# SOCIO-ECONOMIC PROBLEMS OF SENIOR CITIZENS AND THEIR ADJUSTMENT IN PUNJAB, PAKISTAN

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Aging has emerged as a global phenomenon. Today the number of aged persons is estimated to be 605 million in the world. This increasing aging population is presenting the most difficult challenges for both the developed and developing countries. Pakistani society, where traditionally the elders are respected and their care is still recognized as a family responsibility, is also facing problems arising out of the changing times. The present study identifies the socio-economic problems and factors affecting the adjustment of senior citizens in Punjab. A random sample of 600 respondents comprised of women and men of age 60 years or above was studied through pre-designed questionnaire from urban and rural areas of district Faisalabad and district Sargodha. Univariate and bivariate analysis demonstrate that the social adjustment in old age was found to be strongly associated with the social problems, economic problems, structure of the family, personal monthly income of the respondent and monthly income of the family. Social adjustment in old age was also consistently found to be associated with marital status, gender and education of the respondents. The study proposed that family institutions should be strengthened. Reemployment opportunities also need special focus.

Keywords: Senior citizen, social adjustment, aging, Punjab, Pakistan

#### INTRODUCTION

Population aging is the process by which the relative size of the young age population decreases and old age population increases as a result of the transition from high levels to lower levels of both fertility and mortality. Population aging was one of the most distinctive demographic events of the twentieth century and will surely remain important throughout the twenty first century. Initially experienced by the more developed countries, the process has recently become apparent in much of the developing world as well (United Nations, 2002). In 1950 the number of persons aged 60 years or older was 205 million. Their numbers surged to 606 million in 2000 and by 2050 these numbers are projected to rise to two billion (United Nations, 2002).

Old age is the inexorable stage of human life, which is determined both by biological as well as socio-economic conditions. There are three interrelated processes of aging: physical, psychological and social. It is a series of transition from one set of social roles to another, which is structured by the social system rather than mere biological one (Mishra, 2004). Old age has not the same meanings in all societies and the process of aging is not uniform for all individuals in the society. A number of different factors that contribute to the idea of oldness include: Social Roles, Life Expectancy, Status of Health, Physical Appearance and Cultural backgrounds.

The old people in a society represent the bedrock of its existence; symbolizing the past. They are the carriers of traditions, values and experience, the guiding light

for the young without whom society is not total and loses its stability. Progress that a society makes, culturally and morally, is reflected in the way it treats its aged (Schoeni, 1992). Prior to industrialization, the traditional society bestowed the old age members with responsible leadership roles and powerful decisionmaking positions because of their vast experience and knowledge (Phua, 2000). However, the technological developments due to industrialization, westernization, and urbanization-under the purview of distorted form of modernity-have neglected these statuses by weakening the unity and integrity of the joint family. Moreover, the emergence of achieved properties like wealth, education etc. has colonized the mind set of the youths by adopting the individualistic values of the West. As a result, the social support and respect for the elderly is in constant decay (United Nations, 1994). Today, aged people may have to face social, economic and psychological problems because of these profound changes in the position of older people in the family and society.

A life course perspective on aging recognizes that older people are not one homogeneous group and individual diversity increases with age as the old people do not belong to the same gender, economic class, marital status, family background, religious status, health status, mode of living, professional background, and educational attainment, and they respond to the old age differently, face different needs, hopes, fears and problems according to a given specific situation (Chaudhry, 2004).

The steady increase of older age groups have a direct bearing on relationships within families, equity across generations, lifestyles, and the family solidarity that is the foundation of society which might have adverse implications for the care and well being of elderly persons (Concepcion, 1996). This increase also requires greater expenditures of and old age pensions, old age benefits in the government and semi-government sectors, besides expenditures on medical and health care, recreational activities and on all other goods and services required for the aged, then used to have in the past (Alam, 2005).

In Pakistan the numbers of older persons are 6% of the total population which is about 10 million. By 2050 this ratio is projected to rise to 15% (United Nations, 2004). Pakistan is a developing country and today it is in the stage of transition. During this period the change is more obvious. As a result, in the last few decades massive urbanization and industrialization have brought tremendous changes in the society but at the same time has created various problems in the social system. Traditional support system for the elder persons in Pakistan based on joint family structure and kinship to ensure elder people's care security and respect has been declining as trend these days is more towards nuclear family than on joint family system. People like to live with their spouses and children apart from their parents.

Many scientists from different parts of the world did work on this global issue and also presented different Theories but keeping in view of the Exchange Theory by Dowd (1975), to which aged has less power in relation to younger people because they posses fewer resources and as a result continued interaction with the younger becomes more costly, Life-Course Theory by Havighurst (1961) which stated that for older people to adjust in old age they must adjust to retirement, reduced income, death of a spouse, different living arrangements and Continuity Theory by Atchley (1972) which holds that for successful adjustment in old age senior citizens must carry forward the life styles and relationships from midlife into later life, the present study was undertaken with the following objectives

- 1. To find out the social and economic and demographic characteristics of the respondents.
- 2. To study socio-economic problems of the aged.
- To suggest some measures for formulation of policy for addressing the socio-economic problems of senior citizens.

## **MATERIALS AND METHODS**

Cross-sectional survey approach is used for gathering data to investigate the socio-economic problems and factors that affect the social adjustment of senior citizens in Punjab Pakistan. Multistage sampling

design was employed for the selection of the respondents. At the first stage, in view of the limited resources and time constraints, district Faisalabad and district Sargodha were randomly selected as universe for the study from the seven major districts of the province. At the second stage from each district two tehsils were selected randomly. At the third stage from each tehsil, from rural and urban areas data was collected randomly through pre-designed questionnaire at the household level. The total size of the sample comprised of 600 (300 from each district) aged persons (men and women of age 60 years and above) which was determined with the help of following formula suggested by (Nachmias and Nachmias, 1992).  $n = s^2/(S.E)^2$ 

Where n = the desired sample size (when population is greater than 10,000).

s = the standard deviation, its value is .20

S.E = Standard error, its value is .016

So, the total sample was calculated by computing the statistical values in the formula: n = .20/.000331 = 600The collected data was analyzed through using descriptive and bivariate techniques. The descriptive statistics include frequency distribution, mean and standard deviation while among the bivariate techniques Chi-Square, Gamma statistics and Pearson Correlation coefficients were used to explore the relationship among variables under investigation. Moreover as social problems, economic problems and social adjustment in old age were consist of matrix questions which comprised of more than one item or statements constructed by employing Likert scale. So for bivariate analysis, index variables for social problems, economic problems and social adjustment in old age were constructed to study the combine effect of all the items, as in bivariat analysis the cross tabulation of each item in the matrix question, with the response variable was quite lengthy and cumbersome. Statements in matrix questions were combined together to form a single statement of opinion representing index variable after ensuring the element of consistency among all the items in the matrix questions. For this purpose, a reliability check was carried out and values of Cronbatch Alpha for the above mentioned variables were determined. Only those statements in matrix questions were combined to develop an index variable for which value of Alpha ranged from 0.8 to 1.0 and if the value of Alpha was lower than 0.8, then the element of consistency different statements was determined individually and weaker statement or item was excluded from the variable to improve the value of Alpha. On confirmation of element of consistency, the score on all the items in a matrix question recorded

through response categories was summed up. The minimum and maximum value was also determined. Similarly, the descriptive statistics was applied to determine mean score and value of standard deviation (see Table.1). At the next step, for example in case of index variable for economic problems minimum score assigned in the matrix question was 4 while maximum score was 12. A rounded value of 3 was obtained by subtracting minimum score from the maximum and dividing the remainder by number of desired level of categories for index variable. So the score ranged from 4 to 12 and distribution of scores was equally divided into three categories 4 to 6, 7 to 9 and 10 to 12 indicating low, medium and high economic problems.

income. Nearly 23 percent of the aged as evidently found in the present study, are still working to meet their monetary needs because support provided by the children for basic necessities such as food, clothing, medical care and housing was so much insufficient and irregular that makes the aged people to work to meet their needs but in low income occupations such as labourers, shopkeepers and mechanics. The mean income of the aged per month (from all sources) was Rs.4825. The other main economic problem was inadequate job opportunities and employment discrimination as reported by 71.2 percent and 69.2 percent respectively. About fifty percent of the working respondents also reported obstacles to continue the employment.

Table 1. Descriptive statistics and values of Cronbatch Alpha reliability of index variables

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Index variables	No. of items in matrix questions	No. of categories in index variable	Min. score	Max. score	Mean score	Standard Dev.	Alpha values
Social problems	6	3	6	18	10.68	3.42	.8116
Economic problems	4	3	4	12	6.52	5.31	.8411
Social adjustment	4	3	4	12	6.56	5.35	.8666

#### **RESULTS AND DISCUSSIONS**

Table 2 revealed the following results as presenting in the forth coming paragraphs. The aged persons comprising the sample included men and women, the proportion of former being slightly higher (58 percent) than that of the latter (42 percent). The sex ratio was being 132.5 reflecting the higher female mortality than male mortality. 69.2 percent of the elderly still had living spouses and about a third was widowed-among whom the proportion of females was higher than that of the males. The females outlived their spouses probably because their ages at marriage in our culture is lower than ages of their male counterparts. The importance of life partner has been identified in the study, without the life partner there is no charm, attraction and interest in the life, viewed by a majority of the respondents who were living without their life partners.

63 percent of the elderly were illiterate. A significant proportion of the respondents were living in nuclear family system i.e. 38 percent, indicating that joint family is gradually breaking down into nuclear family system and the trend these days is more towards nuclear family than on joint family system. People like to live with their spouses and children apart from their parents.

Table 2 also revealed that majority of the respondents i.e. 57.3 percent had a family income between Rs.3000-14000 while only 5.6 percent respondents' family income was between Rs.39000-50000. 77 percent of the respondents did not have any personal

The traditional relationships between generations seemed to be undergoing change as the problems of "not being cared by children" was identified by 35 percent of the aged mostly those in their late seventies and eighties when the dependency needs increase in magnitude. The problem was articulated more by the aged who were not living with their children. 51 percent of the respondents had to face different problems due to isolation from family, friends and changing neighbours because of their migration to new living areas and also due to care giver fatigue as expressed by 45 percent of the respondents. 22 percent and 63.0 percent of the respondents were also facing the problems of low level of self respect and being deprived of previous position of role authority respectively. So care and support provided for the aged by the children, it seemed was no longer a function of family relationship as it used to be but it depends primarily on personal relations linking the generations. Even where relations are good the family's capacity to provide protection for the aged may be limited.

# **Bivariate analysis**

Bivariate analysis was carried out along with the application of Chi-Square and Gamma statistics to check whether the association between the variables could have occurred by chance or it really exists and Pearson correlation analysis has also been carried out to further examine the degree of association among variables.

Table 2. Socio-economic, demographic characteristics and socio-economic problems of the respondents

Variables		Number		Percentage			
Gender of the respondents							
i. Males ii. Females Total		348 252 600		58.0 42.0 100.0			
Educational status of the respondents		600		100.0			
i. Illiterate		378		63.0			
ii. 1-5		98		16.3			
i. 6-10		76		12.7			
<i>r</i> . 11-14		32		5.3			
v. 15-16		16		2.7			
Total Marital status		600		100.0			
Marital status i. Married		415		60.0			
i. Married ii. Never married		415 6		69.2 1.0			
iii. Widowed		170		28.3			
iv. Divorced		9		1.5			
Total		600		100.0			
Family system							
i. Nuclear		228		38.0			
ii. Joint		332		55.3			
iii. Extended Total		40 600		6.6 100.0			
Family income		000		100.0			
i. 3000-14000		345		57.3			
ii. 1500-26000		175		29.3			
iii. 27000-38000		45		7.6			
iv. 39000-50000		34		5.6			
Total		600		100.0			
Mean Family income = 14631.67 SD	= 11157.78						
Personal income (Rs.)							
i. No personal income (unemployed)		462		77.0 15.0			
ii. 1000-6000 iii. 7000-11000		90 48		8.0			
Total		600		100.0			
Mean personal income = 4825 SD = 3257.1034							
Economic problems	To a great extent	To some extent	Not at all	Mean	S.D		
Do you have enough money to live?	27.5(165)	24.1(145)	48.3(290)	2.2083	.8462		
Do you have enough job opportunities?	11.8(71)	17.0(102)	71.2(427)	2.5933	.6919		
Do you have employment discrimination	00.0(445)	40.0(00)	4.4.5(07)	4 4500	70.40		
because of age?  Do you have obstacles to continue the	69.2(415)	16.3(98)	14.5(87)	1.4533	.7340		
employment?	48.3(290)	43.5(261)	8.1(49)	1.3983	.6359		
Social problems	,	,	, ,	1			
Not being cared (neglected)	35.0(210)	49.0(294)	16.0(96)	2.1900	.68898		
Care give fatigue	44.7(268)	45.0(270)	10.3(62)	2.3433	.6579		
Problems of adjustment to new living		40.0(0.40)	07.7(000)	0.4505	75700		
conditions Isolation from family and friends /changing	22.0(132)	40.3(242)	37.7(226)	2.1567	.75702		
neighbours	50.7(304)	33.7(202)	15.7(94)	1.6500	.73603		
Low level of self respect	22.3(134)	30.3(182)	47.3(284)	2.2500	.79701		
Being deprived of previous position of role							
authority	63.0(378)	24.3(146)	12.7(76)	1.4967	.71004		

Table 3. Results of Chi-Square, Gamma statistics and Values of Pearson correlation coefficients showing relationship between independent and dependent variables

Variables	Social adjustment in old age χ²	Gamma value	Coefficients of correlation
Gender	91.538**		.110*
Education	127.234**	.456**	0.100*
Marital status	177.466**	.757**	.122*
Family status	45.348**	.283**	.442**
Income of the family	120.975**	.498**	.184**
Personal income of the respondent	23.373**	.745**	.242**
Economic problems	64.788**	419**	445**
Social problems	103.54**	498**	522**

<sup>\*\*</sup> indicates highly significant at 1% level

The table 3 revealed that old age affects males and females differently in terms of social adjustment in old age as male respondents were found more socially adjusted in old age than the female respondents with Chi-Square value 91.538. The coefficient of Pearson correlation (.110) between gender and social adjustment in old age also verified the above relationship at 5% level of significance.

The study findings revealed that those aged people who had educational background did face less hardships as compared to the aged people who had little or no education as the education of the respondents was found to be positively related to their adjustment in old age. The Chi Square value, which is 127.2, indicates the significance of relationship between education and social adjustment at 1 percent level (p< 0.01). The value of Gamma statistics (.456) also confirms the significance of relationship. Its positive sign indicates that there is positive relationship between education and social adjustment in old age. The coefficient of Pearson correlation between the education and social adjustment in old age (0.100) also indicates a positive relationship between the variables at 5% level of significance (Table 3). So as the education increases, the social adjustment in old age also increases. Better the education, better the social adjustment.

The marital status of the aged persons greatly influences their life styles. Losing the spouse in old age brings a hard time in the passage of one's life and the living partner has to face all the problems of old age often without any body to share or understand. The variable was found to be positively related (p<0.01) to the adjustment in old age with Chi-square and Gamma statistics values 177.466, .757 respectively significant at 1 percent level. A positive value of Pearson correlation (.122) also depicted a relationship between the two variables at 5% level of significance (Table 3).

Family is that unit of society through which life continues from one generation to the next. It shelters every one, from the children to the old, from the unemployed to the most gainfully employed, from the sick to the healthy and from male to the female. Household size and compositional relationship within between household members of different generations has been experiencing changes as process of development tends to bring rapid changes in social behaviour and institutions and traditional joint family system is breaking down in nuclear family system. In Table 3, study findings with 45.348 Chi-Square and .283 Gamma statistics values revealed that those aged respondents who were living in joint family structure were more socially adjusted in old age than the respondents who were living in nuclear family system. The coefficient of Pearson correlation (.442) between structure of the family and social adjustment in old age is also statistically significant (p<0.01).

Study findings also revealed that income of the family has significant impact on the family's standard of living and upon the social adjustment of their elderly members. The variable was found to be positively related to the social adjustment in old age The Chi-Square value, which is 120.98, indicates strong relationship between income of the family and social adjustment at 1 percent level (p<0.01). The value of Gamma statistics also confirms the significance of relationship. Its positive sign indicates that there is positive relationship between income of the family and social adjustment in old age. As the income position of the family increases the social adjustment of aged persons also increases. Better the economic position, better the social adjustment. The coefficient of correlation (.184) between the income of the family and social adjustment of elderly persons also revealed the same relationship (Table 2).

<sup>\*</sup> Indicates significance of relationship at 5%

man's sense of identity and old age is accompanied by a decline in the economic status but all the aged people do not belong to the same economic conditions. Variations in economic conditions have strong affect on their social adjustment in old age as there is direct relationship between personal income of respondents and their social adjustment in old age. Study findings revealed that personal income of the respondent was found to be positively related to the social adjustment of aged persons. The value of Chisquare which is 23.373 significant at one percent level verifies the existence of association between the independent and dependent variables. The value of Gamma statistics (.745) also supports the presence of positive relationship between predicting and response variables. The value of Pearson correlation (.242) between the personal income of the respondent and their social adjustment in old age also depicted a positive relationship between the variables (Table 2). Social adjustment of senior citizens is also influenced by the economic conditions as economic problems affect the access of elderly to nutritious foods, adequate housing, health care, their emotional needs and also the amount of power they can exert. Due to economic problems aged people may also become angry and frustrated by the changes in interaction brought by the reversal of positions. The economic problems were explored through a set of four statements i.e. Do you have enough money to live?, Do you have enough job opportunities?, Do you have employment discrimination because of age? and Do you have obstacles to continue the employment? The score raged from 4 to 12. The low score indicates the high level of economic problems and high score means low economic problems. The index variable was found to be negatively related to the social adjustment in old age. The Chi-Square value which is 64.788 significant at 1 percent level indicates the relationship between economic problems and social adjustment in old age. The Gamma statistics value (-.419) which is significant at 1 % level also confirms the significance of relationship between economic problems and social adjustment and coefficient of Pearson correlation (-.345) between economic problems and social adjustment in old age with a negative sign also revealed a strong negative relationship between the variables (Table 3).

Occupation is one of the most important social roles for

When aged become socially isolated from their families and subjected to loneliness due to social losses like death of spouse, friends and nearest kin, often resulting in depression. Disruption in joint family system and migration of younger towards cities is also related with social problems faced by the elderly. The

index variable for social problems is based upon the six matrix questions such as Not being cared, Care give fatigue, Problems of adjustment to new living conditions, Isolation from family and friends/ changing neighbours, low level of self respect and problem of being deprived of previous position of role authority. The score of the index variable ranged from 6-18. The low score indicates the high level of social problems and high score means low social problems. The index variable was found to be negatively related to the social adjustment in old age. Table 3 revealed the Chi-Square value which is 103.5 significant at 1 percent level (p<0.01) indicates the relationship between social problems and social adjustment in old age. The Gamma statistics value (-.498) which is significant at 1% level also confirms the significance of relationship. Its negative sign indicates that there is negative relationship between social problems and social adjustment. The coefficient of Pearson correlation between social problems and social adjustment in old age (-.522) revealed a strong negative relationship between the variables.

### CONCLUSION

study explored the socio-economic The demographic determinants and socio- economic problems of social adjustment in old age. It is concluded that social surrounding and traditions affects the perception of the old age, feelings about the roles, rights, responsibilities of the elderly and support system. Gender, education, marital status, family structure, income of the family, personal incomes of the respondents, economic and social problems are the important dimensions of social adjustment in old age. Some of the possible conclusions derived from the study findings have been discussed in the forth coming paragraphs.

Women experience more of the negative impacts of old age due to widowhood, frailty and poverty as they have discrimination in access to education, meaningful work, income, healthcare, social security measures and political power. In old age they are also more likely to suffer from disabilities and multiple health problems. Low level of education and literacy are associated with low productivity and unemployment which increase the risk of disease, disability and death among older people so there is need to encourage continuous training in the work place and life long opportunities in the community as older citizens like younger people must be trained in new technologies, in agriculture and small scale industries. With the help of self directed learning, increased practice and physical adjustment, aged people can compensate for visual acuity, hearing

and short term memory and remain active and flexible. With their experience, wisdom and self discipline, they can infact be, more productive than many others.

Marital status is an important determinant of the well being of the elderly as unbroken husband wife families constitute a multiple support system in terms of emotional, financial and social exchanges in the provision of care in coping with ill health from chronic diseases and functional limitations. Married older persons also tend to have higher levels of survival and mental health as compared to older persons who never married or widowed.

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.

Family unit is the first line of defense for the older persons and still has central position in addressing emotional and socio economic needs of them. But values concerning the respect and honour of the old people have been changing and the status of old parents has been affected. Traditional family structure is also getting weaker due to breakdown of joint families to nuclear family and there by creating more and more problems for the elder members of the family as in joint family, loving atmosphere of house and friendly relationships among the members gave security and recognition to the older members of the family whereas in nuclear family structure elderly parents have little or no authority and their care and support is neglected. They have non to talk to and non to mix with. In this regard it is suggested that efforts should be made to strengthen the family institution and to consolidate family bonds through appropriate social interventions as aged people need care, protection, emotional support and respect which cannot certainly be given in the old age homes.

It is concluded that the income level and employment in productive occupations affected the feelings of well being and self respect in the aged persons as well as their perceptions about the attitude of others towards them. Those having low incomes which constituted a substantial proportion tended to experience lower self-esteem and negative attitudes of others more than those having sound economic status. There is, thus, need for steps aimed at improving the economic life of the aged through appropriate and realistic measures as many aged people prefer to working but are prevented from doing so by shortage of jobs and age

discrimination. For this the projects could be started by the private enterprises for the reemployment of the old people with light work of short duration or opening up of self employment opportunities at the local level.

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