Introduction:

In traditional Indian society, the informal support systems of family, kinship and community are considered strong enough to provide social security to its members, including older people. Urbanisation, industrialisation and the on-going phenomenon of globalisation have cast their shadow on the traditional values and norms within the society. Gradual nuclearisation of the joint family, erosion of morality in economy, changes in the value system, migration of youth to urban areas for jobs or work and increasing participation of women in the workforce are important factors responsible for the marginalisation of older people in rural India. As a result, the elderly depend on the money-order economy and their intimacy with their children is only from a distance (Vijay Kumar, 1999). The rural poor, who mostly work in the informal or unorganised sector face insecure employment, insufficient income, lack access to any form of social security and good quality or reasonably priced healthcare and generally have to pay a large percentage of their income for even the most basic healthcare services. As the interrelation of health and economic status continues throughout one's life, it is of special importance to the elderly whose livelihood depends on their physical ability and who do not have any provisions for economic security. Social security pensions create a sense of financial security for the elderly, who benefit through schemes such as old age pension, widows pension, agricultural pension and pension for informal sector workers. However, the proportions of the elderly who benefit from these schemes have to be improved significantly. (Sivaraju, Studies on Age in the Indian Institute for Social and Economic 2 Change, Bangalore United Nations Population Fund, New Delhi Institute of Economic Growth, Delhi December 2011)

The elderly population in India is continuously increasing and also the problems faced by these people are increasing simultaneously. The number of people in old age homes is constantly increasing and also most of the parents are now deciding to live in old age homes rather than living with their children. Nowdays these people are facing the problems like lack of care, emotional support and economic support from the family etc. Our culture recognizes the status of the parents as that of God. A moral duty is put on the children to take care of their parents. But nowadays what we are observing in our society is that the children are not willing to take care of their parents, they do not want to spend money on them, they are treating their parents as aliens, and they do not want to share an emotional bond with parents. These children are forgetting that the foundation of their life is built up by the parents. They are forgetting their moral and ethical duties towards their parents. This is because of fast life, industrialization, money oriented minds, inflation etc. Children have no time to look after their parents because of their busy schedule and as a consequence of this situation the elders are getting neglected. At this age almost all the people need some kind of support (Guna Madhya Pradesh). To understand the problems faced by the elderly people an attempt is made in this article.

Problems faced by the Elderly People:

Health problems

Every individuals is unique human being, so the health of the individuals too depends complex factors. Even in old age some individuals continue to enjoy good health whereas even in their forties and fifties some have poor health. Studies have shown that there are some common diseases among the elderly people (asthma, rheumatism), in very old age, difficulties are experienced in carrying out day to day activities. Therefore, the very old have to lead restricted lives. Usually hospitals and public dispensary are over–crowded and it is difficult for these persons will be of great help. The elderly may require some aids to lead a normal life such as spectacles, hearing aids and crutches. To maintain their health old persons also need medicines, vitamins and tonics at subsidized rate, they also need advice to how to maintain their health need medicines, vitamins and tonics at subsidized rate, they also need advice to how to maintain their health.

Social problems:

In the past the elderly were respected for their sagacity and wisdom. Now the situation has changed in many ways, and the elderly do not...
get the respect they reserve. In a large number of cases their presence is tolerated”, they are often not treated well. Those who can afford do not therefore want to stay with their children or relatives. To some extent; this unfortunate situation can be mitigated by the elderly themselves.

Psychological problems:
The psychological problems faced by the elderly can be a matter of great concern failing health, continuing ailments, poor financial situation and humiliations in the family can all add up to feeling of helplessness, hopelessness, depression and anxiety. Such persons need assistance. In every community the elderly should be encouraged to form associations which can plan activities which are useful the community and demonstrate to others that they are still use full citizen.

Financial problems:
The financial situation of the elderly is very pathetic. Due the superannuation and compulsory retirement policy have made the situation much more worse. Even though they were healthy to work for few more years they become unemployed. The Pension schemes are available to the individuals worked in the organised sector, but majority of the elderly people were from the unorganised. The health of the individuals also to their financial problems. Majority of the people were affected by the life-style diseases such as Blood pressure, Diabetic and Heart disease. To be healthy or to maintain healthy life elderly people depend on medicine on daily basis. It contributes for financial instability.

Poverty:
Although current official estimates of poverty among the older people are not available, we can be sure that there are millions of older people below the official poverty line. But, it is important for us to bear in mind, the many limitations of official poverty estimates. Despite the fact that official poverty estimation relies almost completely on monetary sources of income, Census data cover the other aspects such as illiteracy, employment, dependency, living arrangements, and health problems among the elderly.

Illiteracy:
During the last decade, the government implemented many literacy programs throughout the country very vigorously. In many parts of the country, 6 many districts have been declared as 100 per cent literate. But, there are no official data regarding the improvement in the literacy level among the older people.

Employment:
Older people are out of the work force shows that there is increasing risk for them to become totally or more economically dependent. It is also important to note that a vast majority of the elderly persons in the rural areas are working in informal and unorganized sectors of the economy and hence, not being covered by any social security programme.

Dependency:
To obtaining accurate data from older population on their income is difficult. Even if respondents were willing to report incomes, several factors complicate data gathering such as seasonal variations in income, self-employment in agriculture and the extent of informal or non-monetized economy in the country and also the frequent pooling of household resources. The human lifecycle begins and ends with stages of dependency, this applies on average to age groups, but not necessarily to individuals so far as old age is concerned. The average shape appears to be universal, although ages and extent of dependency may vary widely from population to population. Majority of the women elderly in both rural (77.51 per cent) and urban (86.04 per cent) areas are totally dependent on others for economic support. Similarly, 16.20 percent male of the older people in rural areas and 16.90 per cent of the older people in urban.

Conclusion:
Elderly persons were facing many problems than explained. Conflict in the roles and responsibilities too contribute to their problems. Even though we interpret that there is difference among the elderly people living in rural and urban areas the problems reamin the same but the expectation only differs. The person retired from organised employment expects that the employer should have done or give more benefits and the rural people expects the same from the government institutions. Though pension schemes and health benefits were available the process or the ways to access, avail them requires more hardship. So it leads to frustration and depression. So the NGO s and Government has to take steps to alleviate these problems.

References: