



# Socio-Economic Problems Of Persons With Old Age In Srinagar And Indore Districts: Acomparision Between Rural And Urban Sectors

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## Abstract

Old age has now become a prevalent social problem in our society. In our modern society, where money is the scale of everything, the old age people are measured as an economic liability and a social burden. The main objective of this paper is to identify the socio-economic problems faced by the elderly population in rural and urban sectors. Data was collected from 400 respondents of the selected rural and urban areas through purposive sampling techniques. The data collected was statistically analyzed using SPSS version 20.0 Bivairate cross tabulation with chi square test. The results of the study revealed highest percent (37.6) from urban sector and (41.0) from rural sector belongs to the age group of 60-70 years respectively. Living with son/s (rural 70.5% and urban 66.6%) was the most common type of living arrangement for elderly. However a slight rural urban differential in living arrangement of elderly was revealed. More males have higher income than females in both rural and urban sectors. Most of the respondents (72.1%) and (71.9%) stated that they possess the ownership of land/household property in both rural and urban areas respectively. However ownership of property did not influence their living arrangement. Furthermore, urban elderly respondents have higher levels of education and results also indicated that elderly individuals with higher levels of education tend to have more income. The analysis of the data reveals that due to old age, lack of financial support and lack of opportunities to earn for livelihood in the villages, the rural elderly experienced more problems in comparison to the urban counterparts.

**Keywords:** Elderly people; socio-economic demographic variables; rural and urban areas.

## **Introduction**

The old age is an integral part of human life. It is the evening of life. It is unavoidable, undesirable, unwelcome and problem-ridden phase of life. Aging is a main concern in the 21<sup>st</sup> century. The proportion of world's older population has increased because of lower fertility, improved health and longevity (**Trivedi et al., 2007**). According to the World Health Organization, most countries have selected an arbitrary chronological age of 60 or 65 as a definition of older person" (**WHO, 2007**).

Socio-economic status (SES) is a key factor in determining the quality of life of older. Socio-economic status (SES) encompasses not just income but also educational attainment, financial security, and subjective perceptions of social status and social class. The needs and problems of the elderly vary significantly according to their age, socio-economic status, health, living status and other such background characteristics (**Siva, 2002**). The ability of persons with old age to cope with the changes of health, income and social activities depend to a great extent on the support the person gets from his/ her family members (**Sivamurthy & Wadakannavar, 2001**). Needs of the elderly are hardly met when the total economic dependency of the elderly upon the family is accompanied by the lack of a holistic socio-economic developmental strategy in the country that targets the welfare of its ageing population (**Ali & Kiani, 2003**). Many people get extremely fearful when they become old. In old, one of the most important problems is an economic dependency and other problems associated with it. The fear of poverty and outliving one's resources is an increasingly common experience and a justified fear among million persons with old ages today (**Meschede, 2011**). The elderly who have no assets, little or no savings and who are part of families with low or uncertain income are most vulnerable as low income families are not able to fully endure the burden of old age dependencies, as a result old persons are facing problems like high disease prevalence, inappropriate shelter, loss of dignity, mental peace, lack of access to social services and intergenerational violence and abuse (**Gulzar et al., 2008**). In this context, the current study identifies the socio-economic background as well as factors responsible for the problems of persons with old age in rural and urban areas of Srinagar and Indore District.

## **Research Methodology**

- The study was conducted into four areas; rural and urban areas of district Indore of Madhya Pradesh and district Srinagar of Kashmir. The survey was carried out with the help of a predesigned, pretested interview schedule presented to 400 elderly samples inclusive of 190 from rural sector and 210 from urban sector. Purposive sampling technique was used to select the sample.
- Secondary data was collected from available literature, online database, journals, gazettes, publications, books and internet.

## Statistical Analysis

- The data was analyzed using statistical software, SPSS Version 20. Chi- square tests to test the associations between the different variables

## Data Analysis

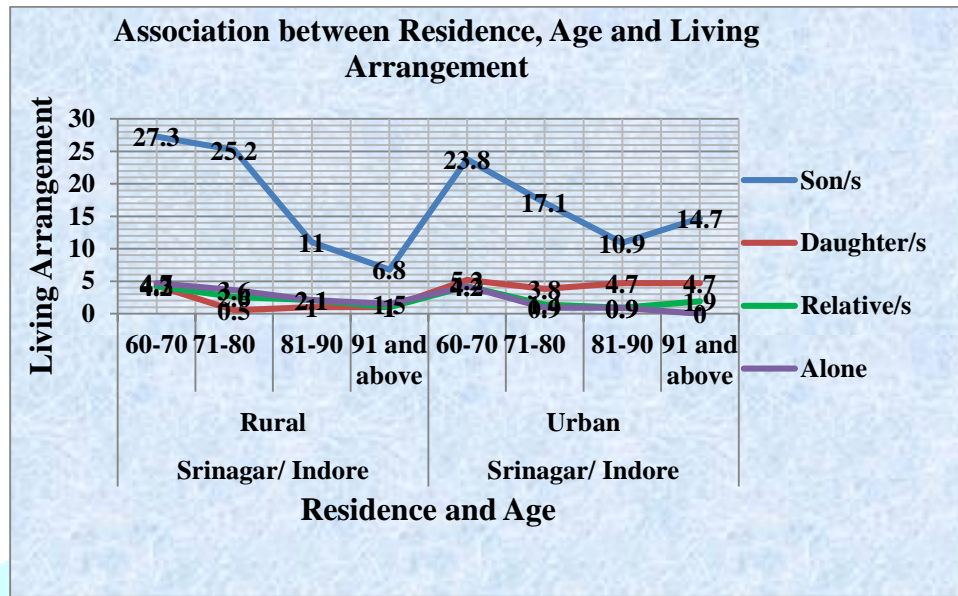
Previous analysis has shown that age of the elderly was one of the most important determinants of living arrangements. For the present Study, the age of the elderly has been categorized in the age groups of 60-70, 71-80, 81-90 and 90 and above in the rural and urban areas.

**Table 1: Age and living arrangement**

Variable	Rural					Urban				
	Son/s	Daughter/s	Relative/s	Alone	Total	Son/s	Daughter/s	Relative/s	Alone	Total
<b>60-70</b>	27.3	4.7	4.2	4.7	<b>41.0</b>	23.8	5.2	4.2	4.2	<b>37.6</b>
<b>71-80</b>	25.2	0.5	2.6	3.6	<b>32.1</b>	17.1	3.8	1.4	0.9	<b>23.3</b>
<b>81-90</b>	11.0	1.0	2.1	2.1	<b>16.3</b>	10.9	4.7	0.9	0.9	<b>17.6</b>
<b>91 and above</b>	9.4	1.0	1.0	1.5	<b>10.5</b>	14.7	4.7	1.9	0.0	<b>21.4</b>
<b>Total</b>	70.5	7.3	10.0	12.1	<b>190</b>	66.6	18.5	8.5	6.1	<b>210</b>

When considered separately, highest percent (37.6) from urban sector and (41.0) from rural sector belongs to the age group of 60-70 years respectively, among which (23.8%) and (27.3%) from the respective areas prefer to stay with their sons whereas, (62.3%) and(58.9%) from respective areas belongs to the age group of 71-90 and above years, among which (42.7%) and(45.6%) from the respective areas prefer to stay with their sons. However results also depict that as the elderly grow older, the proportion of living alone decreased. This may be due to their declining capacity for self-care as they grow older. Further, irrespective of the age, living with son/s especially was the most common living arrangement.

**Figure 1: Distribution of respondents based on Residence, Age and Living Arrangement**

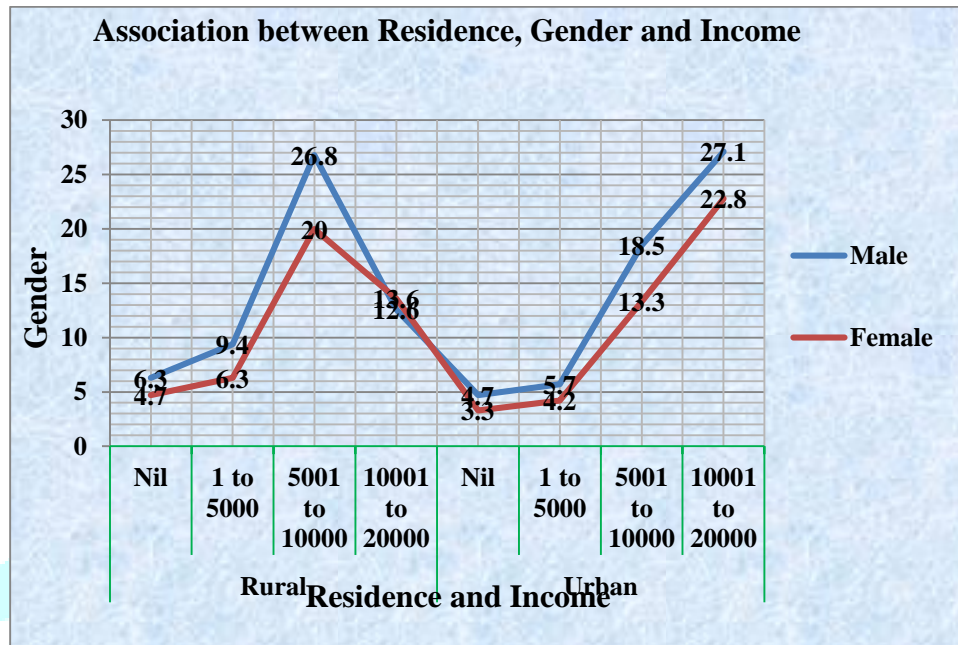


**Table 2: Gender and Income.**

Variable	Rural					Urban				
	Nil	1 to 5000	5001 to 10000	10001 to 20000	Total	Nil	1 to 5000	5001 to 10000	10001 to 20000	Total
Male	6.3	9.4	26.8	12.6	55.2	4.7	5.7	18.5	27.1	56.1
Female	4.7	6.3	20.0	13.6	44.7	3.3	4.2	13.3	22.8	43.8
Total	11.0	15.7	46.8	26.3	100.0	8.0	10.0	31.9	50.0	100.0

The results in the table 2 indicates that more than half of

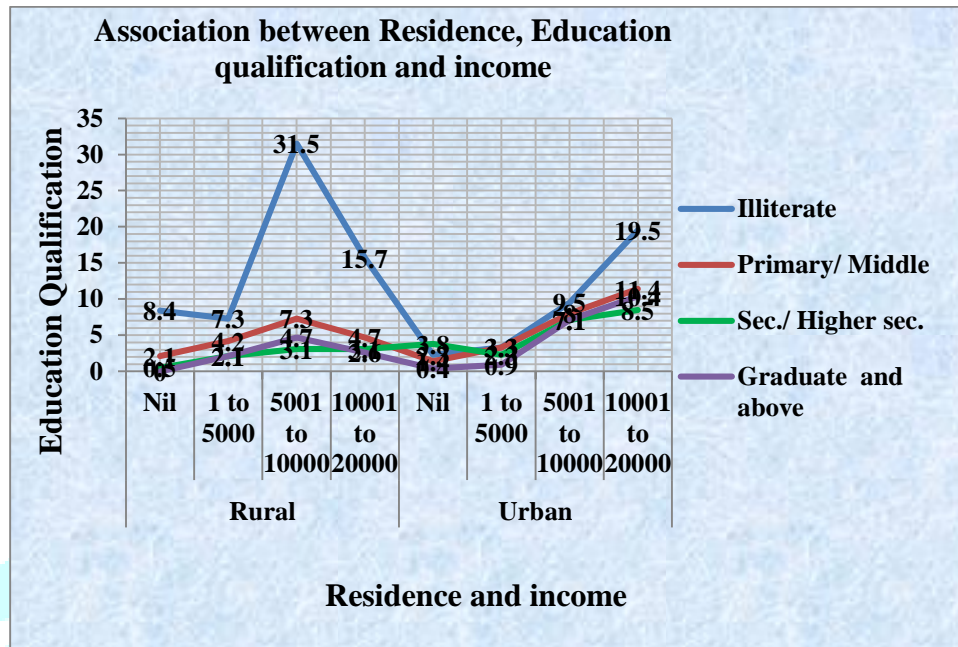
the respondents were found to be males (55.2%) and (56.1%) in both rural and urban areas respectively. Highest percent (46.8%) in rural areas had their monthly income between 5001-10000 of which majority (26.8%) was males. In urban areas half of the respondents had their monthly income between 10001 to 20000 of which majority (27.1%) were males. More males have higher income than females. The reason for this may be that women face constraints in engaging in economic activities. Women are less likely to be wage earners, and when they are, they earn less than men. Furthermore, they shoulder a disproportionate burden of unpaid care and household work, including food provision, caring for children, the sick etc.

**Figure 2: Distribution of respondents based on Residence, Gender and Income.****Table 3: Education qualification and income**

Variable	Rural					Urban				
	Nil	1 to 5000	5001 to 10000	10001 to 20000	Total	Nil	1 to 5000	5001 to 10000	10001 to 20000	Total
Illiterate	8.4	7.3	31.5	15.7	63.1	2.3	3.3	9.5	19.5	34.7
Primary/ Middle	2.1	4.2	7.3	4.7	18.4	1.4	3.3	8.0	11.4	24.2
Sec./ Higher sec.	0.5	2.1	3.1	3.1	8.9	3.8	2.3	7.1	8.5	21.9
Graduate and above	0.0	2.1	4.7	2.6	9.4	0.4	0.9	7.1	10.4	19.0
<b>Total</b>	<b>11.0</b>	<b>15.7</b>	<b>46.8</b>	<b>26.3</b>	<b>100.0</b>	<b>8.0</b>	<b>10.0</b>	<b>31.9</b>	<b>50.0</b>	<b>100.0</b>

Data in **table 3** shows that most of the respondents (63.1%) were found to be illiterate in rural areas of which (31.5%) had their monthly income between 5001 to 10000. Reverse trend was shown in urban areas where highest percent (34.7%) were found to be illiterate of which (19.5%) elderly had their income between 10001–20000. Results indicate that urban elderly respondents have higher levels of education. The possible reason may be because the elderly in rural areas were born before the introduction of free education. Education facilities before introduction of free education was only limited to the urban sector. Results indicate that elderly individuals with higher levels of education tend to have more income. Reason for this may be that individuals with a higher education have conspicuous advantages in gaining employment and getting desirable jobs.

**Figure 3: Distribution of respondents based on Residence, Education qualification and income**

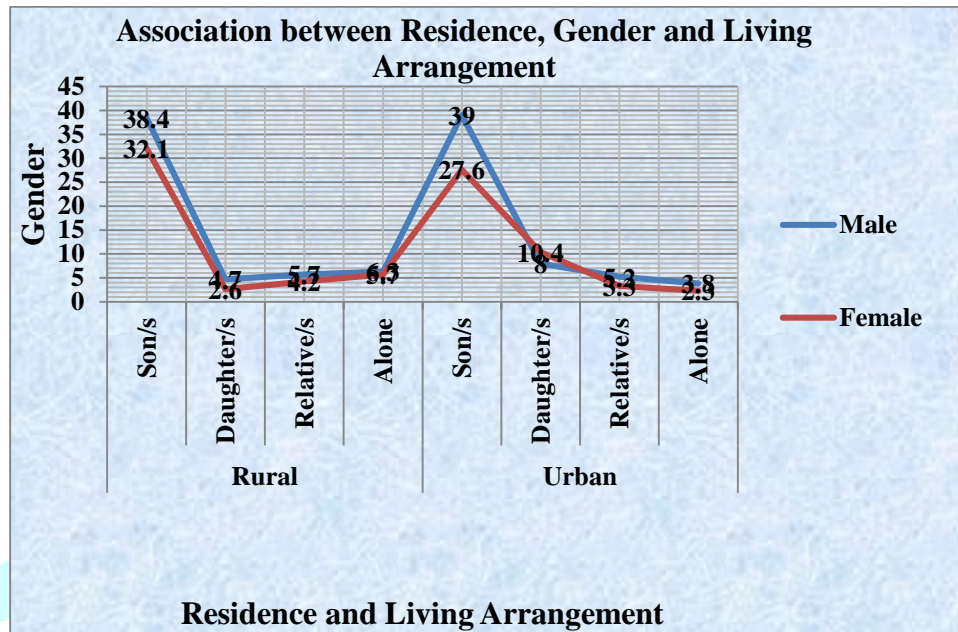


**Table 4: Gender and Living Arrangement**

Variable	Rural					Urban				
	Son/s	Daughter/s	Relative/s	Alone	Total	Son/s	Daughter/s	Relative/s	Alone	Total
Gender										
Male	38.4	4.7	5.7	6.3	55.2	39.0	8.0	5.2	3.8	56.1
Female	32.1	2.6	4.2	5.7	44.7	27.6	10.4	3.3	2.3	43.8
Total	70.5	7.3	10.0	12.1	100.0	66.6	18.5	8.5	6.1	100.0

Results in table

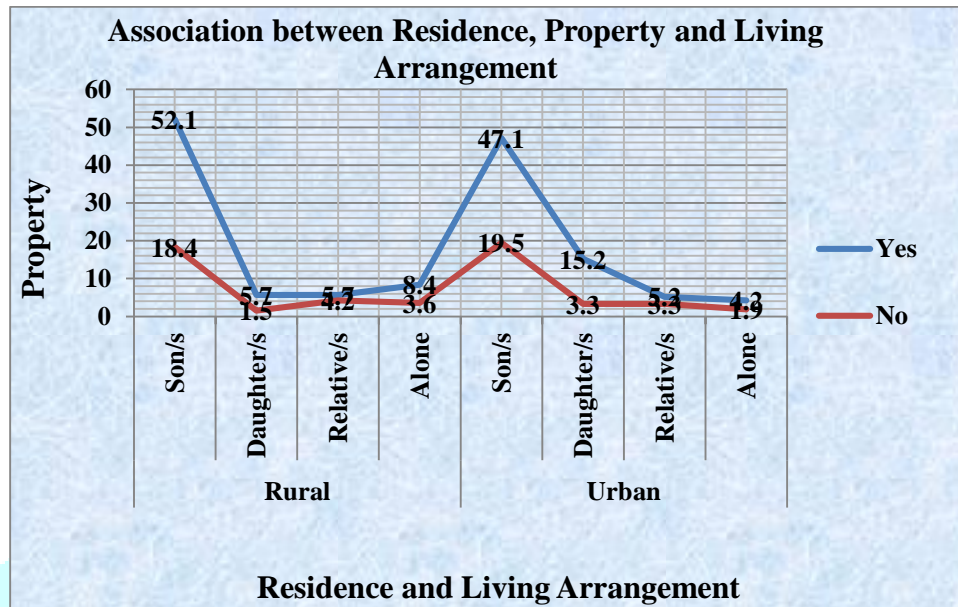
Results indicate that in rural areas, highest percent (70.5%) of elderly stay with their son of which majority (38.4%) were found to be males. Similarly in urban areas (66.6%) of the respondents live with their son/s of which majority (39.0%) were males. Results indicate that majority of the elderly prefer to live with their sons because in Indian tradition, sons are expected to take care of family and older parents, as daughter leave parent’s house and live with her husband when they get married.

**Figure 4: Distribution of respondents based on Residence, Gender and Living Arrangement****Table 5: Property and Living Arrangement**

Variable	Rural					Urban				
	Son/s	Daughter/s	Relative/s	Alone	Total	Son/s	Daughter/s	Relative/s	Alone	Total
Property										
Yes	52.1	5.7	5.7	8.4	72.1	47.1	15.2	5.2	4.2	71.9
No	18.4	1.5	4.2	3.6	27.8	19.5	3.3	3.3	1.9	28.0
Total	70.5	7.3	10.0	12.1	100.0	66.6	18.5	8.5	6.1	100.0

Data in table 5 depicts

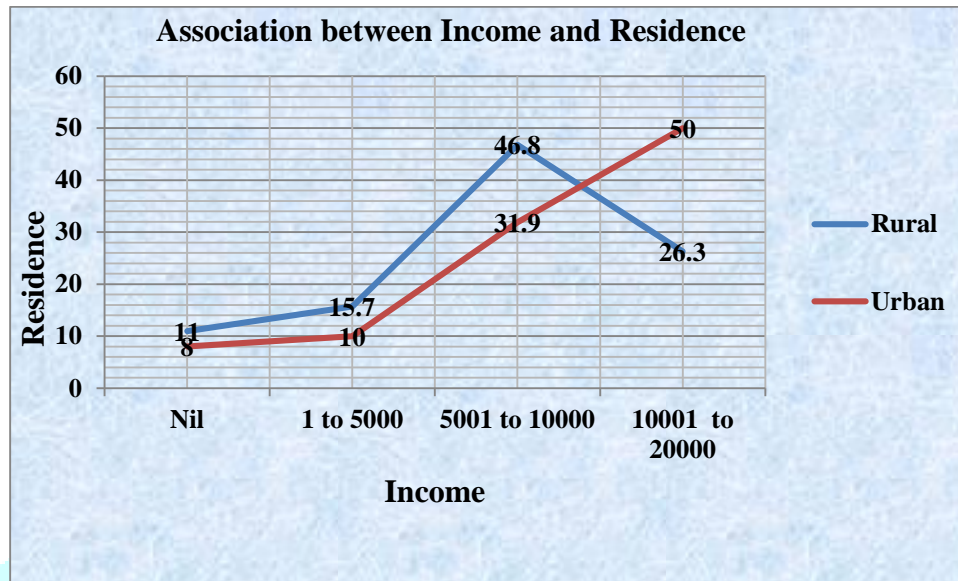
that most of the respondents (72.1%) and (71.9%) stated that they possess the ownership of land/household property in both rural and urban areas respectively. In rural areas, highest percent (70.5%) stay with their sons of which over half (52.1%) of respondents own land/household property. Similarly in urban areas highest percent (66.6%) stay with their sons of which (47.1%) own land/household property. Results from the data indicate that ownership of property did not influence the living arrangement because the majority lived in co-residence irrespective of whether or not they possessed property. Reason for this could be that possession of property variable did not really measure the economic status of the elderly individual. It measured only the economic status of the household.

**Figure 5: Distribution of respondents based on Residence, Property and Living Arrangement****Table 6: Income and Residence**

Income	Rural	Urban
Nil	11.0	8.0
1-5000	15.7	10.0
5001-10000	46.8	31.9
10001 to 20000	26.3	50.0
Total	100.0	100.0

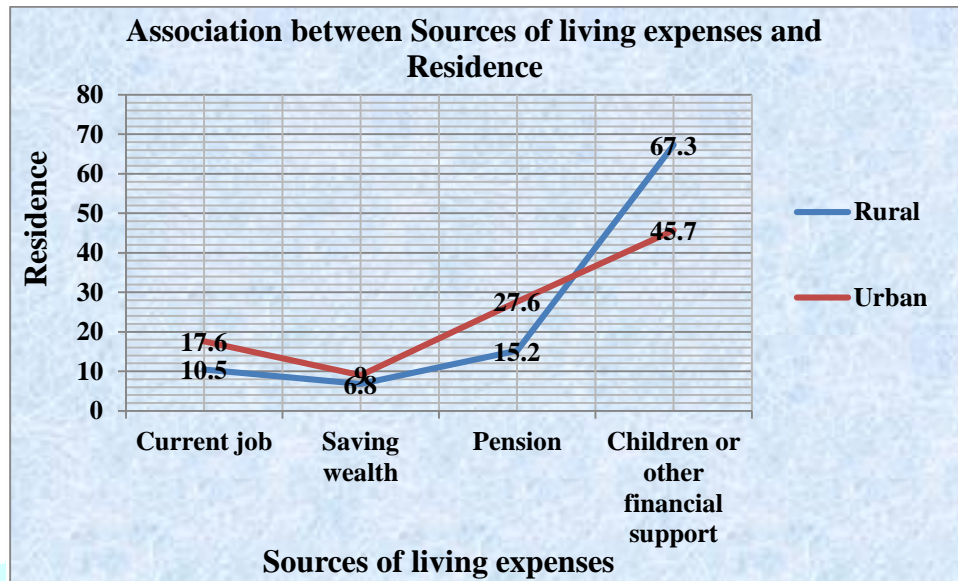
In rural areas highest percent (46.8%) had their income b/w 5001-10000 while as in urban areas half of the elderly had their income b/w 10001 to 20000. The results from the **Table 6** clearly depicts that urban elderly had higher income than rural elderly. The reason for this may be due to economic reforms urban elderly have got better prospective as pension, working in informal sectors and some have options in even formal sectors.



**Figure 6: Distribution of respondents based on Residence, and Income.****Table 7: Sources of living expenses and Residence**

Sources of living expenses	Rural	Urban
Current job	10.5	17.6
Saving wealth	6.8	9.0
Pension	15.2	27.6
Children or other financial support	67.3	45.7
<b>Total</b>	100.0	100.0

The Data in **table 7** shows that the main source of income of the elders of both rural (67.3%) and urban (45.7%) is from their children and followed by pension (15.2%) and (27.6%) respectively. Overall, major percentage of the elderly reported their dependency on their children for their financial needs which is a matter of concern. However, Elderly people living in rural areas have higher rates of economic dependency on their children than in urban areas. This may be due to relatively higher concentration of working age population in urban areas and less or no reliable employment opportunities in the rural areas.

**Figure 7: Distribution of respondents based on between Sources of living expenses and Residence**

## Conclusion

When considered separately, highest percent of elderly from both urban rural sectors belongs to the age group of 60-70 years respectively. It is quite evident from the results that as they got older, the proportion of elderly living alone decreased. More males have higher income than females. Highest percent of the respondents from both rural and urban areas had not any formal education and were completely illiterate. However, more illiterates were reported in rural areas than in urban areas. Monthly income did not influence the living arrangement of the elderly. Majority of the elderly with higher income stay with their son/s followed by daughters. Results also indicate that the level of education is strongly related to income. Elderly individuals with higher levels of education tend to have more income.

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