

“A Study of Problems and Challenges Faced by Senior Citizens: A Social Work Intervention in Nashik, Maharashtra”

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ABSTRACT

Ageing is a universal and natural biological process that involves physical, psychological, social, and economic changes. With increasing life expectancy and changing family structures, senior citizens today face multiple challenges that affect their quality of life. The present study titled “A Study of Problems and Challenges Faced by Senior Citizens: A Social Work Intervention in Nashik, Maharashtra” focuses on identifying the major difficulties experienced by elderly individuals and exploring possible social work interventions to improve their well-being.

The study adopted a mixed-method research design, combining both quantitative and qualitative approaches. A total of 50 senior citizens aged 60 years and above were selected from various residential areas of Nashik using stratified random sampling. Data were collected using structured questionnaires and in-depth interviews to gather detailed insights into the socio-economic, health-related, emotional, and social problems faced by senior citizens.

The findings of the study reveal that senior citizens commonly face financial dependency, declining health, loneliness, reduced social participation, and limited access to welfare services. The shift from joint family systems to nuclear family structures has significantly impacted the support systems available to elderly individuals.

The study emphasizes the importance of social work interventions, including counselling, community support programs, awareness campaigns, and welfare scheme accessibility. Strengthening family support systems, improving healthcare facilities, and promoting active ageing practices are essential to enhance the quality of life of senior citizens.

This concept paper highlights the need for collaborative efforts among families, communities, government agencies, and social workers to ensure dignity, respect, and security for elderly individuals

KEYWORDS:

Senior Citizens, Ageing Social Work Intervention, Elderly Problems, Financial Dependency, Health Issues, Social, Isolation, Quality of Life

1. INTRODUCTION:

Ageing is a natural and inevitable stage in the life cycle of every human being. It is not merely a biological process but also involves social, psychological, cultural, and economic transformations that influence the

lives of individuals. With advancements in healthcare facilities and improved living standards, life expectancy has increased significantly, resulting in a growing elderly population worldwide.

India is experiencing a rapid demographic transition characterized by an increasing number of elderly individuals. Traditionally, Indian society valued elders and provided them with respect, care, and support within joint family systems. However, modernization, industrialization, migration, and urbanization have led to the gradual breakdown of joint family structures and the rise of nuclear families. These social changes have significantly affected the traditional support systems available to senior citizens.

Today, many elderly individuals face multiple challenges, including financial dependency, declining physical health, emotional stress, loneliness, and reduced participation in social activities. In urban areas like Nashik, these problems are becoming more prominent due to changing lifestyles and migration of younger family members for employment opportunities.

The present study titled “A Study of Problems and Challenges Faced by Senior Citizens: A Social Work Intervention in Nashik, Maharashtra” aims to explore the real-life experiences of elderly individuals and identify the major problems they encounter in daily life. The study also focuses on understanding the role of social work interventions in addressing these issues and improving the quality of life of senior citizens.

The importance of this study lies in its contribution to understanding the needs and challenges of elderly individuals at the community level. By identifying the existing gaps in social support systems and welfare services, the study aims to provide recommendations for developing effective social work strategies to support senior citizen.

2. REVIEW OF LITERATURE (ROL):

The review of literature plays an essential role in understanding the existing knowledge related to the problems faced by senior citizens. Various studies have highlighted that ageing is associated with multiple challenges that affect physical health, emotional stability, and social participation.

Research studies have shown that chronic diseases such as diabetes, hypertension, and arthritis are common among elderly individuals. These health conditions often lead to reduced mobility, dependency on caregivers, and increased healthcare expenses. Financial insecurity is another major concern among senior citizens, particularly among those without pensions or stable income sources.

Studies conducted in India indicate that changing family patterns have contributed significantly to social isolation among elderly individuals. The shift from joint family systems to nuclear families has resulted in reduced emotional support and increased feelings of loneliness among senior citizens.

Psychological issues such as depression, anxiety, and stress are frequently reported among elderly populations. Social isolation and lack of companionship further contribute to mental health problems among senior citizens.

Recent literature also highlights the importance of digital literacy programs for elderly individuals. Teaching seniors how to use smartphones and digital banking services has been shown to improve their independence and reduce vulnerability to financial fraud.

Several studies emphasize the role of social work interventions in improving the quality of life of elderly individuals. Programs such as counselling, community engagement, reminiscence therapy, and legal awareness campaigns have demonstrated positive outcomes in promoting active ageing and emotional well-being.

However, research gaps still exist in district-specific studies, particularly in regions like Nashik. Limited research has explored the cultural and social factors influencing elderly well-being in semi-urban areas. Therefore, the present study aims to fill this gap by focusing on the specific needs and challenges faced by senior citizens in Nashik, Maharashtra.

OBJECTIVES OF THE STUDY:

1. To understand the socio-economic status of senior citizens.
2. To identify the major problems faced by senior citizens.
3. To assess the availability of family and community support among elderly individuals.
4. To examine the role of social work interventions in addressing elderly problems.
5. To provide suggestions for improving the quality of life of senior citizens.

3. RESEARCH METHODOLOGY:

Research Design A convergent parallel mixed-method design was employed. Quantitative methods measured the frequency and distribution of challenges faced by senior citizens, while qualitative methods explored their personal experiences and coping mechanisms.

Research Setting The study was conducted across residential areas, welfare organizations, and community settings in the rapidly urbanizing environment of Nashik city, Maharashtra.

Population and Sample The target population comprised senior citizens (aged 60 and above) residing in Nashik for a minimum of five years. The sample included 50 participants for the quantitative analysis and 8–10 participants for the qualitative interviews.

Sampling Technique Stratified random sampling was utilized for the quantitative phase, and purposive sampling was used for the qualitative phase to ensure diverse socio-economic representation.

Data Collection Tools

- **Quantitative:** A structured questionnaire assessed socio-demographics, health, financial status, social support, and quality of life.
- **Qualitative:** An in-depth interview guide explored daily routines, emotional experiences, coping strategies, and perceptions of support services.

Data Collection Procedure Data was gathered via face-to-face interactions. Quantitative surveys required 30–40 minutes per participant to complete, while qualitative interviews lasted 50–60 minutes.

Ethical Considerations The study adhered to strict ethical guidelines, including securing informed consent, maintaining strict confidentiality, guaranteeing the right to withdraw at any time, and handling sensitive issues with appropriate care.

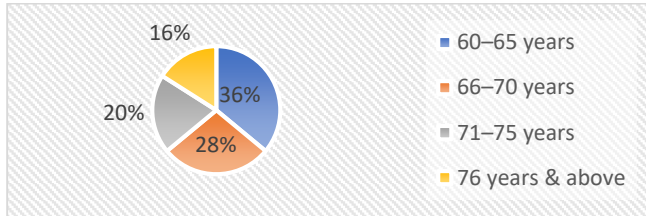
Research Gap While existing literature extensively documents the general challenges of aging, there is a notable scarcity of mixed-method research exploring how rapid urbanization specifically impacts the well-being and coping mechanisms of elderly populations in emerging urban–semi-urban environments like Nashik city. This study addresses that gap by triangulating statistical prevalence with in-depth lived experiences.

4. DATA ANALYSIS AND INTERPRETATION

(Sample Size: 50 Senior Citizens)

This section presents the data collected from 50 senior citizens in Nashik, Maharashtra.

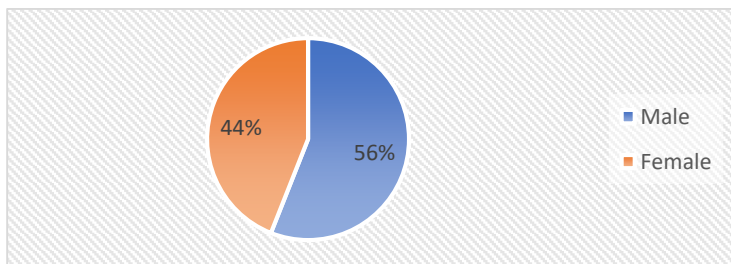
1. Age Distribution of Senior Citizens



Data Interpretation: The above table shows that 36% of senior citizens belong to the age group of 60–65 years, which represents the largest proportion of respondents. About 28% fall within the 66–70 years category, while 20% belong to the 71–75 years group. Only 16% of respondents are aged 76 years and above.

This indicates that the majority of participants are in the early stage of old age, where individuals begin to experience gradual physical decline and adjustment to retirement life. The presence of respondents across all age groups ensures balanced representation in the study.

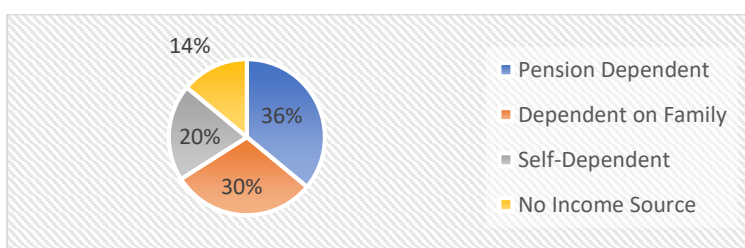
2. Gender Distribution of Senior Citizens



Data Interpretation : The table shows that 56% of respondents are male, while 44% are female. This indicates that male participants slightly outnumber female participants in the study. However, the difference between male and female respondents is not significant, ensuring that both genders are adequately represented.

Gender distribution plays an important role in understanding differences in health conditions, financial stability, and social support among senior citizens.

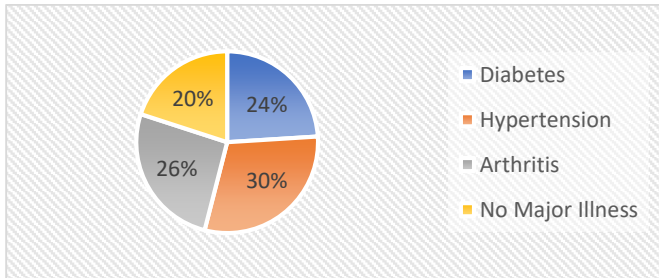
3. Financial Status of Senior Citizens



Data Interpretation : The table indicates that 36% of senior citizens depend on pensions, making it the most common source of income. About 30% depend on family members, indicating financial dependency among elderly individuals. 20% are self-dependent, while 14% have no income source.

These findings highlight the financial vulnerability faced by many senior citizens. Dependence on family members and lack of income sources may lead to insecurity and reduced independence among elderly individuals.

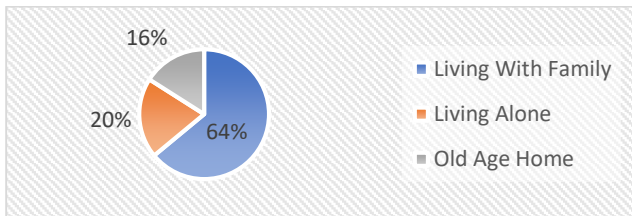
4. Major Health Problems Faced by Senior Citizens



Data Interpretation: The table reveals that 30% of senior citizens suffer from hypertension, which is the most commonly reported health problem. About 26% suffer from arthritis, while 24% have diabetes. Only 20% reported no major illness.

This indicates that chronic health conditions are highly prevalent among elderly individuals. These health problems may limit mobility and increase dependency on family members or caregivers.

5. Living Arrangement of Senior Citizens



Data Interpretation: The table shows that 64% of senior citizens live with their families, indicating that family support remains an important source of care. However, 20% live alone, which may increase feelings of loneliness and isolation. Additionally, 16% reside in old age homes, reflecting the growing trend of institutional care for elderly individuals.

These findings suggest the need for stronger family relationships and community-based support systems to enhance the well-being of senior citizens.

5. MAJOR FINDINGS

Based on the analysis of data collected from 50 senior citizens in Nashik, Maharashtra, several important findings emerged regarding their socio-economic status, health conditions, living arrangements, and support systems. These findings provide valuable insights into the challenges faced by elderly individuals in modern society.

1. Age-related Findings

The study revealed that the majority of respondents belonged to the 60–65 years age group, indicating that most participants were in the early stage of old age. This age group represents individuals who are transitioning into retirement and beginning to face age-related changes such as declining physical strength, reduced work capacity, and adjustment to new social roles.

A smaller proportion of respondents belonged to higher age groups, particularly 76 years and above, indicating reduced life expectancy or limited participation among older elderly individuals due to health-related challenges.

2. Gender-related Findings

The study found that male respondents slightly outnumbered female respondents. However, the representation of female participants remained significant. This suggests that both men and women experience similar challenges in old age, although women may face additional difficulties such as widowhood, financial dependency, and emotional vulnerability.

Female senior citizens were more likely to depend on family members for financial and emotional support, highlighting gender-based differences in economic independence.

3. Financial Status Findings

Financial dependency emerged as one of the major challenges faced by senior citizens. A large proportion of respondents depended on pensions as their primary source of income. However, many respondents also relied heavily on their family members for financial support.

A small percentage of senior citizens reported having no income source, which increases their vulnerability to financial insecurity. These findings emphasize the importance of strengthening pension schemes and financial assistance programs for elderly individuals.

4. Health-related Finding

Health problems were highly prevalent among senior citizens. The most common health conditions reported were hypertension, arthritis, and diabetes. These chronic diseases require regular medical attention and medication, increasing healthcare expenses for elderly individuals.

Only a small proportion of respondents reported having no major health issues, indicating that physical health decline is a significant concern among the elderly population.

The presence of chronic diseases affects daily functioning, mobility, and independence, leading to increased reliance on caregivers.

5. Living Arrangement Findings

The study revealed that the majority of respondents lived with their families, indicating the continued importance of family support systems. However, a significant number of elderly individuals lived alone or in old age homes.

Living alone increases the risk of loneliness, social isolation, and emotional distress. Similarly, residing in old age homes may provide basic care but may not fully meet emotional needs.

These findings highlight the need for strengthening family relationships and community-based elderly care services.

6. Emotional and Social Support Findings

Many senior citizens reported experiencing feelings of loneliness, neglect, and lack of social interaction. Limited participation in social and community activities contributed to emotional stress among elderly individuals.

The absence of meaningful social engagement often results in reduced self-esteem and increased dependency.

7. Awareness of Welfare Schemes

The study also revealed limited awareness among senior citizens regarding government welfare schemes and benefits available for elderly individuals.

Lack of awareness prevents senior citizens from accessing financial assistance, healthcare services, and social support programs.

6. DISCUSSION

The findings of the present study provide a comprehensive understanding of the problems and challenges faced by senior citizens in Nashik, Maharashtra. The results highlight multiple socio-economic, health-related, and emotional issues affecting elderly individuals in modern society.

Ageing is associated with several biological and social changes that influence the quality of life of individuals. The age distribution findings indicate that a majority of respondents belong to the early elderly stage (60–65 years). This phase represents a transitional period during which individuals adjust to retirement and reduced occupational roles. Similar findings have been reported in earlier studies, which emphasize that the early elderly stage often involves adaptation to new lifestyles and increased dependency on family members.

Gender differences observed in the study indicate that male respondents slightly outnumber female respondents. However, female senior citizens often face additional challenges due to longer life expectancy and higher rates of widowhood. Women are more likely to depend on family members for financial support, making them vulnerable to neglect and dependency. These findings are consistent with previous research studies highlighting gender disparities in elderly care and economic independence.

Financial insecurity remains one of the most significant challenges faced by senior citizens. The dependence on pensions as the primary income source indicates the importance of social security systems. However, reliance on family members for financial support suggests limited economic independence among elderly individuals. Financial dependency often affects decision-making autonomy and may lead to feelings of helplessness.

Health-related problems are another major concern identified in the study. The prevalence of chronic illnesses such as hypertension, arthritis, and diabetes indicates the growing burden of non-communicable diseases among elderly populations. These health problems require continuous medical care and monitoring, increasing healthcare expenditure and financial strain on families.

Living arrangements play a crucial role in determining the emotional well-being of senior citizens. Although most respondents lived with their families, a significant proportion lived alone or in old age homes. Living alone increases the risk of loneliness and social isolation, which are known to negatively impact mental health.

Emotional problems such as loneliness, neglect, and lack of social interaction were reported by many respondents. Social isolation reduces opportunities for communication and engagement, leading to decreased life satisfaction among elderly individuals.

Awareness of government welfare schemes among senior citizens was found to be limited. Many respondents were unaware of available financial benefits and healthcare services. Lack of awareness restricts access to essential services, further increasing vulnerability among elderly populations.

Social work interventions play a significant role in addressing the challenges faced by senior citizens. Counselling services, support groups, and community-based programs can help elderly individuals cope with emotional stress and social isolation.

Overall, the discussion highlights the need for integrated approaches involving families, communities, healthcare providers, and government agencies to improve the quality of life of senior citizens.

7. SUGGESTIONS AND RECOMMENDATIONS

Based on the findings of the study, the following suggestions are recommended to improve the well-being of senior citizens:

1. Strengthening Family Support

Families should be encouraged to provide emotional and financial support to elderly members. Awareness programs should be conducted to promote respect and care for senior citizens.

2. Health Awareness Programs

Regular health camps and awareness programs should be organized to monitor the health status of senior citizens and promote preventive healthcare practices.

3. Financial Assistance Programs

Government authorities should strengthen pension schemes and provide financial assistance to elderly individuals who lack income sources.

4 Counselling Services

Professional counselling services should be made available to address emotional and psychological problems among senior citizens.

5. Community Participation

Senior citizens should be encouraged to participate in social activities, cultural events, and community programs to reduce loneliness and improve social interaction.

6. Awareness of Welfare Schemes

Awareness campaigns should be conducted to educate senior citizens about government welfare schemes and benefits.

8. CONCLUSION

The present study highlights the various problems and challenges faced by senior citizens in Nashik, Maharashtra. The findings indicate that elderly individuals experience financial dependency, health-related problems, emotional stress, and limited social participation.

Although family support remains a significant source of care, changing social structures have affected traditional support systems. The increasing prevalence of nuclear families has reduced opportunities for elderly individuals to receive consistent emotional and social support.

The study emphasizes the importance of social work interventions in improving the quality of life of senior citizens. Counselling services, community-based programs, and awareness campaigns can help elderly individuals cope with challenges and maintain independence.

Overall, the study underscores the need for collaborative efforts among families, communities, and government agencies to ensure dignity, respect, and security for senior citizens.

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