

Chapter-VII

Summary, Conclusion and Suggestions

7.1. Summary and findings:

A chapter wise summary is presented as follows-

Study findings of chapter 1:

Chapter 1 deals with the layout of the thesis incorporating in it the statement of the problem taken up for the study, the objectives, the research questions, the methodology and the chapter plan.

The conceptual and definitional framework of ageing population has been incorporated in this chapter. Population ageing has become a global concern in both developed and developing nations and a prominent topic for research. Growth and trend of ageing of population, socio-economic conditions of aged population, their living arrangements, health and economic contributions are considered as major areas of investigation to be carried out.

Chapter 2 is the literature survey related to the topic. It states that population ageing is a natural and global phenomenon. Almost all nations emphasized on the mainstreaming of ageing and older persons into policies and planning. Different theories of ageing identifies the existence of structural inequalities as the major concern in the developing countries. Most of the studies on population ageing are related to the demographic aspects concerned with identification of

factors affecting population ageing and predicting the number and proportion of elderly population at future date.

Health problems are the major concern of a society, when the number of elderly persons increase. Healthy ageing is regarded as a crucial policy objective in an ageing society. Population ageing has major socio- economic implications in the society. It affects economic growth, savings, investment and pensions etc. Therefore to cope up with the problems, designing of appropriate social and economic planning is necessary.

Study findings of chapter III:

In chapter 3, the trend and growth of population and the number of elderly population in respect of age, gender, marital status have been explained.

In studying population aging, the absolute number of population and the growth rate is significant because it has impact on ageing on population. The growth of population ageing, the absolute number of population and the growth rate is significant because it has impact on ageing of population.

The growth of population of Assam has risen since the mid-decades of the 20th century. Population grew from 3.29 million in 1901 to 6.7 million in 1941 and further increased to 31.1 million in 2011.

The decadal growth rate of population of Assam works out to 16.9 percent during the decade 2001-2011 as against 17.64 percent for the country as a whole.

In most of the decades during the last century the growth rate of population of Assam has been well above the national growth rate. The trend of high density

of population in the state than national density of population continues since 1971.

As a result of increase in overall population of Assam, the aging population also increases significantly. As against 5.09 lakhs senior citizens (age above 60 years) in 1961, it rose to 15.6 lakh in 2001 and to 20.78 lakhs in 2011.

The decadal variation of elderly population for very old persons (80 years and above) has increased from 14.89 percent in 2001 to 35.33 percent in 2011, indicating an increase of very old persons in the state.

The proportion of elderly women shows an increasing trend although the total number of elderly female is less than total elderly male. This is an indication of feminization of aging population.

The proportion of elderly persons in rural area is much more than in urban area according to 2011 census.

As a result of increase in the number of elderly persons, the dependency ratio has also risen which has increased the burden on the economy of the state.

The proportion of population of more than 60 years of age to the total working population of age group 15-59 years is the old age dependency ratio which shows an increasing trend rising from 5.56 percent in 1971 to 10.05 percent in 2011. It implies that the economy has to bear heavier burden in the context of social security to the elderly

The total dependency ratio which is a combination of child dependency ratio and old age dependency ratio shows a declining trend. It was 98.7 percent in 1971

which has fallen to 67.3 percent in 2011 indicating that the proportion of population at the age group of 0-14 years has fallen. This is due to the decline in the overall fertility rate which is evident from the Age pyramid of Assam for the year 2011.

The composite P-index, combining the head count or absolute number of elderly population and their extent of oldness or relative age show a 14.86 percent increase from 2001 to 2011. This high increase in P index emphasizes the need for adequate geriatric policies of the government.

Chapter IV presents the socio-economic profile of the elderly persons, their living arrangements, engagement in economic activities on the basis of the sample survey. The data reveals the following facts.

There are not many differences when elderly males and elderly females are considered separately. In the surveyed area total number of elderly female outnumbered total elderly male. In the category of persons below poverty line (BPL), majority (53%) of the elderly persons are female which implies that elderly females are poor in comparison to elderly males. The literacy rate of elderly females (47.6%) is higher than the literacy rate of elderly males (42.1%). Among 473 elderly respondents 89 percent are literate while 11 percent are illiterate. But the literacy rate of elderly female is more in comparison to elderly male. Among literates, 47.6 percent elderly women are literates while 42.1 percent elderly males are literate, Again majority of elder persons (73%) are the owners of houses and out of this female house owners outnumbered elderly

males. The increasing proportion of elderly women as widows indicates longer life span of women as compared to men.

Most of the elderly persons are living in pucca houses (51%). Among them, in Kamrup (M) district, the dwellers living in Pucca houses are more than in Nagaon, Similarly 67.9 percent elderly persons have their separate living rooms. Most of the elderly persons get the facilities of sanitary toilets (88%).

Majority of elderly persons (71%) use gas as their source of cooking and 78.9 percent of elderly persons use electricity for lighting. All these indicate a good status of elderly respondents in respect of physical amenities of living arrangements.

In the study area, more than 60 percent of total elderly persons are living with three generational households with spouse, children and their grand children. It indicates that joint family is still found to be the predominant type of family in the study.

The co-residence rate is found to be higher among elderly persons belonging to lower income group households, the married and those below age of 70 years. It implies that when the elderly persons do not co-reside they are more likely to be poor and are likely to be included in the lower income group.

The proportion of married elderly persons enjoying headship is higher than the widowed elderly persons. It is worth mentioning that often the death of husband is followed by diminished household size and 54 female headed households include the 19 single member households of widows living alone. The headship

ratio is highest (53.2 per cent) for the general class followed by SC category (19.5 per cent). It is important that no female elderly from ST category has been able to get the headship of the household. Only 30 per cent of the total elderly have reported that they could participate in taking decisions related to financial and other related matters.

In order to have an idea about the contribution of elderly persons their household income in the study area, the following results are found.

Out of 473 respondents 60.7 percent elderly persons are not engaged in any productive activity. Those who are engaged (39.3%) majority are among the elderly male (41.4%).

Out of elderly persons engaged in works, 63 percent are of 'young old' category. Again if we consider the respondents according to household income, majority of elderly persons within the income group more than Rs. 10,000 are found to be engaged in work.

Among the elderly persons engaged in work, about 46 percent are from general class category and 47 percent are from ST category. It indicates that the economic contribution of elderly to their household income is comparatively higher among ST category.

The study reveals that most of the elderly persons are dependent on their children for their subsistence (39.3%). Elderly men are more dependent on their children (41.4%) than elderly women.

From the study it is found that the socio-economic status of elderly female is higher than elderly male which is contradictory to the common belief that females are in a lower socio-economic status.

Chapter V summarizes that health of elderly persons deteriorate with age and those belonging to lower income households suffer more. Majority of aged persons above 70 years of age are suffering from various disease and disabilities which affect their activities in daily life. Among elderly men, 31 percent have visual disability followed by hearing problem (23 percent) and senility (28 percent). Amnesia or senility is the major health problem among elderly women (31 percent).

The higher hospitalization rate among the low income group (<10000) indicates that the elderly persons from poor family often fall sick than the persons from high income group. Similarly hospitalization rate of female elderly particularly the widowers are found to be higher.

The study shows that factors such as age, living with spouse and engaged in work are significant in determining the health condition of the elderly persons. About 53 percent of elderly persons get sufficient care from their children.

Chapter VI throws light on the measures and support services extended by the government for the welfare of the elderly persons in the state.

There are various government welfare schemes for financial support and care for the senior citizens in the state. Most of the programmes like IGNOAP,

IGNWPS, Annapurna Scheme are under the NSAP, which are mainly executed by the central government.

The field survey reveals that out of 114 BPL category respondents 80 per cent got financial assistance under NSAP. Male beneficiaries are more than female beneficiaries. 20 per cent beneficiaries are from APL category implies that there may be faulty selection of beneficiaries.

7.2 Conclusion and Suggestions:

The following suggestions are made in the light of the above findings.

- (1) As the growth of elderly persons in the state shows an increasing trend, proper policy should be framed to support more and more number of elderly persons.
- (2) Since there is an increasing trend of Old age dependency ratio, the elderly persons particularly under the age group of 70 years should get the opportunity to work and access to the income generating activities.
- (3) For self employment through small scale enterprises, elderly persons should have access to credit for setting up of such enterprises.
- (4) In order to lower the dependency ratio, the employment opportunity of younger generations must be increased. The size and productivity of the working population are the crucial factors that provide support to the growing elderly population.
- (5) For healthy ageing, policies should be implemented through community development approach.

- (6) Regular health check up at grass root level should be arranged by mobile dispensaries
- (7) Elderly persons should get support services easily at the time of their illness. To prevent ageism, training of health care providers is crucial. Physicians, paramedical staff are needed to cater to the growing needs.
- (8) Government legislation is necessary to make provision for the elderly to stay with their families with dignity and honour.
- (9) Existing support services offered by the government should be implemented efficiently. The old age pension system should be improved and coverage should be extended so that every elderly gets the benefit of pension regularly.
- (10) In the survey most of the elderly persons expressed that the amount of pension was not sufficient for their livelihood. In view of the fact that the expenditure on health has increased, the amount of pension should also be increased.
- (11) The government should implement awareness programmes to make elderly aware of various support services. Elders should be aware of their rights, services and privileges. Various govt. departments and NGOs should step forward to create awareness among them about their rights.
- (12) Media has a great role to play in shaping the minds of young people by building positive images of older persons.

(13) Palliative care is needed to provide co-ordinated medical, nursing and allied services for terminally ill elderly persons.

7.3 Scope of future research:

Future study on intergenerational transfer within the household is necessary for policy formulation. Elderly persons have to suffer from loneliness which give rise to variety of health problems. Further research is needed to study on this dimension of ageing of population. An increase in the number of aged person give rise to increase in the burden of caregivers. Further study is required to assess the burden among the caregivers of elderly. From the economic point of view, increase in elderly persons implies increase in the dependency ratio that may affect the economic growth. But in the modern society, it is found that most of the elderly persons extend their support to family by both financially and physically. In this connection further study is required to assess the contribution of elderly persons to their family and the society.