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**ELDERLY WOMEN IN SLUM AREA OF BELLARY DISTRICT:  
PROBLEMS AND CHALLENGES**

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**Abstract:**

Many elderly women in India suffer from poverty, isolation and social exclusion. In particular, elderly widowed women are often denied even basic rights such as food, health-care and are thrown out of their homes by their families. Thousands of such aged widows congregate in India's holy city, Vrindavan, where they usually spend the rest of their lives in austerity, begging for food and living in hovels with no electricity and running water.

Elderly women in Slum area of Bellary city which is located in the North –Eastern part of Karnataka are overcrowded with poverty stricken areas having lack of amenities open spaces and poor sanitary conditions, etc. Apart from congestion, structural condition of the dwelling is very poor with temporary huts haphazardly erected. There are no proper roads, lack of sewerage and drainage facility, unhygienic and sub-standard living conditions, lack of water supply and other amenities. BPL population is less than slum population.

One of the major challenges of elderly women in slum area is that poverty, very poor sanitation facilities, and issue is social exclusion of elderly women, weak policies or schemes of Governmental, Non-governmental and municipal authorities in city areas.

This paper examine and specially focus on elderly women in slum area of Bellary city faces many Problems and challenges due to lack of proper sanitation facilities, and failed to implement policies and schemes with respect to the elderly women.

**Key words:** Ageing, Elderly women in Slum areas, Elderly women in India, Problems and challenges.

**INTRODUCTION**

Old age is a universal phenomenon. With varying degrees of probability, individuals survive childhood, grow to maturity and become old, in all societies. In the Indian context, people who have attained 60 years and above are considered old, whereas in developed countries it begins only at 65 years.

The problem of old age is now generally recognized as one of the most pressing of our domestic issues. Continued growth of the population coupled with increasing life expectancy as a result of improvement in health and medical facilities is giving rise to larger numbers and proportions of older people in nearly all societies.

As the proportion of aged people is gradually increasing, the number of the elderly women is also increasing. In India 6.5% of the population are above 60 years. The percentage of

female population aged 60 years and above constitutes 8.9% as against 8.0% of male population. According to Census (2001), the life expectancy for males is 63.1 years and for females 64.1 years in India.

Older women are facing with different problems in most of the countries. Due to socio-technological changes, loss of joint family, changing values, dual career families etc, the position of elderly women has become deplorable. Illiteracy, absence of a steady dependable income, lack of employment opportunities, irregular and inadequate pension system and inadequate social security programmes aggravates the elderly women's problems in India.

This paper specially focus and which is covered Elderly women in slum areas of Bellary city, facing various problems and challenges, Severe inadequacies in access to water, sanitation, shelter, health and education has deprived slum dwellers of some of the most basic amenities. The municipal authorities and NGO's of Bellary division failed to provide basic requirement of elderly women who are living in slum areas.

Bellary is strategically located in the North-Eastern part of Karnataka at a distance of 300 km from state capital Bangalore, bordering Andhra Pradesh. The Tungabhadra Canal flows through the area. Bellary City with a population 3.1 lakh in 2001 is the 8th largest city in the State. The slum population in Bellary city comprises of about 81,706 (20% of total population) covering around 16,420 slum households in the city scattered within an area of 2.85 sq. km. The city has 67 slum locations out of which 56 are notified slums and 11 are non-notified slums.

The living conditions of elderly women in slum area of Bellary district represent the pathetic conditions of urban poor. Individuals and communities living in slums face serious challenges in their efforts to survive. Severe inadequacies in access to water, sanitation, shelter, health and education has deprived slum dwellers of some of the most basic amenities. For assessing the current situation of slums, appropriate indicators are required to understand the depth of problems.

### **OBJECTIVE OF THE STUDY**

- To examine elderly women in Slum area of Bellary city having many problem and challenges.
- To find out Socio-Economic condition of the elderly women in Slum area of Bellay city.
- To assess, Governmental and Non-governmental policies, Schemes with respect of elderly women.

### **METHODOLOGY AND SOURCE OF DATA.**

The study was carried out in Bellary District which is located North Karnataka. Basically the method of research paper is based on critical and descriptive nature. All collected material is Secondary source of data, reviewed and also discussed.

### **OLDER WOMEN IN INDIA, A POINT OF VIEW**

The ageing of the global population is one of the biggest challenges facing the world in the 21st century. The rapidly growing absolute and relative number of older people in the both developed and developing countries mean that more people will be entering in the age when the risk of developing certain chronic and debilitating disease is significantly higher. As such this

population is emerging a new and serious challenge for national and international public health problem. It also increases the burden on the society and health care system.

In traditional Indian society, women are treated as responsibility. Even if the parents are reluctant, they remain responsible for the girl child invariably because of social pressures. With her, their responsibilities also grow. After marriage, women play crucial role in their respective families which automatically ensures basic social security cover for them as long as they are active and useful for the family.

But in old age this equation is completely reversed for most women. With their growing age, their role in family decreases up to the negligible extent. It is when women need stronger security cover, instead their support infrastructure, emotional connects and security cover gets thinner by every passing day. Their family members don't understand their own responsibilities towards old women and their presence in the family/society is often ignored, they invariably become redundant for all concerned.

With children settled in their own lives, their husbands remain mostly aloof primarily because of their own pre-occupation and or die before them. This is the age, when they need a lot; instead they have to suffer a lot. With no social security, no gainful engagement opportunities, no old age related support and facilities, no shelter, no or fewer rights and above all, no awareness... their life is full of physical, social, emotional, financial insecurities... they suffer silently.. but cannot afford to complain, essentially because there is usually no one to listen to their complaints. Many older women suffer destitution... destitution of loneliness and heartfelt sense of redundancy.

Since there is no ray of hope in their present life and a long life ahead, they find themselves completely lost. At this juncture, they have no option but to adjust themselves in whatever circumstances. In these adverse circumstances, older women want to remain useful within the four walls of their own families till the last breath. For the sake of a peaceful and respectful life, they have to compromise with all odd situations and never complaint about anything.

## **PROBLEMS AND CHALLENGES OF ELDERLY WOMEN**

The problem associated with Elderly women in slum area of Bellary District is the absence of the facilities are well as the lack of various securities such as lack of social, familial, economical, health and spiritual or emotional securities . Old age is a significant phase in a person's life. Elders should not just ensure their "survival" rather they must sustain their productivity and enjoy a reasonable standard of life.

Living condition of Elderly women in slums faces serious challenges in their effort to survive. Severe inadequacies in access to water, sanitation, shelter, health and education has deprived slum dwellers of some of the most basic amenities.

The elderly women in Slum area of Bellary District which is located North Karnataka facing various problems and challenges.

They are as follows.

- ❖ Poverty
- ❖ Loss of joint family
- ❖ Illiteracy
- ❖ Economic insecurity

- ❖ Social insecurity
- ❖ Lack of sanitation facilities, water, shelter, health, etc.
- ❖ Lack of employment opportunities
- ❖ Week programmes and Schemes of Government and Non-governmental with respect of elderly women.
- ❖ Municipal authorities failed to implement Government schemes and Programmes of the elderly women in slum areas.
- ❖ Local Banks/ financial institution failed to take necessary steps/ to make the aged aware of the savings/pension schemes for their welfare.

## **MAJOR CONCERNS OF OLDER WOMEN**

### ➤ **Destitution/ Alienation / Isolation**

Marginalization/isolation or alienation in old age is among the most common issues that are affecting older women constantly. Older women, who are still living with their sons/daughters and grand-children are also suffering from emotional alienation. Due to fast changing socio-economic scenario of the country, fast paced modern life style & rapid urbanization across the country younger generations hardly interact with their elderly family members. Popularity of nuclear family system has virtually crushed strong traditional bond between grand-children & grandmothers.

### ➤ **Social Insecurity**

Older women, who live in cities, are prone to social alienation/marginalization in comparison to older women of villages. Joint family system (to a certain extent) is still alive in rural areas. Older women, who live in semi urban situations/industrial townships also, find it difficult to cope with old age, particularly after their children have grown up and husbands retire. Due to lack of social protection, older women are forced to lead a life full of distress. Ignored by their own kith and kin, they don't expect any kind of social security from others.

### ➤ **Financial Insecurity**

With increased life span of older women in old age, their financial needs are emerging as a major concern. However, today, many older women have property/money but they cannot possibly use the money or take financial decisions on their own. Social traditions don't allow them to use their ancestral property / money for their own welfare. They may be rich or poor; they always have to act according to others' directives. Since they are habitual of sacrificing their own interests for the good of other family members throughout their life, in old age they don't want to ask for their share.

### ➤ **Medical Problems**

Due to negligence, lack of awareness, financial support and religious mindset of women, older women often have to face acute health problems. Since most of the older women are living within the four walls and barely come out in open public places, most of their health problems remain unnoticed.

Their family ignores these – saying that in old age diseases are common. Older women living alone could not share their pain, since there is no one to lend her patient hearing. Above all, many times, due to lack of health awareness older women themselves ignore symptoms of

diseases. Most of them believe more in divine powers instead of medical science. In India, still there are a few religious sects, that don't allow its followers to take particular medicines.

➤ **Emotional Insecurity**

In old age most of the older women face family problems like uncomfortable relations with son & daughter-in-law, limited interaction with children, grand-children. Their daughters-in-law don't like their interference in family matters, children are busy with their jobs, and their husbands invariably have mood swings after retirement and mostly restrict their free movements. Most old women are self conscious.

In old age, women turn towards religious rituals & activities, pilgrimage, etc. after losing their life-partner or any other family members. Many are from orthodox/religious background and have been following religious lifestyle since childhood. Since women have been emotionally attached to their near and dear ones throughout their life, in old age when they are not with them, they miss it a lot. Emotional support is much needed in old age.

➤ **Human Rights and Older Women**

Older women have to face age related discrimination, mistreatment, harassment and elder abuse in their life due to lack of awareness about their rights and support system available for them in old age. Indian women have always been introvert by nature, that's why they are vulnerable and soft target of wrong doers. Human rights of the elderly women are violated from time to time. Majority of cases of Human Rights violation are due to poverty of older women.

## **NATIONAL POLICIES & PROGRAMMES FOR THE WELFARE OF THE ELDERLY**

❖ **Administrative Set-Up**

The **Ministry of Social Justice & Empowerment**, which is the nodal Ministry for this purpose focuses on policies and programmes for the Senior Citizens in close collaboration with State governments, Non-Governmental Organisations and civil society. The programmes aim at their welfare and maintenance, especially for indigent senior citizens, by supporting old age homes, day care centres, mobile medicare units, etc.

❖ **Relevant Constitutional Provisions**

**Article 41 of the Constitution** provides that the State shall, within the limits of its economic capacity and development, make effective provision for securing the right to work, to education and to public assistance in cases of unemployment, old age, sickness and disablement, and in other cases of undeserved want. Further, **Article 47** provides that the State shall regard the raising of the level of nutrition and the standard of living of its people and the improvement of public health as among its primary duties.....

❖ **Legislations**

The **Maintenance and Welfare of Parents and Senior Citizens Act, 2007** was enacted in **December 2007**, to ensure need based maintenance for parents and senior citizens and their welfare. General improvement in the health care facilities over the years is one of the main reasons for continuing increase in proportion of population of senior citizens. Ensuring that they not merely live longer, but lead a secure, dignified and productive life is a major challenge.

❖ **National Policy on Older Persons (NPOP), 1999.**

The **National Policy on Older Persons (NPOP) was announced in January 1999**, to reaffirm the commitment to ensure the well-being of the older persons. The Policy envisages State support to ensure financial and food security, health care, shelter and other needs of older persons, equitable share in development, protection against abuse and exploitation, and availability of services to improve the quality of their lives. -----

➤ **The primary objectives are:**

- To encourage individuals to make provision for their own as well as their spouse's old age;
- To encourage families to take care of their older family members;
- To enable and support voluntary and non-governmental organizations to supplement the care provided by the family;
- To provide care and protection to the vulnerable elderly people;
- To provide adequate healthcare facility to the elderly;
- To promote research and training facilities to train geriatric care givers and organizers of services for the elderly; and
- To create awareness regarding elderly persons to help them lead productive and independent live.

❖ **National Council for Older Persons**

In pursuance of the NPOP, a **National Council for Older Persons (NCOP) was constituted in 1999 under the Chairpersonship of the Minister for Social Justice and Empowerment** to oversee implementation of the Policy. The NCOP is the highest body to advise the Government in the formulation and implementation of policy and programmes for the aged.

The **Council was re-constituted in 2005** with members comprising Central and State governments representatives, representatives of NGOs, citizen's groups, retired person's associations, and experts in the field of law, social welfare, and medicine.

❖ **Assistance For Construction Of Old Age Homes**

A Non-Plan Scheme of Assistance to Panchayati Raj Institutions/ Voluntary Organisations/Self Help Groups for Construction of Old Age Homes/ Multi Service Centres for Older Persons was started in 1996-97. Grant-in-aid to the extent of 50% of the construction cost subject to a maximum of Rs. 15 lakhs was given under the Scheme. However, the Scheme was not found attractive by implementing agencies and was discontinued at the end of the X Plan (2006-07).

❖ **International Day of Older Persons**

The International Day of Older Persons is celebrated every year on 1st October. On 1.10.2009, the Hon'ble Minister of Social Justice & Empowerment flagged off "Walkathon" at Rajpath, India Gate, to promote inter-generational bonding. More than 3000 senior citizens from across Delhi, NGOs working in the field of elderly issues, and school children from

different schools participated. Help age India, New Delhi collaborated with the Ministry in organizing the event of the day.

### ***GOVERNMENT OF KARNATAKA SCHEMES FOR ELDERLY PEOPLE.***

The following are various schemes and Programmes for the Elderly People Sponsored by the government of Karnataka.

- ❖ ***Old Age Homes:*** State Govt. extends the financial assistance to NGOs to run Old Age Homes to take care of the Elderly persons providing all the basic amenities' and care, protection to life etc. Day care centers are established at Bangalore, Hubli- Dharward, Gulbarga and Belgaum Corporation areas. The main objective of Day Care Centre is to maintain well being of Older Persons, to provide social and emotional services, recreation, Health care etc.
- ❖ ***Sandhya Suraksha Scheme( Implemented By Revenue Department)***  
With reference to Govt. Order No. RD\97\MST\2007, dated: 02-07-2007 Sandhya Suraksha Scheme has been implemented during 2007.The purpose of this scheme is to provide some relief to the age to providing financial assistance in the form of social security pension .Rs.400/-is given as monthly pension to needy elderly persons to maintain themselves. The eligibility to get such pension is the elderly persons must have more than 65 years of age and their income should not exceed Rs.20000 per annum.
- ❖ ***Help Line for Senior Citizens***  
Help lines are established at 14 places in the i.e Bangalore, Mysore, Hubli-Dharwad, Gulbarga, Mangalore, Belgaum, Davangere, Raichur Bellary and Shimoga with the help of police Department and NGO's to redress the difficulties of senior citizens.
- ❖ ***Identity Cards For Senior Citizens***  
The Deputy Director Women & Child Development Department of the Concerned district will identify NGO,s to issue Identity Cards to Senior Citizens. The NGOs, can collect Rs.25 towards issue of Identity cards to Senior Citizens. For this purpose, Senior Citizen should submit prescribed application form along with 2 photographs, Age proof and Address Proof to the agency identified for issuing the ID Cards.
- ❖ ***Concessional Bus Pass***  
Elder persons above the age of 65 living in Karnataka are eligible to avail concessional monthly bus passes in KSRTC.

### **SUGGESTIONS:**

Based on the findings of the study the following suggestions are put forward to reduce the problems of elderly women in Slum areas of Bellary District.

1. To improve the economic status of elderly women, the scope of old age pension should be widened to include all eligible persons in India. Pension should be adequate to meet the

minimum needs of recipients and the pension payment should be prompt. The payment system for this purpose should be streamlined.

2. To improve Sanitation Facilities are necessary who are living in Slum areas of Bellary District.
3. Government should extend its health care services to the elderly women especially to poor elderly, who are unable to move out of their homes.
4. To reduce health problems of elderly women /should be educated on health and nutrition.
5. Educational programmes should be organized for the public on healthy living so that they can enter the elderly women with adequate preparation for physical and mental health.
6. Government should implement separate medical insurance scheme for elderly in India which will go a long way to mitigate the problem of health care of elderly.
7. Income generating schemes should be introduced to generate additional income for the elderly women in slum areas.
8. The banks should take necessary steps to make the aged aware of the savings/pension schemes for their welfare.
9. The aged should be associated with creative and developmental programmes. Old age clubs and other organizations for elderly should be organized to involve aged people in various social, recreational, educational and cultural activities.
10. Awareness programmes for the welfare of the elderly have to be broadcasted through the Medias.
11. Studies have to be conducted with specific focus on elderly women to meet their socio-economic and health challenges specially living Slum area of Bellary city.

## **CONCLUSION.**

This Study was designed and identifying the Problem and Challenges of Elderly women in slum are of Bellary district which is located North Karnataka. Many elderly women in Slum area of Bellary District suffer from poverty, isolation and social exclusion. In particular, elderly widowed women are often denied even basic rights such as food, health-care and are thrown out of their homes by their families.

Living condition of Elderly women in slums areas faces serious challenges in their effort to survive. Severe inadequacies in access to water, sanitation, shelter, health and education has deprived slum dwellers of some of the most basic amenities. And problem associated with Elderly women in slum areas the absence of the facilities are well as the lack of various securities such as lack of social, familial, economical, health and spiritual or emotional securities.

India still has to go a long way to reduce the problems of elderly women. The government needs to introduce various social security packages for the elderly apart from increasing the literacy level and employment opportunities for the aged for making the older persons/women real assets rather than being considered liabilities. It is duty of the Government, NGOs, and Municipal authorities to take care and implement Schemes, Programmes for Elderly women in Slum areas of Bellary District.

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