



ECONOMIC AND SOCIAL CONDITIONS OF ELDERLY IN KERALA-A SPECIAL REFERENCE TO THALAYAZHAM PANCHAYATH VAIKOM, KERALA

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Abstract

Kerala is in the advanced stage of demographic transformation and healthcare. Compared to other states in India, Kerala has made significant progress in terms of demographics. Various factors have contributed to this, including lower birth and death rates, higher age of marriage, higher literacy rate and higher health indicators. Kerala is rapidly ageing in terms of population transformation. Known as the most literate state in India, Kerala is now becoming the oldest state with a new title, 'the grey state' of India

Keywords

Elderly, Ageing, younging, Pakal Veedu, Demographic Transition, Mustering

Introduction

Population ageing is a global phenomenon. Over time, every country in the world is experiencing a growth in the number and proportion of the elderly in their population. Population ageing is a reality that requires an inevitable confrontation because of improved medical care. As life expectancy increases and fertility rates decline the population of older people (60 years and older) grows faster than the general population of Kerala. A state renowned for its progressive social policies and high human development indices, has consistently been at the forefront of implementing comprehensive welfare schemes in India. Kerala is the fastest ageing state in India. According to Census 2011, the proportion of elderly in Kerala is 12.7 per cent as against 8.0 per cent at the all-India level. The corresponding figures in 1961 was 5.1 per cent and 5.6 per cent, respectively. The proportion of elderly in the state is projected to increase to 23 per cent, by 2036.

There are around 42 lakh elderly people in the state. Of them, 13 per cent are aged 80 years or above which is the fastest growing and the most vulnerable group among the elderly (Goswami, Baishali, 2021).

Importance of the study

In recognition of the rising challenges of ageing in Kerala, the State has published its Old Age Policy in 2013. The Policy envisages to serve as a guideline for initiating programmes to address the varying needs of different sections of elderly. It stresses on the need to give love and respect to the elderly and to ensure their health and financial well-being. About 22.8% of Kerala's population will be senior citizens by 2036 as against the projected national average of 15%. The state's elderly population share in 2021 was 16.5% (UN India Ageing Report, 2023). So its is high time to frame policies for elderly people in Kerala.

The Major Problems Faced by Elderly People in Kerala

In 1961, the proportion of elderly in Kerala was 5.1 per cent, but it was below the national level ratio of 5.6 per cent. Since 1980, Kerala has surpassed other states in India. When their ratio rose to 10.5 per cent in 2001, the all-India average was only 7.5 per cent. According to the 2011 census, it was 12.6 per cent and is expected to rise to 23 per cent by 2036. Currently, 48 lakh people in Kerala are above 60 years of age as per the 2018 population census and 15 per cent of them are above 80 years old. There are more women than men among the elderly in Kerala. Most of them are widows. **According to the 2011 Census**, 23% of them are aged between 60-69. 43.06% of women above 70 are widows. It is estimated that an approximate of every fifth person in the state will become a senior citizen. Kerala's progress in health indicators, with increased life expectancy and improved healthcare facilities, has led to a steady increase in the proportion of senior citizens in the population(**Census, 2011**). It is challenging that the increased life expectancy and lower birth rate in Kerala will lead to a major financial crisis as the ageing ratio increases. **(V, Unni, 2021)**

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The care of elderly women is a major concern as many of them end up alone, widowed with no income, fewer assets and thus dependent on family for support. The report has called for prioritisation of programmes and policies for a healthier life in states where the life expectancy at 75 years exceeds a decade. The state's population share in this category is 9.9% against 9.1% nationally (Goswami, Baishali, 2021).

The study mainly focused on social and economic problems faced by elderly in Kerala and to analyses the effectiveness of social security schemes on elderly in Kerala.

To analyse these issues the researcher has collected data from fifty respondents. Data has collected from Thalayazham Panchayath, Vaikom Kottayam. The researcher has used simple random sample method for

the data collection. The researcher has defined elderly as a person those who are above sixty years of age group.

The following are some of the findings of the study.

Major sources of income for elderly in Kerala

Distribution	Frequency	Percentage
Agriculture	1	2
Business	3	6
Social security pension	36	72
Service pension	3	6
Other	7	14
Total	50	100

Source-Primary survey

The above table says that majority (72%) respondents says that they exclusively depends on social security schemes for financial requirements. So if any delay in getting pension might affect their daily life. But the study found that they don't get pension in time. 25 respondents says that the given pension is not sufficient for medical facilities.

Financial Dependency

Distribution	Frequency	Percentage
Son or Daughter	44	88
Husband	2	4
Neighbor	2	4
Grandchildren	2	4
Total	50	100

Source-Primary data

88% respondents says that they depends on son/daughter for financial support.

Associations

Distribution	Frequency	Percentage
Elderly welfare association	0	0
Resident association	1	2
Political organization	3	6
Ayalkuttam	14	28
Any other	4	8
None	28	56
Total	50	100

Source-Primary data

Involvement in social groups, religious communities, ayalkoottam etc will change and reduces the life pressure and add enjoyment in their life. 28% of respondents says that they are actively associate with different ayalkootam. But 56% says they have no involvement in any kind of social platforms.

Health Status

Distribution	Frequency	Percentage
Diabetes	13	26
Blood pressure	16	32
Cholesterol	14	28
Heart related ailment	3	6
Any other	4	8
No	4	8
Total	50	100

Source-Primary data

Elderly people in Kerala faces different lifestyle diseases. 26% faces diabetes, cholesterol(28), 6% faces heart related diseases. And 14 percentage of the respondents says that they spend more than 1500 rupees and 10 percentage of the respondents says that they spend more than 2000 rupees per month for the medical purposes. 88% respondents says that they don't have any kind of insurance protection.

Conclusion

Though old age pension is the major income source, people are not getting pension in time. mustering, difficulties to use ATM centers are some of the issues they face. Asha workers rarely visit to their houses. The most important finding is that they depends on others for financial requirements. They depends on son/daughter for financial needs.

The State shall prepare a “State Plan of Action for the Elderly”. The State already has a comprehensive Old Age Policy since 2008 which was revised in 2013. Though many of the goals set by the policy remains to be fulfilled. It is high time that the state recognises the demographic transition in the state and dedicates resources proportionate to the elderly in the population, who are soon expected to outnumber children in the state.

Institutions such as pakal veedu/Sayamprabha home can function as the hub for the delivery of services for the elderly. The state must give training to the coordinators to coordinate the functions related to elderly care and protection. The state, non-profitable agencies and the society as whole has to frame new kind of arrangements for the future needs.

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