



ORIGINAL RESEARCH PAPER

Nursing Science

REVIEW ARTICLE ON: CHALLENGES & PROBLEM ENCOUNTER BY SENIOR CITIZENS –OVER VIEW

KEY WORDS: senior citizen , challenges, ageing, government psychological

Mr.Mahavir Goswami

PhD Scholar MPMSU Jabalpur

ABSTRACT

Ageing is an irreparable biological process and is defined as the survival of the Increasing number of individuals, who have completed their adult roles. Ageing is stated as the inevitable consequence of decline in productiveness. With the advent of technology and modernization, there has been a decrease in the mortality rate, increase in awareness, nutrition, advancement in health care facilities and an increase in life expectancy. The main purpose of this research manuscript is to acquire an understanding of the problems of the aged people in India. When individuals reach old age, the various problems that they have to experience include, decline in health conditions, retirement, financial problems, loneliness and dependence upon others. The problems that have been taken into account in this research paper include, social, economic, psychological, health, crime, abuse and other miscellaneous problems. Another area that has been included is social work interventions. There are formulation of measures and policies that aim at alleviating the problems of the elderly, provide them security, protection and focus upon their well-being.

Introduction;

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. Due to increased life expectancy, a significant feature of demographic change is progressive increase in the number of elderly persons. The senior citizen population of the country is now approximately 10.5 Crore in number, constituting about 8.4 percent of total population (with over 1crore aged above 80). The corresponding figures in 1991 and 2001 were 5.67 crore and 7.2 crore respectively. The figure is expected to grow further in future. Today, India is home to one out of every 10 senior citizens of the world. The aging of populations is one of the glaring consequences of demographic transition. Our general attitude towards senior citizens in India is sad to the point being almost hilarious. It's amusing on how persons stay detached and take a distant view of our seniors as if it's a phase that they will never reach. Therefore, their problems are worth discussing, so that minds can be applied in search of cost effective and efficient alternatives to face the associated challenges.

The main purpose of this research manuscript is to acquire an understanding of the problems of the aged people in India. When individuals reach old age, the various problems that they have to experience include, decline in health conditions, retirement, financial problems, loneliness and dependence upon others. The problems that have been taken into account in this research paper include, social, economic, psychological, health, crime, abuse and other miscellaneous problems. Another area that has been included is social work interventions. There are formulation of measures and policies that aim at alleviating the problems of the elderly, provide them security, protection and focus upon their well-being.

Problems of Senior Citizens

With growing age, older persons experience various anatomical and physiological changes. These changes bring many physical, psychological, behavioral and attitudinal changes in them that give rise to socio-economic problems. Specifically, senior citizens broadly face major problems such as loneliness, abuse, health care, income, housing and transport, security etc. These problems are inter linked or inter-dependent. For example, a financially secure senior citizen may arrange better health care. Even with state-of-mind dysfunctions, financial capacity can buy options to rejuvenate and refresh a financially-capable senior citizen. A poor senior citizen in the same state of mental degradation cannot afford to do the same; and more so, be back into the mainstream of society. Loneliness affects health, while good health helps counter loneliness. Brief comments on

The problems of the aged in the light of the findings from various studies are made below.

1. Loneliness: Rapid urbanization, competitive lifestyle, growing aspirations and an insatiable desire to get ahead, all of these are impacting our lives without realizing the social cost. An Emotional and psychological problem tormenting the elders is loneliness. This is due to the Growing "empty nest syndrome". The children go away to far-off places/countries in search of Economic betterment. Even if they live within the country, due to the social transformation and spread of new ideas such as "spacing, privacy, individualism and non-interference," the nuclear families are becoming the norm even in villages. Love marriages have further aggravated the breakup of the joint family system. Even within joint families, the elders feel lonely owing to the denial of due respect, concern and care by youngsters.

2. The younger generation generally lacks intergenerational bonding and sensitivity towards elders' need for emotional support. In the cities, neighbourhood friendships are becoming rare and relatives and friends are busy with their own lives. Visits become rare and phone calls occasional. In spite of the efforts to engage themselves fully, when they are left alone without any human contact day after day, week after week, the senior citizens become depressed, especially when they recollect their productive past and their sacrifices for the family and compare them with the degraded situation which they are pushed into. They also get depressed with the burden of single-handedly managing matters related to food, medical care, household work, security, finance, transportation, servants and repairs in a country like India where the support facilities are highly inadequate. There are also growing incidents of attack on elders when they rely on strangers for certain services.

The problem of loneliness may be countered by elders joining senior citizen homes. But in India,

these homes are not run satisfactorily. Private homes are run on profit motive and have hostel like restrictions and the free ones are run in a deplorable manner — hence these are the last option. Another alternative is to join senior citizens' forums/associations, so that their Psychological need for social networking to fight loneliness is met. In India, most of these are yet to mature to meet the needs and demands of senior citizens of different hues. Another peculiar feature of the Indian senior citizen forums is low participation of women members. The 'living alone' elders try to spend time on hobbies- tourism, worship, walking, reading ,writing, television, telephone, computer, music, theatre, gardening, pets, community service etc. to keep

themselves engaged. Lunch or dinner in a centrally-located place, a picnic to a nearby place, a cultural event, a visit to a senior citizens' home or the geriatric ward in a hospital to talk to the patients, awareness programmes on health, safety and security, the use of pets for assistance, investment priorities, insurance facilities, legal matters and preparation of will, a book circulation programme etc can add variety and utility to the Senior Citizen Forums. The compatibles among them can become close friends and this friendship can get extended to the family level too. Thus, the lonely seniors can gain family friends and effective social networking as the final result. Such friends turn into supporting groups and help each other. This model is worth emulating by the senior citizen forums in India.

2. Elder Abuse: Elder abuse is usually defined as any ill treatment to an older person. It refers to "infliction of physical, emotional, psychological or financial harm on an older adult". Elder abuse is on the rise in India. Findings of a survey conducted by NGO Help Age India on a sample of 1200 senior citizens across 12 cities in 8 states of the country indicated the following(Source: TOI June 15,2014 seniors generally lose their independence because of advanced age and a general weakness and frailty – requiring intervention and support from other people. Out of every 10 elderly couples in India, more than 3 are forced by their children to leave their homes. Their property being Forcefully taken over by over ambitious children. Many of them suffer in silence as they fear .

Humiliation or are too scared to speak up. A phenomenon of grand dumping is becoming Common in urban areas these days as children are being increasingly intolerant of their parents' Health problems, the parents who live for their children and do every possible thing for their progress and well being. Although Maintenance and Welfare of Parents and Senior Citizens Act, 2007 is available as a legal remedy, yet situation is grim for elderly people in India.

3. Income and Savings: Economic problems 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 face serious financial problems , which make older persons economically insecure. Many people start their senior years with a significant amount of savings and investments and others not so much. Those who have little in savings and investments are particularly vulnerable to unexpected costs that may arise. But there is also a problem for those who have been successful in setting aside some extra money. Along the way to becoming older at age 85 or age 90 or age 95, a number of expenditures have eaten into savings and investments- unseen high medical bills, or a major repair to the home that was not anticipated. In today's modern society, we often see the children coming back and asking for financial help or moving in because they have no money. Perhaps the savings and investment returns that were anticipated didn't materialize and the accounts did not grow to keep pace with inflation.

Possessing sustainable financial capacity before, during, and after the inception of a senior status is both a basic problem and an elusive dream for most people. This financial dilemma is common among senior citizens who are usually relegated to an abject position of economic inactivity. Lack or absence of financial capacity creates a stressful life and invites the entry of problems other than physical and mental health issues. For instance, domestic problems in an extended family system can aggravate the problem of a financially-reduced senior citizen. Should any of the children be wallowing in a similar state of poverty, the senior citizen becomes physically and mentally loaded up with intense and continuing pressure out of being totally helpless to come to the financial rescue of a grieving son or daughter. While it may not be the panacea to

aging-related problems, the value of money cannot be overstated in the post-retirement period 4. Health: Stability of physical and mental health is a key concern that senior citizens have to contend with as they go through their twilight years. The human body is a system that wears out with long and repetitive use; and quite easily, with neglect and abuse. Aging is a life-cycle stage where the human capacity to think, act, relate, and learn starts to falter and deteriorate. There are critical dysfunctions that could sideline a senior citizen to a lonely and miserable life. While a clean and discreet lifestyle in his or her prime could reduce the susceptibility of a senior citizen to dreaded post-retirement illnesses, the onset of any dysfunction is one unpredictable happening even if the person might have had robust financial health. A worsening of health for a senior – especially a senior of advanced age – will typically trigger the need for intervention and the need for making some serious decisions about living arrangements, costs, government and family support.

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.

Inappropriate Dietary Intake – For the aged people, it is vital to consume adequate Diet.

Healthy and a nutritious diet should comprise of carbohydrates, minerals, proteins, vitamins, and fats. It is essential for the individuals to consume minerals such as, iron, potassium, calcium etc. It is essential to obtain the required nutrition in order to prevent any kinds of deficiencies. Inappropriate dietary intake is regarded as one of the apparent causes of health problems and illnesses among the aged. When they will not obtain the proper nutritional requirements, then it is likely that they will not be able to meet their health care requirements in an appropriate manner. A proper diet should comprise of milk, fruits, vegetables, cereals and bread.

Accidents – Accidents are regarded as aspects that affects the health of the individuals. Accidents may be major or minor. They may affect the health of the individuals either permanently or temporarily. For instance, if a person has been prone to an accident and experiences difficulty in walking, then his problem may be temporary or permanent. Minor accidents may affect the health of the individuals usually on a temporary basis. When aged people get adapted to some kinds of accidents, it usually has an impact upon their mind-sets. Hence, it is vital for them to take precautions, when going out of their homes. Use of walking sticks, spectacles and other devices, such as hearing aids are essential, especially when individuals experience hearing impairments. Lack of these devices may cause accidents. **Physical Activities** – It has been found out that aged men and women usually go to parks every morning to get engaged in physical activities and meet their friends. They perform activities, such as yoga and meditation, walk, and socialize with individuals. Physical activities and meeting friends in the morning is regarded as an important aspect in the maintenance of good health of the aged people. When aged people are not ambulatory and use wheel chairs, then they make visits to parks and other places along with

their family members or caregivers. On the other hand, when the individuals do not go for morning walks, or get engaged in any kinds of physical activities and stays at home, then they usually experiences depression and it has a negative impact upon their health conditions.

Other Problems – For the aged people, it is vital that they should perform the activities of daily living in an appropriate manner. They need to wear proper attire in accordance to the weather conditions. Particularly, in the winter season, they need to keep themselves covered with woollen clothes. Especially when they are going out of the house, it is vital that they should put on proper woollen garments in order to prevent themselves from cold. Stress and tension are regarded as aspects that affect the health conditions of the individuals. High blood pressure is a major problem that takes place due to stress. On the other hand, when elderly individuals get subjected to crime and violence, then it has a severe impact upon their health conditions. They may even get hospitalized and need medical treatment.

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 neighborhoods 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 (Chapter VI, n.d.). 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. Without being subjected to any kinds of criminal and violent acts, the aged people live in the fear that they would be harmed by anybody. The fear and apprehensiveness develop within them, especially when they live alone. When they live alone and do not have the severity and importance of both health and financial problems is a function of the milestones the senior citizen had set up preparatory to facing the challenge of post-retirement.

These milestones are:

- i) Quality: what lifestyle had been lived in the past
- ii) Quantity: what endowments and financial fortune had been built
- iii) Relationships: what community of people the senior citizen had moved about and is attached with.

5. Housing and Transport: 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 or hearing, slowing and unshureness 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”. Elderly also face problems in transportation in terms of self driving and also public transport regarding distance, inadequate ingress, timing, steps vs ramps, scheduling, fragmented services etc. by those who can not afford hiring auto services at door step.

5. Vulnerability to Financial Exploitation and Security: As one grows older, there is a Tendency to be more trusting and thus more vulnerable to financial exploitation. Many seniors will hire service providers to help them with their

maintenance, repair or remodeling needs. Unscrupulous maintenance or repair providers sometimes take advantage of seniors by providing services that are unnecessary and these people often charge more for those services. Senior citizens are easy targets of financial scams, theft and robbery. It is crucial for family and friends to become aware of this tendency for financial exploitation and to develop a plan to protect senior loved ones from it.

Government Support

1. Concessions and Facilities: Many government and private hospitals provide concessions to the older persons in the treatment of the diseases like cardiac problems, diabetes, kidney problems, blood pressure, joint problems and eye problems. There is also a condition for separate queuing of reservations for hospital beds.

5 Indian railways give 40% concessions in the ticket prices to all the persons aged 60 years and above. There are also conditions of lower berth for older persons and also separate counters for booking and canceling tickets to avoid rushes at the counters. Indian airlines provide 50% Concessions in its economy class, (T & C apply). The Indian government gives higher rates of interest to its senior citizens on certain savings plans run by post offices and banks.

Income Tax exemptions are provided to the senior citizens by the Ministry of Finance. Some other facilities provided by the Ministry are as under: tax exemption for Senior Citizens of 60 years and above up to Rs. 2.50 lakh per annum. Income tax exemption for Senior Citizens of 80 years and above up to Rs. 5.0 lakh per annum. Deduction of Rs 30,000 under Section 80D is allowed to an individual who pays medical insurance premium for his/ her parent or parents, who is a senior citizen. An individual is eligible for a deduction of the amount spent or Rs 80,000, Whichever is less for medical treatment of a dependent senior citizen.

2. Central Sector Scheme of Integrated Programme for Older Persons (IPOP) :An Integrated Programme for Older Persons (IPOP) is being implemented since 1992 with the objective of improving the quality of life of senior citizens.

Under the Scheme, financial assistance up to 90% of the project cost is provided to NGOs for establishing and maintaining old age homes, day care centres and mobile Medicare units.

3. National Policy on Older Persons (NPOP) :The National Policy on Older Persons was announced by the Government in January 1999 which envisages State support to ensure financial and food security, health care, shelter and other needs of older persons to improve the quality of their lives.

4. Maintenance and Welfare of Parents and Senior Citizens Act, 2007 :The Maintenance and Welfare of Parents and Senior Citizens Act, 2007 was enacted in December 2007 to ensure need based maintenance for parents and senior citizens and their welfare. The Act provides for maintenance of Parents/ senior citizens by children/ relatives made obligatory and justifiable through Tribunals, revocation of transfer of property by senior citizens in case of negligence by relatives, penal provision for abandonment of senior citizens, establishment of Old Age Homes for Indigent Senior Citizens, and adequate medical facilities and security for Senior Citizens.

5. National Programme for Health Care for Elderly (NPHCE)
NPHCE was implemented by the Ministry of Health and Family Welfare from the year 2010-11.

The Ministry also provides facilities for senior citizens such as separate queues for older persons in government hospitals, and geriatric clinic in several government hospitals.

6 .Comprehensive National Social Assistance Programme. :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

7.. Insurance Regulatory Development Authority (IRDA) IRDA which is working under the Ministry of Finance has issued instructions on health insurance for senior citizens to CEOs of all General Health Insurance Companies like: allowing entry into health insurance scheme till 65 years of age, transparency in the premium charged, reasons to be recorded for denial of any proposals etc. on all health insurance products catering to the needs of senior citizens. Likewise the insurance companies cannot deny renewability without specific reasons. to design their products in such a way that various options are available to policy holders so that those who are unable to pay can go for reduced premium with reduced sum assured.

8. Pensions Portal :A Pension Portal has been set up by the Department of Pensions, Government of India, to enable senior citizens to get information regarding the status of their application, the amount of pension, documents required, if any, etc. The Portal also provides for lodging of grievances.

9.. Senior Citizen Welfare Fund: The 9000 crore fund has been created in the Budget 2015 as part of the social security measures. A part of the fund will also be used to subsidize the premiums of various groups including old age pensioners.

Challenges

1. The existing Government support through National Policy on Older Persons (NPOP) need to be made adequate and effective considering the needs and demands of the aged population. The Policy should be comprehensive enough to cover senior citizens from rural, semi-rural areas and 3-tier cities.

2. Public places should be made senior citizen-friendly

3. Experienced senior citizens may be made an integral part of various development processes.

4. There is need for setting some legal standards for support and health care to senior citizens, which should become an integral part of the government mechanism.

5. Children should be sensitized, right from primary level, towards intergenerational bonding.

6. Old age homes should be strengthened in terms of capacity, locational and geographical spread and quality and magnitude of facilities.

7. Sr. Citizen-police connect should be made universal and vibrant.

(i) Do not leave your passion: reading, writing, teaching, music, theatre, gardening, travel and tourism, games and sports, community service/social work,... whatever.

(ii) Once children made capable, let them make their own fortune, keep your funds to yourself.

(iii) Follow a healthy life style--sleep in time, food in time, chew food to make it like water and drink water by chewing like food, light exercise and meditation, regular walking

vii) Frown less, smile more , Talk less, listen more .Judge less,

accept more , Watch less, work more ,Complain less, appreciate more ,Regret less, enjoy more and Change your methods, not principles etc

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. There have been implementations of measures and policies that aim at alleviating the problems of the aged people. These include, improving the economic and social welfare, improving the health conditions, improving their participation in activities and functions, implementation of national policies and programs, residential aspects, family and community, education, non-government organizations, extra-curricular activities and living separately.

REFERENCES:

1. Tewari, S K. (2015). Senior Citizens: Problems and Challenges. 66-72. SMARIKA-2015....Annual Magazine of Senior Citizen Welfare Association, Bisalpur Road, Bareilly-243006, Regn.No.337.
2. Ahmad, A., Altaf, M., & Jan, K. (2016). Loneliness, Self Esteem and Depression among Elderly People of Kashmir. The International Journal of Indian Psychology, 3 (4), 147-153. Retrieved May 13, 2018 from www.ijip.in/Archive/v3i4/18.01.072.20160304.pdf
3. Arokiasamy, J.T. (1997). Social Problems and Care of the Elderly. Med J Malaysia, 52(3), 231-237. Retrieved May 13, 2018 from http://www.jm.org/1997/v52n3/Social_Problems.pdf
4. Balamurugan, J., & Ramathiratham, G. (2012). Health Problems of Aged People. IJRSS, 2(3), 139-150. Retrieved May 10, 2018 from [http://pakacademicsearch.com/pdf_files/art/330/139-150%20Volume%202,%20Issue%203%20\(August%202012\).pdf](http://pakacademicsearch.com/pdf_files/art/330/139-150%20Volume%202,%20Issue%203%20(August%202012).pdf)
5. Chapter VI. (n.d.). Problems of the Aged People in India: An Analysis. Retrieved May 10, 2018 from http://shodhganga.inflibnet.ac.in/bitstream/10603/95236/1/11_chapter%206.pdf Chapter 7. (n.d.). Reasons of the Problems Faced by the Elderly & Scope of Social Work Intervention. Retrieved May 10, 2018 from <http://sodhanganaga.inflibnet.ac.in/bitstream/10603/32472/13/13>.
7. Singh, R. (2015). Social Conditions of Elders and Problems. Quest Journals Journal of http://shodhganga.inflibnet.ac.in/bitstream/10603/32757/15/15_summary%20and%20conclusions.pdf