A Study on Socio - Economic Analysis of Ageing Population: with Special Reference to Udaipur District of Rajasthan

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Abstract: *Population ageing is assumed to have a wide impact on economic growth yet there is little study on the socio-economic impact of ageing. This paper focuses on socio-economic conditions of ageing population with special reference to Udaipur district of Rajasthan. The primary data for the research was collected using Purposive random sampling method with a sample size of 120 aged people was taken for the year 2019 in which the data collection was bifurcated equally between rural and urban area. The study (using Mc Nemar's test) found that there is a significant reduction in the level of income of people after retirement.*

Keywords: Ageing population, demographic indicators, purposeful sampling, snowball method

1. Introduction

Population ageing is the most significant emerging demographic phenomenon in the world today. The process of demographic transition is mostly associated with increasing longevity and decreasing fertility, has led the world to the era of "Ageing population".

Elderly or old age consists of ages nearing or surpassing the average life span of human beings. According to World Health Organization "the world today is in an alarming state of ageing population where between 2015 and 2050, the world's population over 60 years will nearly double from 12 percent to 21 percent". In developing country like India it is a matter of major concern as today the number of Indians over the age of 60 has reached highest of all time, accounting for 8.6 percent of the country's total 121 crore population. As shown in chart 1 the ageing rate is increasing at about 3.5 percent per year which is double the rate of total population and trend shows that by 2050 the increase in elderly population will be 21 percent of the whole population. With the rapid changes in demographic indicators over the last few decades, it is certain that India will move from being a young country to an old country over the next few decades.

The present research paper is based on multi-dimensional aspects by taking into account the problem related to socio-economic dimensions of the ageing population in India with special reference to Udaipur district of Rajasthan. Elderly are facing various socio-economic problems. The elderly people are likely to be exposed to emotional and financial insecurities in the years to come. Further due to rapid changes in the traditional joint family system into the emerging prevalence of nuclear system led to the social insecurity, loneliness and idleness among the elders. Again this segment of population faces multiple medical and psychological problems. For a developing country like India, this may pose mounting pressure on various socio-economic fronts including income level, labor productivity, pension outlays, health care expenditures, fiscal discipline, saving level etc. There is an emerging need to pay greater attention to ageing related issues and to promote holistic policies and programs for dealing with the ageing society.
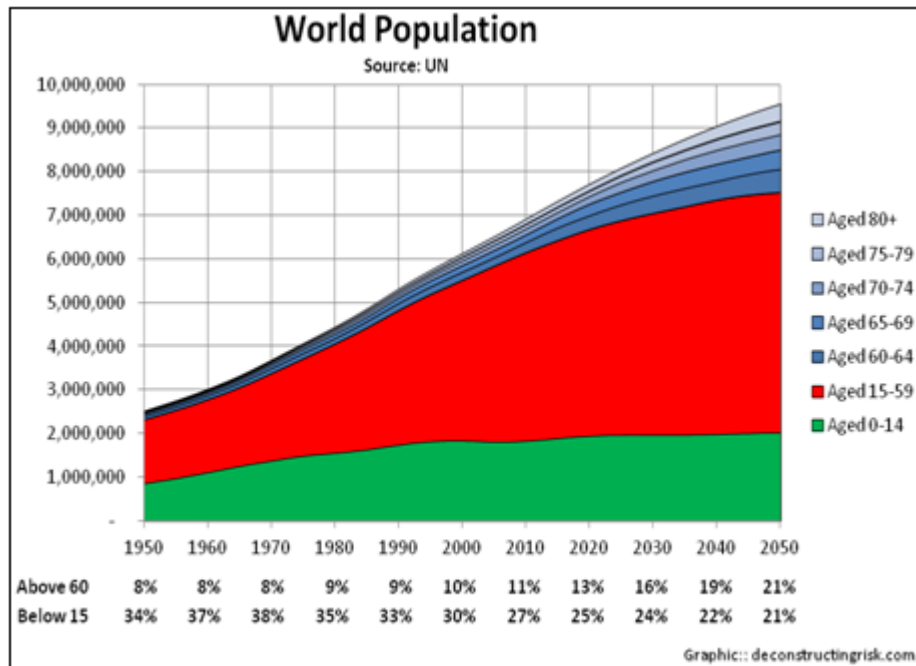
Chart 1

Given the rate of population ageing that developing countries like India are experiencing and various social and economic problems by this segment of society, there is a need to focus on ageing issues and to take effective measures for improving the quality of life of elderly in general and elderly women in particular. This paper is an attempt to explore the various social and economic problems of ageing population in India.

2. Major Objectives of the Study

The specific objectives of the study are:
- To assess the Social conditions of ageing population in Udaipur district of Rajasthan.
- To assess the Economic conditions of ageing population in Udaipur district of Rajasthan.

Hypothesis
- There is no change in Social conditions of ageing population.
- There is no change in Economic conditions of ageing population.

3. Research Methodology

The research paper is conducted at micro level for the Udaipur district of Rajasthan. This district lies in southern part of Rajasthan state of India. As per provisional report of census India, the total population of Udaipur in 2011 is 451000, of which male and female are 233,959 and 217,141 respectively. The old age population in Udaipur is as high as 18.6% of the total population which is quite alarming.

The size of the sample was guided by several considerations, the foremost of them being to generate reliable estimates of indicators at a reasonable level of precision and cost. Survey of the elderly who are household residents is conducted. The sample size was equally split between urban and rural areas irrespective of the proportion of urban and rural population

hence 60 samples from the rural area and 60 samples from the urban area is taken with equal members of male and female. Being a qualitative research, it is not possible to take sample according to method based on theory of probability. There has to be a purposeful sampling which leads to a sampler presenting the research field heterogeneity. This approach is combined with the snowball method that is, the persons identified via strategy, documents were asked to recommend further potential interviewees.

This paper uses following methods:
1) Descriptive statistics
2) Mc Nemar's test

4. Data Analysis and Interpretation

Primary data was collected through structured questionnaire from ageing respondents of Udaipur. The analysis of data is presented under the following heads.

a) Social Status of Households
This section of paper discusses the social status of households. The analysis is divided in following sub sections:-

Present Staying Arrangement of Respondents
Households were asked that with whom they are staying at present and as a response almost all the rural respondents (N=58, Percentage=96.67) indicated that they are staying with their son, while 3.33% respondents (N=2) are staying with their spouse. In urban area 45% respondents (N=27) are living with spouse, 38.33% respondents (N=23) are living with their son and rest 16.67% respondents (N=10) are living alone as shown in Table 1.

Table 1: Present Staying Arrangement of Respondents

Staying With	Urban		Rural	
	N	Percentage	N	Percentage
Son	23	38.33	58	96.67
Spouse	27	45.00	2	3.33
Alone	10	16.67	0	0.00
Total	60	100	60	100

Maximum of rural respondents are staying with their son while urban respondents are staying with their spouses. Only few of the urban respondents are living alone.

b) Change in Response from Society on Ageing
Respondents were asked that is there any change in response they are getting from the society after attaining the age of 60 after retirement, and as a response majority of urban respondents (N=25, Percentage=41.67) said that they are getting more response than before while 31.67% respondents (N=19) did not face any change. Maximum number of rural respondents (N=53, Percentage=88.33) don't know about these changes as shown in Table 2.

Table 2: Change in Response from Society on Ageing

Response	Urban		Rural	
	N	Percentage	N	Percentage
More than before	25	41.67	0	0.00
Less than before	7	11.67	3	5.00
Same	19	31.67	4	6.67
Don't Know	9	15.00	53	88.33
Total	60	100	60	100

c) Faced Abuse due to Old Age
Only 3.33% rural respondents (N=2) and 13.33% urban respondents (N=8) said that they have faced any kind of abuse due to their old age while majority of urban (N=52, Percentage=86.67) and rural (N=58, Percentage=96.67) did not reported any kind of abuse from their family members or others as shown in Table 3.

Table 3: Faced Abuse due to Old Age

Response	Urban		Rural	
	N	Percentage	N	Percentage
Yes	8	13.33	2	3.33
No	52	86.67	58	96.67
Total	60	100	60	100

Majority of urban and rural respondents indicated that they have not faced any kind of abuse due to old age.

d) Respondents' Involvement in Decision Making
Majority of rural respondents (N=46, Percentage=76.67) have been involved in the decision making of Marriage / Education of Children/Grand Children while maximum number of urban respondents (N=37, Percentage=61.67) are given the decision making authority of arranging social and religious events. The urban respondents are also involved in

decision related to Buying & Selling of Property and Gifts to Relatives (N=22, Percentage=36.67) as shown in table 4.

Table 4: Respondents' Involvement in Decision Making

Decision	Urban		Rural	
	N	Percentage	N	Percentage
Marriage / Education of Children/Grand Children	28	46.67	46	76.67
Buying & Selling of Property	22	36.67	0	0.00
Gifts to Relatives	22	36.67	0	0.00
Arrangement of Social & Religious events	37	61.67	10	16.67
Other	11	18.33	0	0.00

The above table takes into account the multiple responses of the ageing population because of which N comes out to be more than 60. It can be concluded that rural respondents are generally being involved in the decisions related to Marriage/Education of Children/Grand Children and Arrangement of Social & Religious events. On the other side urban respondents are involved in all kind of decisions.

e) Economic Status of Households
This section discusses the economic status of ageing population as presented in following sub-sections:-

• Engagement in Economic Activity
Respondents were asked about their engagement in economic activity before and after retirement and as a response it was found that maximum numbers of urban and rural respondents were not engaged in economic activity after retirement. In urban area after retirement the percentage of non engagement was increased by 30%, while in rural area it increased by 36.67% as shown in Table 5.

Table 5: Engagement in Economic Activity

Response	Urban				Rural			
	Before Retirement		After Retirement		Before Retirement		After Retirement	
	N	Percentage	N	Percentage	N	Percentage	N	Percentage
Yes	29	48.33	11	18.33	25	41.67	3	5.00
No	31	51.67	49	81.67	35	58.33	57	95.00
Total	60	100	60	100	60	100	60	100

• Employment Sector of Respondents
The engaged respondents were asked to specify their employment sector and results received are presented in table 6. In urban area before retirement majority of respondents (N=14, percentage=48.28) were employed in public sector while after retirement maximum number of respondents were engaged with private sector. In rural category before and after retirement almost all the respondents were self employed.

Table 6: Employment Sector of Respondents

Employment Sector	Urban				Rural			
	Before Retirement		After Retirement		Before Retirement		After Retirement	
	N	Percentage	N	Percentage	N	Percentage	N	Percentage
Public Sector	14	48.28	0	0.00	3	12.00	0	0.00
Private Organized Sector	10	34.48	7	63.64	0	0.00	0	0.00
Unorganized Sector	0	0.00	3	27.27	2	8.00	0	0.00
Self Employed	5	17.24	1	9.09	20	80.00	3	100.00
Total	29	100	11	100	25	100	3	100

In urban area public sector was prominent whereas in rural segments almost all the respondents were self employed.

- **Occupational Structure of Respondents**

Further the respondents specified their occupation structure and it could be seen that before retirement the occupational structure of maximum urban respondents (N=18, Percentage=62.07) was technical/ professional which turned into executive/clerical after retirement. In rural area the respondents were engaged in some other work in both the cases as shown in Table 7.

Table 7: Occupational Structure of Respondents

Occupational Structure	Urban				Rural			
	Before Retirement		After Retirement		Before Retirement		After Retirement	
	N	Percentage	N	Percentage	N	Percentage	N	Percentage
Technical/Professional	18	62.07	3	27.27	3	12.00	0	0.00
Executive/Clerical	6	20.69	5	45.04	0	0.00	0	0.00
Worker	2	6.90	0	0.00	2	8.00	0	0.00
Agricultural Labor	0	0.00	0	0.00	11	44.00	0	0.00
Other Work	3	10.34	4	36.03	9	36.00	3	100.00
Total	29	100	11	100	25	100	3	100

- **Monthly Household Income of Respondents**

In urban area maximum respondents (N=24, Percentage=40) indicated the monthly household income of Rs. 11000 to 50000, wherein after retirement maximum number of respondents (N=44, Percentage=44) the average monthly income of less than Rs. 10000. In rural segment the monthly of income of maximum respondents was less than Rs. 10000 before and after the retirement, however slight improvement in number of respondents has been in the category of Rs. 11000 to 50000 monthly income as shown in Table 8.

Table 8: Monthly Household Income of Respondents

Monthly Household Income	Urban				Rural			
	Before Retirement		After Retirement		Before Retirement		After Retirement	
	N	Percentage	N	Percentage	N	Percentage	N	Percentage
Less than 10000	17	28.33	44	73.33	42	70.00	39	65.00
11000 to 50000	24	40.00	9	15.00	18	30.00	21	35.00
51000 to 100000	13	21.67	6	10.00	0	0.00	0	0.00
More than 100000	6	10.00	1	1.67	0	0.00	0	0.00
Total	60	100	60	100	60	100	60	100

The Table 9 is depicting the income of ageing respondents before and after retirement. It can be seen that before retirement 70.42% respondents (N=169) were having monthly income of less that Rs. 10000 but after retirement 82.50% respondents (N=198) were in this category. In rest all the income groups decrease in number of respondents have been observed. It means that after retirement the income of respondents have been decreased.

Table 9: Respondents' Income Before & After Retirement

Income	Before Retirement		After Retirement	
	N	Percentage	N	Percentage
Less than 10000	169	70.42	198	82.50
11000 to 50000	50	20.83	35	14.58
51000 to 100000	15	6.25	6	2.50
More than 100000	6	2.50	1	0.42
Total	240	100	240	100

Further, the data is classified into two groups (Table 10), up to Rs. 10,000 as Low income group and another is more than Rs. 10,000 as High income group for McNemar test as shown in Table 10.

Table 10: Income before & after Retirement (For McNemar's Test)

Income	Before Retirement		After Retirement	
	N	Percentage	N	Percentage
Up to Rs. 10000	169	70.42	198	82.50
More than Rs. 10000	71	29.58	42	17.50
Total	240	100	240	100

To check the change in income of respondents McNemar test is applied and results received are presented in table 11. It can be seen that at 5% level of significance the test statistic is significant which proves the significant reduction in the income of ageing population after retirement.

Table 11: McNemar's Test Results to Measure Change in Income

Income Before Retirement	Income after Retirement		Total	Test Statistic	Result
	High	Low			
Low	29	169	198		
High	42	0	42	76.4408	Significant
Total	71	169	240		

Level of Significance =5%

Source of Income of Respondents

The table 12 is presenting the sources of income of respondents. It can be seen that before retirement urban & rural respondents were getting maximum portion of their income from their business or service. Post retirement the major source of income was Remittances from Children

Table 12: Source of Income of Respondents

Source of Income	Urban				Rural			
	Before Retirement		After Retirement		Before Retirement		After Retirement	
	Mean	Rank	Mean	Rank	Mean	Rank	Mean	Rank
Pension	1.20	2	1.33	3	1.59	2	0	0
Rent	2.09	5	2	5	1.6	3	0	0
Business/Service	1.19	1	1.2	2	1	1	0	0
Interest on Saving	1.92	3	1.75	4	0	0	0	0
Remittances from Children	2.00	4	1	1	0	0	1	1
Other Sources	2.17	6	0	0	2.7	4	1.2	2

5. Summary and Conclusion

a) Social Status of Households
In general it has been observed that ageing people are not being excluded from the society. The following specific observations justify this conclusion:-
1) In rural area almost all the respondents are staying with their son only while in urban area most of aged are staying with their spouse or with their son.
2) It was found that after retirement respondents have faced change from the society like ignorance, abuse etc.
3) Almost all the respondents have involvement in decision making, in urban area the involvement is more compared to rural area.

From the above summary it can be concluded that the **null hypothesis is accepted that is there is no change in Social conditions of ageing population**.

b) Economic Status of Households
In general it has been observed that ageing people are becoming non productive by the age and they are facing weak economic conditions after retirement. The following specific observations justify this conclusion:-
1) It was found that after retirement approximately 75% respondents were not engaged in any economic activity which means they are not contributing anything to the economy.
2) After retirement drastic decrement in the respondents' income has been observed, this projects the reduced flow of money towards the economy. **(Details in Table 9-11)**
3) Before retirement the respondents' source of income was their business or job while after retirement their major source of income became the Remittances from Children, which shows that previously they were assets for the economy and now they have become liability for the economy.

From the above summary it can be concluded that the **null hypothesis is rejected that is there is negative change in Economic conditions of ageing population.**

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