of aging changes time to time. Government of India adopted 'National Policy on Older Persons' in January, 1999. The policy defines 'senior citizen' or 'elderly' as a person who is of age 60 years or above (Rao, 2006).

'Aged' represent the people who passed an age of strength to work and who are above sixties. They are often contemptuously called as "Old Brooms" and sometimes honourably called "Senior Citizen". Elderly or old age consists of ages nearing or surpassing the average life span of human beings. The boundary of old age cannot be defined exactly because it does not have the same meaning in all societies. Government of India adopted 'National Policy on Older Persons' in January, 1999. The policy defines 'senior citizen' or 'elderly' as a person who is of age 60 years or above (Myneni, 2014).

3.0   Objectives and Methodology

3.1   Objectives

The objectives of the paper are as follows:
1. To make a study on the problems of elder people in India.
2. To highlight Government Policy and plans relating to senior citizens' or 'elderly' in India.
3. To suggest further remedial measures to the problems of the elderly.

3.2   Methodology

This paper is a theoretical one. For the present study the required secondary data has been collected from various old research papers, books, journals, internet, some of government reports etc.

4.0   Result and Discussion

Though ageing is the natural stage of human life, it brings with it innumerable problems for the people who have grown old. Surveys have found that one out of every six older persons living in urban areas in India aren't obtaining proper nutrition, one out of every three older persons does not obtain sufficient health care or medicine, and one out of every two older persons don't receive due respect or good conduct from family members or people in general (The Hindu, 2011). A detailed analysis of the major problems of the aged in the light of the findings from various studies is explained below:–

4.1   Economic problems

As far as economic problems are concerned, they are very basic to all the other problems faced by the aged. With superannuation, a person has to retire from the service, which not only results in loss of employment and social status but also a substantial reduction in his income level. Majority of the elderly persons face acute financial problems, which makes them economically insecure. The lower socio economic group felt that if the woman has money, she had power or else she had to be dependent on children for financial support and also "ill-treatment", humiliation and complete neglect from family members. This mental agony also led to various mental health problems some of which could not even be described. The old-age dependency ratio climbed from 10.9 per cent in 1961 to 14.2 per cent in 2011 for

India as a whole. For females and males, the value of the ratio was 14.9 per cent and 13.6 per cent in 2011. In rural areas, 66 per cent of elderly men and 28 per cent of elderly women were working, while in urban areas only 46 per cent of elderly men and about 11 per cent of elderly women were working (SRS Report, 2013). The sample survey conducted by National Sample Survey Office (NSSO) in 2004 reveals that 65 per cent of the aged persons had to depend on others for their day-to-day maintenance. The situation was worse for elderly females with about only 14 per cent and 17 per cent being economically independent in rural and urban areas respectively while the remaining are dependent on others - either partially or fully. The elderly males were much better off as majority of them as 51 and 56 per cent among them in rural and urban areas respectively did not depend on others for their livelihood [National Sample Survey Office (NSSO), 2004].

4.2   *Physiological problems*

Old Age itself is a disease. With growing age, older persons experience various anatomical and physiological changes. These changes bring many psychological, behavioral and attitudinal changes in them. Consequently, they have to suffer varied sorts of physiological problems such as loss of physical strength and stamina, which become more acute as a person grows older. Mental health problems focus more on lack of work, lack of facilities for utilisation of leisure time and a general feeling of loneliness "talking to walls". The problem here did not seem to be lack of money but lack of time by the "others" for the older persons. Second to economic problem was the "lack of emotional support" from family members. They felt a need to talk to their family who did not seem to have time for them. The words were many: ranging from "neglect" from family, a sense of "insecurity" and feeling of "burden",. More than physical disability, the mental disability and disorders make the old people to suffer. Most common disability among the aged persons was locomotor disability and visual disability as per Census of India, 2011.

4.3   *Housing related problems*

Lack of accommodation was also a "problem" identified by the older persons Housing for the aged should be suitable not only to the living pattern which they have established in optimum health, but also to conditions of failing health and illness, commonly associated with later years of life such as, failing eye sight of hearing, slowing and unsureness of step, diminishing energy and more acute disabilities,

such as blindness, forgetfulness etc. On this pattern, the housing available to a majority of the senior citizens may be found inappropriate and unsuitable to their requirement. The sizeable populations of older widows as well as the older males have been facing the problem of "where to live peacefully".

4.4 Problem of elder abuse

Elder abuse is usually defined as any ill treatment to an older person. It refers to "infliction of physical, emotional or psychological harm on an older adult". At the national level, it has been found that 50 per cent of the elders have experienced abuse personally while 83 per cent of the elders reported that abusing is prevalent in the society. It is also noticed that 72 per cent of the abused elderly people belong to the age group 60 - 69 years, 25 per cent of them belong to the age group 70 - 79 and only 3 per cent of them are of 80 years or above 80. Females (53 per cent) reported higher percentage of abusing cases in comparison to male elders (48 per cent). In 2013, the ratio of personal experience of abusing was 23.10 per cent. It depicts the pathetic condition of elders as the cases of abusing have increased rapidly in one year (Govil & Gupta, 2016). There are various types of abuse, which are faced by elderly people. In 2013, disrespect (79 per cent) was the most common type of abuse faced by elderly followed by verbal abuse (76 per cent) and neglect (69 per cent). Economic exploitation (53 per cent), beating (39 per cent) and unwelcome sexual contact (3.01 per cent) were also prevailing abuse in the society. In 2015, according to the youth abusive language or talking rudely (72.4 per cent) is the most common type of abuse faced by elderly followed by "being isolated/silent treatment/ emotional abuse" (43.1 per cent) and "denial of basics/medicines/material abuse" (30.1 per cent). Physical abuse or beating (29.1 per cent), financial abuse (24.7 per cent) and unwelcome sexual contact (1.8 per cent) are also prevailing abuses in the society (Help Age India, 2013).

4.5 Social networks and customs

Poor social interaction with family and friends, poor social networks, and those without families are some difficulties faced by some senior citizens. Social customs based upon elder neglect, which the elderly may internalize as beliefs are topics of concern. Losing the will to live from a lack of social support is another issue.

5.0 Causes of Elderly Problems

In today's state of urbanization in which women are increasingly joining the workforce, the roots of joint family systems are eroding. Higher numbers of older people who have spent most of their life with their joint/extended families may face loneliness and marginalization in their old age. In rural areas the older members of families, (i.e.: people who are above 60 years of age), are respected more and are considered a strong part of the family as the joint family system remains part of their roots.

As time passed, due to social and economic changes children are now working at different places. Many are working in big cities where their own life has become mechanical, business like and stressful. They have no time for anything except work and its allied matters. Besides this, many intellectuals migrate to western countries. With information technology boost in west, talented persons left India. Their parents having accustomed to a particular life-style attach themselves to their native places. Many do have lots of love- but the difficulty of taking the parents along with them to the foreign soil has made the children to leave their parents all alone in their native places. The old parents have become a neglected lot. While it is the case of the rich and milddle class, the poor people below the poverty line, by sheer curse of their poverty, are unable even to feed their old parents and grandparents. The number of aged has been increasing due to improved medical and health services, which has increased the longevity of the people. At present 5 to 7 per cent of the population belong to this aged group.

6.0 Governmental Policies and Schemes for 'Senior Citizen' or 'Elderly' in India

The rights of older persons are the entitlements and independence claimed for senior citizens (i.e. above 60 years of age). Elderly rights are one of the fundamental rights of India. The International Day of older persons is celebrated annually on October 1. The 2001 census of India demonstrated that aged people in India have crossed over 100 million. Any older people in India are not alert about the human rights of older persons, due to high occurrence of illiteracy and lack of alertness. Elder illiteracy directly contributes to a lack of knowledge regarding the human rights for older people in India, and contributes to the infringement of those rights. The government of India provides various concessions and facilities to its senior citizens. The Union Cabinet's latest decision to approve a new law - Maintenance and

Welfare of Parents and Senior Citizens Act, 2007, aimed at serving the elderly live in self-respect and peace. The Act also places a legal responsibility on children and relatives to maintain the senior citizen or parent in order to facilitate seniors with a normal life. This obligation applies to all Indian citizens, including those who live abroad. The offspring and relatives of seniors will be required to provide sufficient support for senior citizens, while the state governments will create old age homes in every district.

6.1 Assam employees PRONAM bill

Parents Responsibility and Norms for Accountability and Monitoring Bill, 2017, has been passed and put into force in Assam for the first time among all the states in the country. The Bill was brought with the objective that no aged and dependent parent/s of the state government employees are compelled to live the last days of their life in old-age home because of negligence of their wards who are state government employees.

The PRONAM bill has made it compulsory for the state government employees to take care of their dependent parents and disabled siblings sans any income source with immediate effect. In case of violation of provisions of the Bill or if any state government employee is found to ignore his/her responsibility to look after his dependent parent(s) or disabled sibling(s), 10 to 15 per cent of the employee's monthly salary will be deducted at source and deposited to the bank account of aggrieved parents or disabled siblings in case the aggrieved party lodges a complaint with the authority of the department where the employee is employed (Times of India, 2017).

6.2 National policy for older persons

The National Policy for Older Persons was framed in 1999 to promote the health of the old age people. This policy strives to encourage families to take care of their older family members, supplement the care provided by the family and provide care and protection to vulnerable elderly people. The basic objectives are:

 (a) To meet the health care needs of older persons.
 (b) Promotion of the concept of healthy ageing.
 (c) Reservation of beds for elderly patients in hospitals.

Antyodaya Scheme with emphasis on provision of food at subsidized rates for the benefit of older persons (Masillamani, 2015).

The Ministry has taken a new initiative called the National Programme for the Health Care for the Elderly (NPHCE) in the Eleventh Five Year Plan. The objectives of the programme were to:–

(a) Provide preventive, curative and rehabilitative services to elderly persons at various level of health care delivery system of the country.

(b) Promote research in the field of diseases related to old age.

(c) Dedicated services at PHC/CHC level.

(d) Income tax exemption for Senior Citizens of 60 years and above up to Rs.2.50 lakh per annum.

(e) Income tax exemption for Senior Citizens of 80 years and above up to Rs. 5.0 lakh per annum.

(f) Deduction of Rs. 20,000 under Section 80D is allowed to an individual who pays medical insurance premium for his/her parent or parents, who is a senior citizen.

(g) An individual is eligible for a deduction of the amount spent or Rs. 60,000, whichever is less for medical treatment of a dependent senior citizen.

(h) Allowing entry into health insurance scheme till 65 years of age.

(i) Reasons to be recorded for denial of any proposals etc.

6.3 Integrated programme for older persons (IPOP), 1999

The IPOP implemented by the Ministry of Social Justice & Empowerment, Government of India. Under the scheme financial assistance up to 90 per cent of the project cost is provided to Non-Governmental Organizations for running and maintenance of old age homes, day care centres, besides providing non-institutional services to older persons through the following methods.

(a) Maintenance of Respite and Continuous Care Homes;

(b) Day Care Centres for Alzheimer's Disease/Dementia Patients,

(c) Physiotherapy Clinics for older persons;

(d) Help-lines and Counseling Centres for older persons;

(e) Training of Caregivers to the Older Persons;

(f) Formation of Senior Citizens Associations etc.

(g) Old Age Homes for destitute older persons.

(h) Mobile Medicare Units for older persons living in slums.

(i) Older persons seriously ill requiring continuous nursing.

6.4   Indira Gandhi national old age pension scheme (IGNOAPS)

IGNOAPS was implemented by the Ministry of Rural Development under which Central assistance is given towards pension @ Rs. 200/- per month to persons above 60 years and @ Rs.500/- per month for senior citizens of 80 years and above belonging to a household below poverty line, which is meant to be supplemented by at least an equal contribution by the States.

The Ministry of Rural Development constituted a Task Force under the Chairmanship of member, Planning Commission to prepare a proposal for a Comprehensive National Social Assistance Programme. The Task Force has considered various issues, demands and suggestions relating to pension schemes under NSAP. With effect from 1 July, 2013, the pension schemes under NSAP have been brought under the ambit of Direct Benefit Transfer (DBT), wherein the money is directly transferred into the bank account of beneficiaries. 121 Districts in 26 States/Union Territories were selected under Phase I and Phase II for implementation of the DBT. It has been decided to roll out DBT all over the country.

6.5   Banking and housing facilities

The Indian government gives high rates of interest to its senior citizens on certain savings plans which are run by the post offices and other private banks. Indian government also provides housing facilities such as retirement homes and recreational or educational centers. These centers provide older persons with opportunities to spend their free time doing various activities. Most recreational centers have fitness clubs, yoga centers, parks, spiritual sessions, picnics, food fests for the health and entertainment of senior citizens. Some old age homes also have libraries other activities such as music classes, arts and crafts, quizzes and indoor games. These activities help to spiritually uplift seniors and can contribute to overall health improvements and mental stability (Ganapati Information Technology Services, 2011).

7.0   Constitutional and Legal Provisions

In Constitution of India, entry 24 in list III of schedule VII deals with old age pension and maternity benefits. Further, Item No. 9 of the State List and item 20, 23 and 24 of Concurrent List relates to age pension, social security and social insurance, and economic and social planning.

Article 41 of the Constitution provides that the State shall, within the limits of its economic capacity and development, make effective provision for securing the

right to work, to education and to public assistance in cases of unemployment, old age, sickness and disablement, and in other cases of undeserved want.

Article 47 provides that the State shall regard the raising of the level of nutrition and the standard of living of its people and the improvement of public health as among.

7.1 Hindu laws

Section 20 of the Hindu Adoption and Maintenance Act, 1956, is the first personal law statute in India, which imposes an obligation on the children to maintain their parents is not confined to sons only; the daughters too.

7.2 Muslim laws

Under the Muslim law also children have a duty to maintain their aged parents. According to Mulla (Muslim title applied to a scholar or religious leader), a son, although poor, if earning something, is bound to support his father who earns nothing.

According to the Muslim law, both sons and daughters have a duty to maintain their parents. The obligation, however, is dependent on their having the means to do so.

7.3 Legislative framework

Some of the important provisions are:
a) Maintenance of Parents / senior citizens by children/relatives made obligatory and justiciable through Tribunals.
b) Revocation of transfer of property by senior citizens in case of negligence by relatives.
c) Establishment of Old Age Homes for Indigent Senior Citizens.
d) Adequate medical facilities and security for Senior Citizens.

8.0 Remedial Measures

It is high time that the government and society think of how to rehabilitate the elderly senior citizens and keep them happy during the last phase of their lives to achieve the social objective of "maximum happiness of the largest numbers." To solve the problem of aged, 'senior citizen homes' catering the rich, middle class poor should be established separately in every district headquarters in the country.

While the rich can pay for the additional comforts, every senior citizen home sould provide decent accommodation, good healthy and nutritious food suitable to their health requirements, health care, yoga, meditation, cultural and recreational facilities. Occasional picnics and outing should be arranged free of cost for the poor and on chargeable basis for middle class and rich senior citizens. According to their capacity to pay State Government, Charitable Trusts, Non-Governmental Organisations (NGOs), philanthropists should come forward to construct and run such homes in larger numbers. Grants-in-Aid from the Government and NGOs should be given to subsidise the cost of running such homes.

In addition an efficient system of old age pensions has to be worked out. The project OASIS (Old Age Social and Income Security) sponsored by the ministry of social justice and Empowerment is studying how elderly Indians cope up in a largely pensionless country. It is hoped that they will come out with good solution.

The problem of elder abuse cannot be properly solved if the essential needs of older people – for food, shelter, security and access to health care – are not met. The nations of the world must create an environment in which ageing is accepted as a natural part of the life cycle, where anti-ageing attitudes are discouraged, where older people are given the right to live in dignity – free of abuse and exploitation – and Empowerment of older person to fully and effectively participate in the economic, political, cultural, spiritual and social lives of their societies, including through income generating and voluntary work.

State Government must provide medical services to the needy aged people through Red Cross Organisation assisted by social service organisation free of cost and see that they should not die due to lack of medical facilities.

There is also the need of introduction of counseling services for the elderly as a major problem solving method.

Support innovative programmes to empower older persons, particularly women, to increase their contributions to and benefit from development efforts to eradicate poverty.

Consider innovative social protection programmes for persons working in the informal sector. On the other hand introduce programmes to promote employment of low skilled older workers, giving access to social protection and security systems.

Everyone will become aged and hence all should think with a human face with much sincerity to tackle the issue of aged.

9.0   Conclusion

The present society does not appreciate the values and customs of Indian traditions because pressures of modern life styles lead to the breakdown of joint family and emergence of nuclear family, ultimately resulting in the negligence of the elderly. The problems of ageing ranging from absence of ensured sufficient income to support themselves and their dependence to ill-health, absence of social security, loss of social role and recognition to the non availability of opportunities for creative use of free time. The problem of women surfaced as the next major issue wherein there was a general consensus that women were the worst sufferers with no income of their own and dependent on spouses for everything. They further voiced that if the women were widows, the situation was even worse because the finances then came from children for their welfare. While the lower income group faced a very obvious problem of lack of space within the existing housing structure, causing the older persons to be moving to smaller rooms, or open spaces covered now for the sake of the "elderly", lack of adjustment from the younger generation causing a great deal of turmoil among the older generation. They felt neglected by the family members and also felt a sense of resentment against their own children at times. On the other hand, the elders also nowadays do not adjust with the offspring and want to live independently.

That is why there are a number of problems facied by older members of our society. Though the governments have taken a number of initiatives and remedial measures for overcoming the problems of old age, inadequacies in their efforts further cause depriving of old age care within and outside the family.

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