

# Problems of Retired Person in India

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## ABSTRACT

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*Old age is a universal phenomenon with varying degrees of probability. Individuals survive childhood, grow to maturity and became old in all societies. 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 and dependence upon others. The problems that have been taken into research paper include social, economic psychological health, and other miscellaneous problems. There are formulation of measures and policies that aim at ameciating the problems of the elderly, provide them security, protection and focus upon their well being.*

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## 1. Introduction

With the advent of globalization and economic liberalization, the individuals are getting familiar with innovative and modern techniques and method. The youth is occupied with enhancing their career opportunities, middle aged people are engaged in jobs and earning in same kind of honorary work, or manage the household chores through obtaining assistance from the caregivers or they follow daily routine. The individuals are gaining more mobility and joint family is being disintegrated into emergence of nuclear family system. The retired person are experiencing changes in their social lives, In India, there has been an increase in the number of older persons of retired persons, The retired people within the country are being provided various facilities and senior citizen benefits. These are beneficial and render a significant contribution in providing them support, especially when they are living by themselves.

Worldwide aging and extension of life have been considered within the frame work or total population trends. It has been noted that the social morphological revolutions generating the transition from the "Little community" to the mass society has not only affected the number and proportion of older parsons but also has greatly trans formed their role and the social and economic problems personal, social and economic, accompanying the aging population and the extension of life in the more developed nations are beginning to emerge in less development countries.

## 2. Social Problems:-

The increasing social problems of the aged have long since ceased to be a matter primarily for academic discussion and have become an ever-present reality to the public and private welfare administrator the fact that a large proportion of the population falls in to the upper are brackets is a major factor of possible equal importance however, are changes in

our social patterns which directly affect the living conditions of the aged and our growing recognition of society's responsibilities for its older citizens.

The literature in the field is growing steadily and reflects the mounting concern for meeting the obvious, and sometimes less tangible, needs. My comments upon the situations are definitely colored by the role which public welfare agencies play, or perhaps should play in dealing with social problems of the aged and hence deal primarily with the practical problems faced by the operating agency.

Immediately we limit the group. A certain proportion of our older citizens in no sense present a vital problem to the welfare agency. They are economically independent and able fully to control their own lives to a ripe old age, others may be less independent economically, but their children or other relatives. They do not require financial assistance and within limits can purchase, or obtain through private resources any needed services with the expansion of old age and survivors. Insurance and other pension programs, public welfare administrators anticipate an eventual sharp increase in the proportion of aged who are financially independent but this is still for in the future. In effect the social problems of the aged cannot be analyzed fully apart from their economic implications. (Ellen Winston, social forces, Vol-26, No.1 (oct, 1947) P.P. 57-61)

## 3. Economic Problems:-

Economic problems are experienced by the aged people, belonging to deprived marginalized and socio-economically backward sections of the society. When the individuals are engaged in minority jobs, when their income is meager and not enough to meet their needs and requirements, then the individuals experience economic problems. Social security of the aged people is of utmost significance (Chapter IV, n.d.) in India, majority of the aged people experience financial problems as they are not in a position to earn their livelihoods

when their savings are not enough to meet the medical expenses and other household responsibilities, then they experience finances and wealth, then usually they are exploited by their family members. In India, more than 65percents of the aged people are dependent upon others for their daily life activities and responsibilities. The aged women, who are independent accounted for less than 20 percent whereas men were independent to a major extent (Financial status of older people in India, 2011).

The major economic problem that aged people have experienced is that of exploitation. There have been cases of family members and relatives, who keep a watch on the finances that they possess, The other problems that aged people experience in terms of finances is robbery and theft. When outside the hone individuals feel a person is living alone and possesses sufficient wealth, they even get subjected to violent and criminal acts various area that cause economic problems for the aged people have been stated as follows:

#### **Education of Children:-**

There are retired person who have to take care needs of requirements of their grandchildren especially when their parents are not around. Education of children is regarded as a crucial area every parent of grandparent wants his child to acquire good educational institutions. Reputed educational institutions are expensive. When individuals are not finically strong, then they experience problems in making provision of good quality education for their children or grandchildren when good educational institutions are not available in the region, where they are residing, then economic problems prove to be impediments with the course of sending them to other cities to acquire education.

#### **Medical and Health Care:-**

With retired, individuals experience health problems and illnesses they need regular medical check-ups they are required to take their medicines and in case of other health problems are even required to undergo medical treatment is quite expensive and individuals need to spend money. When they are wealthy they do not face any problems, on the other hand when they are not financially strong, then they experience problems.

#### **Management of House Hold:-**

The management of the household is s difficult task. There are humorous are that need to be taken in to consideration, these include, cleaning, washing preparation of meals gardening, taking care of electricity, water and other civic amenities and so forth. These tasks demands manual labour as well as finances. The elderly individuals are usually unable to carry out the household chores in their own and need to hire helpers and caregivers. When they are financially storing, they will be able to pay their salaries on the other will when they experience economic problems they will be unable

to wire helpers and need to formulate measures to manage the house hold chores on their own.

#### **Social causes:-**

When the aged people are living alone, then usually they get engaged in some social work. Social work keeps them occupied and eliminate the feeling of lone lines. The social work is carried out by the individuals on the basic of the field and professions that they have been engaged in for instance of they have done teaching they may provide coaching classes to the children, belonging to deprived and economically weaker sections of the society. The feelings of kindness and generosity enable the individuals to help others. In helping others in giving others something, it is vital to be financially strong. When aged people are economically, secure, they may make donations to the underprivileged children in the form of books, stationary items, bags, clothes, food items etc. On the other hand, economic problems prove to be impediments within the course of implementation of certain social causes.

#### **4. Psychological Problems:-**

An individual lives in a society within the society he has certain roles and functions to perform. The performance of role and functions are primarily based upon his occupation for instance, if he is a teacher, he will teach individuals and contribute to words their effective growth and development. If he is a teacher, he will teach individuals and contribute 40 words their effective growth and development. If he is a medical doctor, he would get involved in making provision of medical treatment to the individuals and so forth. Hence, they have an important role to perform towards the progression of their family the aged people emerge from lone limes isolation, powerlessness and meaninglessness. When they line in isolation, when they are not acknowledge by the other individuals and when their contributions of functions have not proved to me meaningful and beneficial to the individuals then they experience psychological problems. The different types of psychological problems have been stated as follows: (Kourkouta, Iliadis & Monois, 2015)

#### **Social Exclusion:-**

Social Exclusion is referred to the problem that the aged people experience as a result of loss of job opportunities, absence of family member relatives, and friends, in other word, when they do not have anyone to interact with, they experience social exclusion. Social Exclusion gives rise to psychological as well as health problems. It is vital to implement the measures that are needed to eliminate social exclusion. Hence for this purpose educational institutions, training centres and seek certain benefits due to their aging.

#### **Loneliness:-**

Loneliness referred to the chronic and distressful state that impedes the mind-sets of the individuals it imposes detrimental effects for the physical as well as psychological

health of the individuals the retired person look for ways to eliminate the feelings of loneliness. When they have family members around, they try to establish close relationships with their children, so that they provide them support and assistance when family members are living at a distance, then they want then to make regular visits to them. On the other hand, when they do not have family members, they establish good terms and relationships with their care givers and create a social circle. One may be introvert of less interactive in nature but lone lines is regarded as serve problem which needs to get alleviated in every possible manner.

#### **Depression:-**

The elderly individuals do feel despondent and downhearted at times. But when these feelings remain within them for a long period, then it is referred to as depression. These include, physical activities, watching television, going out into the social circle and so forth. The living environmental conditions and the biological functions are the major causes of depression. Individuals do put into practice the measures that are needed to curb depression. Family members, caregivers and other community member help these individuals in alleviating the felling of depression and lead an efficient life.

#### **Health Problems:-**

It is widely held belief that old age is associated with sickness or illness. Many unfounded nations about aging and the aged come from the studies of the sick persons and who are either hospitalized because of some infirmity or chosen deliberately in keeping with theme of the study from the sick universe as sample population, Physical decline in old age is not identical for all the persons and of the aged group. Some of them are sick while some others are maintaining good health status even in advance age. It is certainly true that old people are more impaired physically and mentally and less mobile when they are compared with the middle aged or young people. The biological conditions that have and impact upon the health of the individuals include visual impairments, hearing impairments, pain in the joints, nervous disorders, weakness heart complaints, asthma, tuberculosis, skin disease, and so forth. Women usually report more health problems as compared to men (Balaragan & Ramathiratham, 2012)

The main factors that lead to health problems among the aged people have been stated as follows :-

#### **Inappropriate platary intake:-**

For the retired people, it is vital to consume adequate diet, health and a nutritious diet should comprise of carbohydrates, minerals, proteins, vitamins, and fats.

#### **Neglect:-**

When aged people are not acknowledged, when they are not communicated in an appropriate manner by the other family members when their care givers regard members, when

their care givers regard them as a burden and do not take proper care of them, they feel neglected.

#### **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 meting 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 charts, 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 far morning walks, or get engaged in any kinds of physical activities and stay at home.

#### **Abuse of Retired people:-**

The abuse experienced by the aged people in the present existence is becoming common. The various forms of abuse have been stated as follows like verbal abuse, physical abuse, psychological abuse, financial exploitation neglect, sexual abuse, spousal abuse, medication abuse, loss of respect, systemic abuse, domestic violence, community violence they find is difficult to manage house hold responsibilities. Aged people have their own viewpoints and cultures in life. They usually do not take pleasure in generating awareness regarding technology or other modern strategies and methods that are influencing the lives of the younger generation. When there is disagreement in the view points of the retired people and other member of the family, they prefer living separately from them.

#### **5. Conclusion:-**

The transition to retirement is often a mixture of the expected and unexpected. The problems of the retired people are diverse. These are social, economic, psychological, health, abuse problems some retirees experience depression or the felling of being in avoid other cam feeling of being partner younger and still working for instance, when a person is unable to walk, it is a possibility that he may be able to walk. On the other hand solutions can be implemented for some other problems, for instance, one can seek assistance and help in providing solutions to abuse.

There have been implementation of measures and policies that aim at alleviating the problems of the retired people. While the government of India has implemented policies for the welfare of various improving the economic and social welfare, improving the health conditions, improving their participation of national policies and programs, residential aspects, family and community, education, non-government organizations, extra-curricular activities and living separately. The most important aspect are health care, financial security, housing and family and community support. When these are available then they are able to live their lives efficiently, practice their norms and ate able to get along with other individuals.

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