



PROPER CARE AND WELFARE CAN IMPROVE THE QUALITY OF LIFE OF ELDERLY IN RURAL INDIA

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Abstract

The well-being of senior citizens is mandated in the Constitution of India under Article 41. “The state shall, within the limits of its economic capacity and development, make effective provision for securing the right to public assistance in cases of old age”. The Right to Equality is guaranteed by the Constitution as a fundamental right. Social security is the concurrent responsibility of the central and state governments.

Senior citizen population in rural area faces a number of problems and adjusts to them varying degrees. Problems like lack of social security, isolation, lack of love and affection from family members, no right to involve decision making, health related issues, negligence and the non-availability of opportunities for creative use of free time. Most of the rural areas are not fully equipped to address the issues of rural old population it may be because lack of access and opportunities of the require services. This puts rural populations at a disadvantage compared to urban ones and can be particularly problematic for older people who may face a greater risk of social isolation, reduced mobility, lack of support and health care deficits as a result of the place in which they live.

Older people living in rural or remote areas often face difficulties specific to their place of residence and also face the problems to get appropriate services which they require in urgency basis. Lack of will power among the local leaders and administrators care and welfare of the senior citizens remain challenge.

Present paper will make attempt the how proper care and welfare through implementing mechanism can improve quality of life of elderly in rural area. This paper also will suggest concrete mechanism to improve quality of life of old age.

Key Word: *Old Age, Care, Welfare, Quality of Life etc.*

Introduction:

Old age consists of ages nearing or surpassing the average life span of human beings. Older persons occupy an important place in society. Earlier, they were invariably heading the family and occupying a place of prominence in the community. Agricultural economy, patriarchal social structure and joint family system would sustain and reinforce their importance. However, the social situation has undergone a radical change. The process of industrialization, coupled with other social changes, has over shadowed agricultural economy. Also, joint family households have given way or are fast giving way to nuclear family system. It has profoundly affected the situation of older persons. Often times, they appear to have been socially marginalized. The ability of the aged persons to cope with the changes in health, income and social activities etc. at the older ages depends to a great extent on the support of the person gets from his /her family members.

Currently around 105 million older (60 plus) persons are in India. It is projected to be 326 million by the year 2050. Around 70% of the older people reside in rural areas. The Indian senior citizen population is currently the second largest in the world after China. According to Census 2011, senior citizen population is 8.6 per cent of the total population. Between 2001 and 2026, because of decline of fertility, the proportion of population aged less than 15 year is projected to decline from 35.4 per cent, the proportion of middle (15-59 year) and older ages (60 year and above) are set to increases considerably. With the declining fertility, along with increase in the life expectancy, the number of senior citizen in population is expected to increase by more than double from 71 million in 2001 to 173 million in 2026- an increase of their share to total population from 6.9 to 12.4 per cent.



Growth Rate in Ageing Population (In Million)

Year	Male	Female	Total	Growth Rate
2001	34.94	35.75	70.69	
2006	40.75	42.83	83.58	15%
2011	48.14	50.33	98.47	18%
2016	58.11	59.99	118.10	20%
2021	70.60	72.65	143.24	21%
2026	84.62	88.56	173.18	21%

Source: Ministry of Social Justice and Empowerment

There is urgent need to address the issues care and welfare of older population in rural India with concrete implementation mechanism for enforcement of constitute provisions and governmental welfare programme and policies for enhancing quality of life of elderly in rural India.

Data and Method:

The study focuses on Various policies and welfare programmes made for elderly and how through local level implementing mechanism can improve quality of life of elderly in rural area and to suggest concrete mechanism to improve quality of life of old age through welfare schemes at local level. Present paper is an descriptive in form based on secondary data collected from various published material related to theme and government websites etc..

The evidence older people in an aging world:

We live in an era of unprecedented, rapid and inexorable global aging. Never before have had so many people lived for so long growing old. Once the sole prerogative of the development worldwide aging has become one of the defining global issues that will shape the future of the world's societies.

Greater life expectancy is celebrated as the outcome of sustained advances in medicine, and in the developed world at least of improved health and sanitation in conditions of rising affluence population ageing in one of the great triumphs of development, meaning that for the first time in human history the majority of people can expected to survive into old age.

State of the world's older people 2002 documents the reality of life for the majority of older women and men in the developing world and countries in transition eastern and central Europe while increased life expectancy should be counted as a major success the fact is that most older people live on or below poverty line and face future of deprivation. Both the needs of older people and their contributions to society deserve a much higher place on the policy agenda. We need to see a changed mindset that welcomes the participation of older people in decision making and takes a fresh view of the relationship between the generations.

State of the world's older people 2002 looks at the main concerns of older people around the world. It examines the impact that social and economic development policies at national, regional and international level have had and could have on older people struggling to overcome poverty and exclusion.

Ageing and Indian Society

The 21st century has seen immense progress in medical sciences and healthcare facilities worldwide resulting in a sharp decline in the human mortality rate and increased life expectancy at birth. These factors coupled with falling birth rates have given rise to the global phenomenon of ageing population. Ageing an increase in the ratio of people aged 60 years or above to the total population is one of the major issues comforting the world today with far reaching social and economic implications.

Most of the developed countries for demographic and social and economic reasons are in transition towards and ageing society and are facing, serious age related problems in recent years, however ageing has also become perceptible in developing countries unfortunately, the magnitude of the issue and the resources available with



developing countries to tackle the problems arising out of age are markedly different from the developed it calls for serious deliberations , policy formulations, radical approach to combat the economic implications and a concentrated effort to appreciate and attempt to solve the social issues arising out of this phenomenon.

An increase in the number of the aged raises economic and social problems. A part from food and shelter, the old need care and medical attention. The elderly wish to preserve their self-esteem by playing a meaningful and constructive role in the society. The developed countries have schemes of pension, insurance, retirement benefits and health care in place to provide material comforts for the old aged. How exactly these old aged provisions work and how effective they are in taking care of the economic and social aspirations of the aged in an issue of poulder.

Ageing in Rural India

A critical analysis of the current ageing data in India reveals a major finding ageing in India predominantly a rural phenomenon.

In India 72 percent of the population is base in rural area (Census). However inability of agriculture to provide employment to all compels the young economically active population to migrate from rural to urban areas, leaving the older persons behind. These young adults are primarily absorbed in the informal sector of the urban areas, as casual laborers, contract laborers, in construction industry in many small scale industries like beedi, cigar etc. The unorganized sector in India lacks the necessary social security for old age. As these people age, they tend to return their native villages. Absence of social security makes it difficult for them to sustain in urban areas after retirement and hence they return to their roots. Thus the outflow of young adults, supplemented by the inflow of the old gives rise to an increasing aged population in the rural areas migration also involves outflow of women and child bearing age. This has a negative impact on the rural birth rate. The overall effect of migration is therefore, a faster ageing population in rural India as compared to the urban as in evidence from the below table.

Age Groups (Years)	Total (Million)	Rural (Million)	Urban (Million)
60-64	27.5	20.6	6.9
65-69	19.8	14.8	5.0
70-74	14.7	11.1	3.6
75-79	6.5	4.8	1.7
80 Plus	8.0	6.0	2.0
Total	76.5	57.3	19.2

Source: Census of India –www.censusindia.net

The social conditions of the rural aged population are affected by the changing social structure of rural India. Earlier, there existed joint family system in the rural areas, where both the younger and the older generations lived in harmony. Forming a symbiotic relationship while the young were involved in the production activities, the old were the caregivers in the family over the period of time; increasing migration along with attitudinal change has been contributing of the disintegration of the joint family system into nuclear families. When the young people leave their village for the towns and cities, the old are left behind in the villages to fend for themselves. Thus, the social safety net for elderly is gradually eroding.

Implications of Rural Ageing

It is often stated that a declining working age population would reduce the growth of output and income. Further, the dependency burdens need transfer of economic resources to support the retired. It has been observed earlier that often people are reluctant to take upon such economic and physical responsibilities policies have an active role to play in addressing these concerns before going into policy matters, the implications of rural ageing are analyzed.



Implication on Growth

A look at the urban rural divide of the elderly across various states reveals mixed results. In a state like Uttar Pradesh (UP). Which has the highest number of elderly people (aged 60 and above) more than 80 percent of the elderly live in rural areas. Similarly in Bihar, 90 percent of the elderly live in rural areas. Poverty and migration of the young are the main reasons for rural ageing. A somewhat different picture is seen in Tamil Nadu, Maharashtra and West Bengal where the distribution of the aged between rural and urban areas seems to be more even. This is very likely due to the concerted poverty reduction efforts by these states through land reforms, employment guarantee programmes subsidized food distributed through the public distribution system.

Percentage of Aged in Urban Population across the States.

States	Age					
	55-59	60-64	65-69	70-74	75-79	80Plus
Maharashtra	40.0	43.5	30.1	31.4	35.2	33.3
Tamil Nadu	42.0	40.7	41.5	40.9	43.5	43.6
West Bengal	33.5	32.4	33.0	33.1	34.5	35.1
Uttar Pradesh	19.9	17.3	17.7	16.9	18.0	17.3
Bihar	10.6	9.5	10.1	9.6	9.8	9.9

Source: Census of India –www.censusindia.net

Old age Policy Responses

The well being of the elderly is mandated in the constitution of India. Article 41, a directive principles of state policy , states that the “State shall ,within the limits of its economic capacity and development, make effective provisions for senior citizens. The government of India came up with the national policy on Ageing in 1999 to address the various concerns of the aged.

The main retirement security measures adopted so far are provident fund and pension (for those with regular income) which cover a minor fraction of the population, mostly engaged in the formal sectors. Besides this, there is provision for national old age pension schemes for those above 60 years and below poverty line, but lack of information leads to inadequate coverage of the related population.

Multi-Pillar System in India

The three pillars recommended by the World Bank are

- a) Social Insurance
- b) Old age Savings
- c) Protection

The first pillar based on the principles of social insurance and are wholly financed by the state either out of general tax revenue or by some kind special tax.

Second pillar means people should save some monthly amount for elder people and kept a side and it has to be used at the time of old age. It should preferably by privately manage fully funded and managed competitively.

The third pillar, voluntary saving and amities are meant to provide supplemental retirement income for people who want more generous old age pensions.

Government Efforts for Old Age in Perspective of Welfare

- **National Policy on Senior Citizens-2011**

The National Policy on Older Persons was announced by the government of India in the year 1999 and reframed it again in the year 2011. Main focuses of these policy is to universal coverage of services to old age



people. Protect their rights and promote equality and equity. Restoring the dignity of the senior citizens is a major concern of these programmes by providing them necessary things to fulfill their daily needs. The policy address issues concerning senior citizens living in urban and rural and tribal area, special needs of the oldest old and older women.

- **Maintenance and Welfare of parents and Senior Citizens Act 2007** is another important safeguard for the senior citizens to protect themselves from the neglect and isolation. This legislation provides them worth and dignity at last phase of their life.

Welfare Provisions of Old Age

1. Indira Gandhi National Old Age Pension Scheme:

- a. Old age pension scheme would cover all senior citizens living below poverty line. The oldest old would be covered under Indira Gandhi National Old Age Pension Schemes (IGNOAPS).
2. Public Distribution System (PDS)
 3. Income Tax
 4. Microfinance
 5. Health care and Nutrition
 6. Maintenance and Welfare of Parents and Senior Citizens Act, 2007
 7. Integrated Programme for Older Persons (IPOP) 1992
 8. National Council for Senior Citizens
 9. The Unorganized Worker's Social Security Act 2008
 10. Atal Pension Yojana 2015
 11. RashtriyaSwasthyaBimaYojana 2008

Implementation Mechanisms

- **Garm Panchayat:** Grampanchayat is one of the significance development centres at village level. 73rd constitutional amendment has given more power to panchayat to undertake various developmental activities for people welfare. Local Self Governance is nothing but Plan and executes welfare and developmental activities for the betterment of the all aspects of the rural area. Is one of the important programme implementation mechanism through which central and state government welfare programme can be monitor and supervise effectively by bringing transparency and accountability in the programme. Old age care and Welfare is major concern at village level. Under the local self administration proper care should be taken of elderly people. Old age policies and programmes made by the government have to implement properly and ensure that quality of life of elderly at rural area is being taken as a priority. Therefore every panchayat should have play crucial role for wellbeing and care of old age.
- **Gram Sabha:** Gram Sabha is nothing but WATH DOG can play the role of monitoring and auditing of all programme for wellbeing for the elderly. There should be special Gram Sabha each month in every ward to address and discuss the issues of elderly. Gram Sabha can keep close watch in proper accessing service and facilities for senior citizens. Integrating Social Auditing with Gram Sabha is essential to keep proper track of various pension and other welfare programmes for senior citizens at grassroots level. Gram Sabha should have to make sure that actual and factual beneficiaries will get benefits which she/he deserves. Maintaining and updating proper data of the elderly through Gram Sahah is essential to reach out up to actual beneficiaries to improve quality of life by providing transparent services and welfare programmes for elderly.
- **Old age Care and Welfare Committee:** Constituting Old Age Care and Welfare Committee (OACWC) under the Grampanchayat through Gram Sabha are much important to hear voices from the elderly. Each month this committee has to meet and discuss the issues and identify the problems in connection with PDS, Annapurna, NSAP etc programme and necessary action have been taken to tackle such types of the



issues. Committee has to present monthly report in special Gram Sabha for senior citizens in every month. These could help to identify socio-economic consequence of elderly to lead proper quality of life of the elderly in rural area. This could also help to make avail all the necessary services and benefits to senior citizens at rural level only.

Suggestive Mechanisms

The following are suggestive mechanisms:

1. Reducing health inequalities by providing older people with better access to health and social care services including emergency care and mental healthcare at village level only..
2. There is a strong necessity to develop proper and comprehensive developmental programme of rural older people.
3. Local self government should take initiative to design a comprehensive developmental policy for rural older people.
4. Local self government should initiate specific programme to create awareness among the older people as they are the back bone of the family and live longer.
5. There is a need to emphasize to enhance the rate of old age pension.
6. Direct funding to Panchayat for the benefits of older persons.
7. Government should create basic facilities for the old age in the village such as recreation centers, library etc.
8. Health care services should be improve and easily accessible in reasonable rate of free of cost.
9. There is a need to provide them social security and dignity.
10. Gramsabaha should initiate to aware the new legislations and programmes for the older people.
11. Panchayat members should be more concern and sensitive about old age welfare.
12. Children of the rural area should also be taught about the new legislation in order to change their attitude towards the positive direction of the older people.

Stronger collaboration between public and private service providers and an encouragement of bottom-up, community-led solutions to make services more cost-effective and accessible to older people in rural areas can go some way in surmounting the socio-economic, health, social integration and mobility obstacles faced by older people. These measures can also contribute to increasing the quality of life and well-being for rural populations in general while creating conditions that help older people in rural areas achieve the same quality of life as older people in urban areas.

Conclusions

Older people play a critical role in the rural economics. In most parts of rural India the old people participate in crop production and livestock care. To understand the situation of rural older men and women it is necessary to examine the full diversity of their experience in the context of the changing rural economy, including their position within household and community structure. Rural older women and men are not homogeneous group, there are important different among men , women older people in rural areas based on class, age marital status , ethnic background etc .Most of the old men and women have restricted social interaction limited earning possibilities , several medical complications, emotional isolations, very limited knowledge or awareness of their legal rights and powers. To ensure that rural older people have similar access to essential and quality services as those in urban areas, access to health and social care and other services such as shops and other local amenities need to be provided. In places where some basic services are available, integrating and combining those services is a cost-effective way to enhance living conditions of older people in rural areas. There is strong need to intervention in old age problems to being them dignified life.



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