



SOCIAL PROTECTION AND ITS IMPACT ON WELFARE OF THE ELDERLY IN PAKISTAN: A CASE STUDY FROM SOUTH PUNJAB

Hamza Iftikhar

Ph. D Scholar

Perdana Centre of Science

Technology and Innovation Policy

Razak Faculty of Technology and Informatics

Universiti Teknologi Malaysia

hamza@graduate.utm.my

Malika kanwal

Lecturer in BZU

Vehari Campus

Vehari - Pakistan

contactmalika07@gmail.com

Huma Sadia

PST Government Sector

Vehari - Pakistan

humajutt7@yahoo.com

Abstract

This study tries to analysis the Social Protection and its impact on the welfare of the Elderly People in Pakistan: A Case Study of District Vehari. This study selected sample of the 200 old people living in the South Punjab districts such as Bahawalpur, Vehari and Burewala. This study has developed 3 models about this research and applied correlation test to check the interrelationship of the variables. This study also applied ANOVA test developed by Ronald Fisher. This test check the "variation" of the variables and it used to examine the dissimilarity among the means of variables used in a sample. For the prediction, this study used multi-numerical logistic model. This study concluded that the mostly persons who are financial independent, they do not live with their children. The health is very important for all the people at it also effects that the freedom, decisions and movement of the elderly people. This study also found that there is lack of old age house in South Punjab region. So the government should establish the old houses that provide the shelter to poor old and helpless people.



Keywords: Old age houses, social welfare, social protection, South Punjab, Pakistan

1. Introduction

The population is the strength of a country. The people of any country make it prosperous with hardworking and devotion. Side by side increase in the population the old age population is increasing continuously in Pakistan. So, the problems related to elderly people are increasing simultaneously. Our culture gives great importance to the elderly people. Take care of our parents is a moral duty to put on their generation (Nwakasi & Roberts, 2021; Tang, 2021). But these days it is examining that children are not taking care of their elders, they are not willing to spent income on them, and they do not give respect and are treating as aliens (Souralová & Žáková, 2020). They are not willing to share an emotional relation with parents. They are forgetting that the base of their life is due to from elders. They forget their ethical and moral duties regarding their parents. Its reasons are industrialization, fast life; money oriented thinking, inflation etc. Young generation have no time to take care for their elder because they have busy schedule and as an effect of this position the parents are getting ignored (Bimpson, Parr, & Reeve, 2020; Finlay & Finn, 2020; Sikes, 2020). All the parents at this stage of life want some type of support. That's way; Most of people want to live in old age home rather than living with their own children, because those people are facing problems from their families like lack of emotional support, insufficient care and economic support etc (Harrington, 2019).

According to government of Pakistan retirement age for women is 55 years and for men is 60 years. Pakistan demographic survey (2007) reported that 5.7 % male population was fall in old age and 7.04% women population above years 55. 12.74% of the nation's people were retired. It is told that besides of few private sectors' workers and organized some employees which were sheltered through funded pensions, but a very large portion of the people had no pension. They fully depend on their family support in joint system. Old people facing problems of wrinkles, poor eye sight, white/Grey hair , deaf, cardigans, slower movements, un trusting of technology, immune system issues, failing health, social reason of problem and they more suffer from illness. Economic security is very necessary for such age group because except of few they are unable to generate enough money for their health care and food. As far as possible who elderly are capable must be encouraged and if compulsory supported to engage in some productive manner economically (Souralová & Žáková, 2020). Those who are incapable of providing themselves should support with fully social welfare or partial grants at least that provide for their basic wants. The old age especially those are dependent or weak, want mental, physical and emotional support. When it is not given, they suffer from disregard, an issue that happens when a person is left neglected and this is connected with isolation. Changing values and lifestyles demanding employment , devastations such as television, a displacement to atomic family structures and defined aims have led to gained neglect of old age people by families and



societies. This is declined as the aging people are few likely to demand courtesy than those of other age group. The better way to address ignore of the old age people is to advocate families, sensitize profession leader and focus the problem at all levels in various forum including print and audio video media. Work places and schools offer occasions where young generations can be speech in groups. Non-government and government agencies need to cover up this problem seriously at all levels in society. At utmost situation, lawful action and reclamation may be demanded to minimize or prevent serious consequences of the issue.

Pakistan's culture has ever stood for respect, dignity and high value of human life. Elderly period of life is considered as a mark of wisdom, esteem, and piety. It could be constructed to the powerful ties that occur in unite family system cultivated by religious norms, ennobling the position of elderly part of society.

The right of each has to live with standard of living as human's will to required fundamental way of freedom, admitting freedoms to avoid disease, hunger and illiteracy. It also includes certain rights to sufficient clothing, housing and food to social safety and work. This is basic right in order to gain various social, cultural and economic rights such as the objective to education and health. Social welfare involves to bringing peoples' life change about aspect of quantitative and also qualitative social change in individuals perceptive as well as community measure. To enhance the quality of life, social welfare, social issues, social services through institutions building and society development, this progressive demand that government department provides the services by delivery of integrated and intersectral for the betterment of aging population in Pakistan. Certain institutions works as under, Benazir Income Support Program, Happy old age homes, Waseela Haq Program, United Human Rights Development Organization, Waseela Rozgar scheme, Foundation of Senior Citizens, Edhi shelter for older, Bilquis Edhi Foundation, Darul Kafala, Sitaary Zameen per, Elderly Welfare Services, and many kind of NGO's works for the betterment of old age people in Pakistan. In district Vehari there is no institution or department is not working for the elder people social welfare. Retired persons are taking income as pension. But other elder population is facing hunger, health issues, unemployment, non-availability of residency and many other problems. They have no earnings.

Our country has a great part of the elderly people. Those people had been played important role in the country in their youth. This study is very significant to investigate that how these elderly people get social protection in this phase of age. This study helps to explore that whether these people are getting their base needs of life (like shelter, food, clothes and medical treatments) or not. This study also provides the information about the governmental policies for social protection of these elderly people. Therefore the objectives of this study are:

- To inspect the impact of social protection policies on the older individuals in Bahawalpur, Vehari and Burewala



- To find out the theoretical foundation of social protection of elderly people
- To enlist policy implications and recommendations.

2. Literature Review

This section of research is based on diagnostic investigations undertaken by various researchers. The analysis of the social welfare of senior citizens in south Punjab, Pakistan, would be aided by these literature reviews. This section of the literature review is based on the actual works of national and international researchers, which serve as the basis for the present research analysing the social benefits of an older population.

Gobbens and Assen (2017) investigated relationships between multidimensional weakening and superiority of life among elderly Dutch individuals. In a sample of Dutch citizens, cross-sectional data was utilised. A total of 671 elderly persons aged 70 or older participated in an online survey (the senioren barometer). This questionnaire included the Tilburg Frailty Indicator (TFI) for quantifying social, psychological, and physical frailty, as well as the WHOQOL-OLD for calculating six features of life (autonomy past, present, and future activities, sensory skills, social involvement, intimacy, death, and dying), as well as a feature of life complete. The study evaluated the relationship between the psychological, physical, and social components of frailty and the value of a multidimensional assessment of frailty.

Dahla et al. (2016) investigated the relationship between the physical environment and the quality of life among the elderly using a mixed approach (Quant + qual). Observing the quality of life, data were obtained through focus group interviews. And verify the physical environment's reliability in institutions. The conclusion of the study was that the social and physical environment played a significant effect in the working hours of senior citizens. The contribution of a sense of security regarding health and safety to the performance and work ethic of the older population in institutions is a source of pride.

Dedry et al., (2016) investigated the aging population and social security design through capital accumulation. This study used the two-period overlapping generation's model with theoretical and functional form. Key determinants used as retirement decision and growth. Among the study compare the alternative systems of social security, aging types within a unified structure and age policies of retirement. Study conducts a survey on welfare effects of demographic age between various conditions. Findings of this study had important implications. Aging demographic takes various forms within countries. Therefore consequences of aging demographic and welfare are to be different. In the same time, security of social systems tends to move progressively from an era of defined benefits to besides one of specified participation. This is more general across countries.



Khaksa et.al (2016) investigated the impact of service innovation to reduce social sensitivity by using friendly robot among older population in Residential attention facilities. Data were collected by interviewing seventeen specialists in both social robotics and aged care. This article used two studies. In the first study used grounded theory methodology (GTM) and in second study confirmatory factor analysis (CFA) examined. For second study data was collected through survey among 335 older cares specialized institute in Australia. The trial showed an indirect effect of social welfare and robot intermediation on reduction of mixer vulnerability. Entertainment, self-care, social interaction, social companionship was used as variables. For aged care innovation and decision power, affordability, and social support are used as community ties. Findings of this experiment are an augmentation of society connection with older people. The research suggested that better living standard, good residential facilities, and care improve the social standards of old age people.

Makhtaret al., (2016) studied Malay aging people interdependence living in the institutions; An analysis of interpretative phenomenological. The study used a qualitative approach. Data were collected through conducting semi structured interview of three older persons who inhabitant in the institutions. Result obtained by analyzed the six steps of Interpretative phenomenological analysis (IPA). Study used age, language, and dependency of older people at the institution as variable. Findings of this study are love, an affection of other staff given to older people and it will increase their level of satisfactions of life.

Anikina E.et al.,(2015) explored the welfare of aging population at a National research university of Tomsk Polytechnic. The study used the estimating techniques that based on the qualitative subjective and quantitative objective criterion welfare of modern international models. Used variables are gender disparity, health, poverty, quality of living, index of life and gender related development index. The sketch concluded that welfare is a complicated functional system of relations that associated some values, aims, designs, the common program of an instrument and fanciful provision. It was the execution of one or different attitude to a fixed condition of conduct and activity. This study implemented above model on the regional, federal and local circle. Also provided quality wise analysis of the greater welfare parameters for aging population in Russia and neighboring countries.

Iparraguine et al., (2015) analyzed the efficiency in the provision of a social care old age population. Quality of life, experience, client staff and poverty are used as indicators. The research trial used popular techniques three stage Data envelopment analysis (DEA) and other is Stochastic Frontier analysis (SFA). Data were collected by survey of aged 65 or over population by gender. Survey gave respondents from just 16 million aged populations. Study concluded that production of social welfare to care services explains the result of the quality of life and it was a matter with a provision of social benefits. Aging population enjoys social care and high living standard as an outcome.



Nabi (2013) launched two social protection programs in Pakistan. The scheme worked on Benazir Income Support Program by using Randomized Control Trials (RCTs) for the training of household and used to estimate crucial sustainability test. Primary data collected during the month of March-June 2013 and based on quantitative design. Study focused as social welfare by implementing skills in the Punjab 4 poorest Southern districts. The practical study also focused on skills development, social protection, targeted program in Pakistan. This study concluded that through social programs welfare of the poorest can be increased and problems can be reduced by ATM card provided older people. Waseela-e-Taleem will be reduced poverty in next generation. Natasha et al., (2013) investigated the impact of socio-economic determinants on population growth of Pakistan by applying the methodology of Johansen co integration Approach for the period 1972 to 2012. Their result showed the negative relationship between population and literacy. Moreover population has positive relationship with FDI and unemployment. This result showed that the slow economic growth rate of Pakistan is due to high population growth. As the population is increased people avail less opportunities of education, health, living standard and residency issues.

Mathiu and Mathiu (2012) worked on the social protection and development strategy for the elderly people in case of Kenya. Study used the primary data based on survey and means test for results. The SP development scheme is conducive to reduce poverty and accomplishment of MDGs. This study recommended that these strategies will plugged on domestic performance and be planned to cushion welfare by inculcating components of transformative social conveyance to address tasks in design or implementation.

Sri and Babken (2012) looked into the problem of people getting older quickly and how social pensions have changed in Asia. Aging populations are a worldwide problem that could have big effects on health care, pensions, and care for the elderly, especially in Asia, where populations are getting older quickly because of falling birth rates and people living longer. Also, many countries don't have good social security systems, which goes against what the majority of people think. In developing countries, most of these people don't have regular ways to make money. Women work longer than men do, taking care of younger family members and doing chores around the house until they are very old. Without help from others, widows are more likely to be hurt. All of these things make public policy in the Asia and Pacific region a difficult task.

Alderman and Yemtsov (2012) investigated the productive role of social protection. This study selected the primary data of different developing countries in 2010. This study used SAM technique to conclude the results. The dependent variable of this study is poverty and independent are productive assets, human capital, empowerment of poor to invest and infrastructure. This study concluded that the social protection programs affect the security nets



and overall economic growth. This study also recommended that social protection programs should be used for the welfare of poor.

Shankardass (2011) worked on an aging population in selected Asian countries their impact on the India by used craft appropriate methods. The data of different countries was used as observation and welfare programs for the betterment of elderly people. This study also checked its relevancy for the Indian perceptive. The findings had theoretical background and target the policies for the development of older people. Selected countries are China, Nepal, Sri Lanka and Korea. This study recommended that adequate policies should take as initiatives for the majority of aging people in India and should cover rural areas for strengthening the task for development of elder people.

Wolff and Gittleman (2011) reviewed the inheritances of wealth and impact to the big inheritance boom for transfer of wealth to the household. Study used the period 1989 to 2007. Data collected on sample basis by the help of different statistical records. Various kind of wealth used as variable including demand deposits of the household, mutual funds life insurance value plans, deposit certificates, trust funds, liabilities, mortgage debt and many other debt. This study used econometric and statistical technique i-e un weighted method. Survey evidence test used to find the value of wealth for household. This study concluded that transfer of wealth to household is a good source of development of old age people.

Asghar et al., (2011) pointed out in their research on impact of government spending in social sector on economic growth in Pakistan by collecting the data of the period 1974-2008. Their result showed that government expenditure has positive relation on community services, human capital and economic growth, while it has negative relation with subsidies and law and order. The researchers suggested that the government should reduce his expenditures on providing the subsidies and law and also take steps for the welfare of old age people.

2.1 Theoretical background (Activity theory)

This theory is also called the normal theory of ageing, the implicit theory of ageing, and the lay theory of ageing. In 1961, Robert J. Havighurst came up with this theory. They believe that successful ageing happens when elders remain active and maintain social relationships. This means that staying socially active as you get older slows down the ageing process and makes life more valuable. The activity theory is an opposite reaction to the disengagement theory. Both of these were very important ideas in the early 1960s.

- The theory holds that there is a link between being active and being happy with your life. The people who disagreed with the activity theory said that it didn't take into account health and economic differences that make it hard for older people to keep doing these things.



- Activity theory reveals the functionalist point of view. It means that the balance that a person finds in middle age should be kept in later years.
- This theory is one of the three main psychosocial theories that try to explain how people change as they get older. In recent years, fewer people believe this theory. It compares experimental activity patterns and levels of life satisfaction.

3. Methodology

This study selected sample of the 200 old people living in the south Punjab. There are four models in this study. This study applied co relation test to check the relation among the variables and OLS on the consistent variables to check the significance of models. This study also applied ANOVA test developed by Ronald Fisher. This test check the "variation" of the variables and it used to examine the dissimilarity among the means of variables used in a sample. For the prediction, this study used multi-nominal logistic model. The multi-nominal model is used because some data is in 0,1 form. This chapter also tells the detail of questioner and its proxies. The tactic of pre-testing was completed in sort to make certain the legality and exactness of questionnaire plan, before collecting genuine data, questionnaire plan was pre-tested and at some stage in the pre-testing some ambiguities were recognized. So, a few modifications and flourishes were prepared in the method of pre-testing.

The data was composed by researcher herself in the questionnaire form. All the respondents were filling them personally. Questionnaire was translated in Punjabi, Urdu and English. In Pakistan, Punjab province is known as the most populated province and has been alienated into three regions like North, Central and South Punjab. South Punjab is measured as the underdeveloped region of Punjab. District Bahawalpur, Vehari and Burewala are a central part of South Punjab for agricultural output and it is located at the right bank of the river Sutlej. The survey was filled in English language by receiving information in home and local language. The sampling is selected from rural and urban area peoples. So, the sampling method is the best source of data collections. In this study used the 200 observation for the data analysis.

Table 1; Sampling of the region

Area	No. of observation
Bahawalpur	70
Vehari	50
Burewala	80

There are four models in this study to explore the Social Protection and its impact on the welfare of the Elderly People in Pakistan: A Case Study of District South Punjab.



• **MODEL 1**

$WI = \alpha_0 + \alpha_1 \text{ allowance on goods and travel by govt} + \alpha_2 \text{ satisfaction of income} + \alpha_3 \text{ LnIncm} + \alpha_4 \text{ EduInx} + \varepsilon_t$ _____ (1)

• **MODEL 2**

$WI = \beta_0 + \beta_1 \text{ edu in year} + \beta_2 \text{ EduInx} + \beta_3 \text{ allowance on goods and travel by govt} + \beta_4 \text{ marital status} + \beta_5 \text{ LnIncm} + \beta_6 \text{ satisfaction of income} + \varepsilon_t$ _____ (2)

• **MODEL 3**

$Fln dx = \gamma_0 + \gamma_1 \text{ QLI} + \gamma_2 \text{ health issue} + \gamma_3 \text{ income from other asserts} + \gamma_4 \text{ age in year} + \gamma_5 \text{ allowance on goods and travel by govt} + \gamma_6 \text{ labour income per month} + \varepsilon_t$ _____ (3)

• **MODEL 4**

$\text{Dummy} = \lambda_0 + \lambda_1 \text{ subOFgovt} + \lambda_2 \text{ age} + \lambda_3 \text{ edu} + \lambda_4 \text{ age in year} + \lambda_5 \text{ FreeOfChoice} + \lambda_6 \text{ OwnerHou} + \lambda_7 \text{ WaterCl} + \varepsilon_t$ _____ (4)

Table 2: Brief description of variables used in models

Variables	Definition	Nature
WI (dependent)	WI is welfare index	Continuous variable
Edu in year	This is education of the respondent in the year.	continuous variable
Eduink	This is education of the respondent in the year.	continuous variable
Allowance on goods	It indicates the allowance on the goods that respondent get.	continuous variable
Marital statues	Marital status means, that the respondent is married or unmarried.	continuous variable
satisfaction of income	Whether respondent is satisfied with his/her income.	Dummy
QLI	Quality of life means the provision of all basics necessities.	Dummy
income from other asserts	This is income of the respondent that he/she receives every from other resources other than monthly income.	Dummy
age in year	This is the age of respondent in year.	continuous variable
labour income per month	This is income of the respondent that he/she receives every month.	continuous variable
subOFgovt	This is subsidies provider to the respondent by government.	Dummy
Age	This is age of the respondent's children age.	continuous variable



FreeOfChoice	Its indicates that freedom to the elderly people in daily choice	Dummy
OwnerHou	This shows, whether respondent has his/her owns house.	Dummy
WaterCl	Whether respondent is facilitated with clean water or not.	Dummy

4. Statistical Analysis

This fragment elaborates the statistical analysis of the models.. This study work is based on the primary data in which used the 200 observations and Multi-nominal logistic techniques

MODEL 1

$$WI = \alpha_0 + \alpha_1 \text{ allowance on goods} + \alpha_2 \text{ travel by govt} + \alpha_3 \text{ satisfaction of income} + \alpha_4 \text{ LnIncm} + \alpha_7 \text{ EduInx} + \varepsilon_t \text{_____} (1)$$

Table 4.1 Descriptive Statistics

variables	Mean	Std. Deviation	N
WI	.5837500	.13694838	200
LnIncm	8.43982	1.256511	200
EduInx	3.3864	1.19169	200
satisfaction of income	.44	.498	200
allowance on goods and travel by govt	.21	.408	200

Table 4.2 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.342 ^a	.117	.099	.12998608

a. Predictors: (Constant), allowance on goods and travel by govt, satisfaction of income, LnIncm, EduInx

b. Dependent Variable: WI



The model explain that the value of R^2 is .117 which shows that 11 percent of the variation in social welfare due to variation in allowance on goods and travel by govt, satisfaction of income, LnIncm, EduInx

Table 4.1 ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	.437	4	.109	6.472	.000 ^a
Residual	3.295	195	.017		
Total	3.732	199			

a. Predictors: (Constant), allowance on goods and travel by govt, satisfaction of income, LnIncm, EduInx

sb. Dependent Variable: WI

The ANOVA test of the study tells use about the prediction of the variable. This elaborates the statistically significance of the model that is regressed. In this table the $P > 0.000$ which is less than threshold level 0.05. This value shows that the overall the regression model is statistically significantly predicting the variable's outcome. So, it is good fit for the data

Table 4.2 Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.491	.072		6.834	.000
LnIncm	.014	.007	.125	1.832	.068
EduInx	-.016	.008	-.138	-2.005	.046
satisfaction of income	.039	.019	.142	2.063	.040
allowance on goods and travel by govt	.072	.023	.214	3.174	.002

a. Dependent Variable: WI

$$WI = \alpha_0 + \alpha_1 \text{ allowance on goods and travel by govt} + \alpha_2 \text{ satisfaction of income} + \alpha_3 \text{ LnIncm} + \alpha_4 \text{ EduInx} + \varepsilon_t \quad (1)$$



$$\text{WI} = 0.491 + 0.72 \text{ allowance on goods and travel by govt} + 0.039 \text{ satisfactions of income} + 0.014 \text{ LnIncm} - 0.016 \text{ EduInx}$$

The coefficient value of the “allowance on the goods and travel by government” is 0.72. This indicates that 1 unit increase in the allowance on the goods and travels for the elderly people, leads to increase 0.72 percent social welfare. Some old people face many problems related to traveling and purchasing goods because they are depending on their children. If government provides subsidies on the goods and travel for the old people, they can be able to take maximum social benefits by remaining in their budget. In the old age mostly people have to depend on their children. It hurts the old people to take money from them for their daily needs like medicine, clothing and traveling. So, the allowance or subsidies on the goods are favorable for the old person. It increases the welfare and self-esteem of elderly people. In other words, increase in allowance on the goods and travel by the government increase the welfare of the old people. The Becker and Barro (1974), Khaksar S. et.al (2016) supports this result.

The coefficient value of “satisfaction of the income” is 0.039. This value indicates that 1 unit increase in the satisfaction on the income of the elderly people increases the social welfare 0.039 percent. The income is main factor of standard life. The elderly people’s welfare is affected by the home ownership, employment status and income. If a person is satisfied with income level, then he can work more for his better future. Sri and Babken (2012), and kim (1999) support this result

The coefficient value of the “income” is 0.014. It indicates that 1 unit increase in the income for the elderly people, the social welfare increase 0.014 percent. The income effect the saving and consumption pattern of any person. The high level of the income increases the possibility of the good future and savings. If people will have good income, they can save some money for the future. They do not depend on their other member of the house; they can fulfill their daily requirement by their own income. The income of the old people effects positively on his social welfare. Kim (2014) and Sri and Babken (2012) support this result.

The coefficient of the education is -0.016. It indicates social welfare has negative relation with the education. In our country the literacy rate is very low, a great number of people do not even aware with their rights. They do not know how to utilize their

MODEL 2

$$\text{WI} = \beta_0 + \beta_1 \text{ edu in year} + \beta_2 \text{ EduInx} + \beta_3 \text{ allowance on goods and travel by govt} + \beta_4 \text{ marital status} + \beta_5 \text{ LnIncm} + \beta_6 \text{ satisfaction of income} + \varepsilon_t \text{ (2)}$$



Table 4.3 Descriptive Statistics

	Mean	Std. Deviation	N
WI	.5840231	.13723918	200
LnIncm	8.43707	1.259077	200
EduInx	3.3884	1.19437	200
satisfaction of income	.44	.498	200
allowance on goods and travel by govt	.21	.409	200
area	.63	.485	200
marital status	1.56	.962	200
edu in yeay	3.30	1.839	200

Table 4.4 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.368 ^a	.135	.103	.12995194

a. Predictors: (Constant), edu in year, EduInx, allowance on goods and travel by govt, marital status, LnIncm, area, satisfatification of income

b. Dependent Variable: WI

The model explain that the value of R^2 is .135 which shows that 13percent of the variation in social welfare due to variation in edu in year, EduInx, allowance on goods and travel by govt, marital status, LnIncm, area, satisfaction of income

Table 4.5 ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.504	7	.072	4.261	.000 ^a
	Residual	3.226	191	.017		
	Total	3.729	198			



- a. Predictors: (Constant), edu in year, EduInx, allowance on goods and travel by govt, marital status, LnIncm, area, satisfafication of income
 sb. Dependent Variable: WI

The ANOVA test of the study tells use about the prediction of the variable. This elaborates the statistically significance of the model that is regressed. In this table the $P > 0.000$ which is less than threshold level 0.05. This value shows that the overall the regression model is statistically significantly predicting the variable's outcome. So, it is good fit for the data.

Table 4.6 Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.531	.077		6.881	.000
LnIncm	.014	.007	.125	1.811	.072
EduInx	-.015	.008	-.129	-1.859	.065
satisfaction of income	.039	.019	.140	2.006	.046
allowance on goods and travel by govt	.074	.023	.219	3.215	.002
area	-.018	.020	-.062	-.896	.371
marital status	-.018	.010	-.123	-1.796	.074
edu in year	-.002	.005	-.022	-.322	.747

- a. Dependent Variable: WI

$$WI = \beta_0 + \beta_1 \text{ edu in year} + \beta_2 \text{ EduInx} + \beta_3 \text{ allowance on goods and travel by govt} + \beta_4 \text{ marital status} + \beta_5 \text{ LnIncm} + \beta_6 \text{ satisfaction of income} + \varepsilon_t \quad (2)$$

$$WI = \beta_0 - 0.002 \text{ edu in year} - 0.015 \text{ EduInx} + 0.074 \text{ allowance on goods and travel by govt} - 0.018 \text{ marital status} + 0.014 \text{ LnIncm} + 0.039 \text{ satisfaction of income} \quad (2)$$

The coefficient value of the “allowance on the goods and travel by government” is 0.74. This indicates that 1 unit increase in the allowance on the goods and travels for the elderly people, leads to increase 0.74 percent social welfare. Some old people face many problems related to



traveling and purchasing goods because they are depending on their children. If government provides subsidies on the goods and travel for the old people, they can be able to take maximum social benefits by remaining in their budget. In the prime of life mostly people have to depend on their children. It hurts the old people to take money from them for their daily needs like medicine, clothing and traveling. So, the allowance or subsidies on the goods are favorable for the old person. It increases the welfare and self esteem of elderly people. In other words, increase in allowance on the goods and travel by the government increase the welfare of the old people. The Becker and Barro (1974), Khaksar S. et.al (2016) supports this result.

The coefficient value of “satisfaction of the income” is 0.039. This value indicates that 1 unit increase in the satisfaction on the income of the elderly people increases the social welfare 0.039 percent. The elderly people’s welfare is affected by the home ownership, employment status and income. If a person is satisfied with income level, then he can work more for his better future. Sri and Babken (2012), and kim (1999) support this result

The coefficient value of the “income” is 0.014. It indicates that 1 unit increase in the income for the elderly people, the social welfare increase 0.014 percent. The high level of the income increases the possibility of the good future. If people will have good income, they can save some money for the future. They do not depend on their other member of the house they can fulfill their daily requirement by their own income. Kim (2014) and Sri and Babken (2012) support this result.

MODEL 3

$Fln dx = \gamma_0 + \gamma_1 QLI + \gamma_2 \text{ health issue} + \gamma_3 \text{ income from other asserts} + \gamma_4 \text{ age in year} + \gamma_5 \text{ allowance on goods and travel by govt} + \gamma_6 \text{ labour income per month} + \varepsilon_t$ ____ (3)

Table 4.7 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.342 ^a	.117	.089	.29450

a. Predictors: (Constant), QLI, health issue, income from other esserts, age in year, allowance on goods and travel by govt, labour income per month

The model explain that the value of R^2 is .117 which shows that 117 percent of the variation in freedom of old age people due to variation in QLI, health issue, income from other asserts, age in year, allowance on goods and travel by govt, labour income per month.



Table 4.8 ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	2.211	6	.369	4.250	.000 ^a
Residual	16.738	193	.087		
Total	18.950	199			

a. Predictors: (Constant), QLI, health issue, income from other esserts, age in year, allowance on goods and travel by govt, labour income per month

sb. Dependent Variable: FInx

The ANOVA test of the study tells use about the prediction of the variable. This elaborates the statistically significance of the model that is regressed. In this table the $P > 0.000$ which is less than threshold level 0.05. This value shows that the overall the regression model is statistically significantly predicting the variable's outcome. So, it is good fit for the data.

Table 4.9 Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.435	.258		1.686	.094
age in year	.011	.003	.228	3.300	.001
labour income per month	-.042	.018	-.171	-2.375	.019
income from other esserts	.117	.048	.173	2.418	.017
health issue	-.012	.006	-.129	-1.879	.062
allowance on goods and travel by govt	-.026	.053	-.035	-.493	.623
QLI	.236	.139	.119	-1.692	.092

a. Dependent Variable: FInx

$$FInx = \gamma_0 + \gamma_1 QLI + \gamma_2 \text{ health issue} + \gamma_3 \text{ income from other asserts} + \gamma_4 \text{ age in year} + \gamma_5 \text{ allowance on goods and travel by govt} + \gamma_6 \text{ labour income per month} + \varepsilon_t \quad (3)$$

$$FInx = \gamma_0 + 0.236 QLI - 0.012 \text{ health issue} + 0.117 \text{ income from other asserts} + 0.011 \text{ age in year} - 0.26 \text{ allowance on goods and travel by govt} - 0.42 \text{ labour income per month} \quad (3)$$



The coefficient of the “quality of life of the elderly people” is 0.236. This indicates that 1 unite increase in the quality of life the freedom of the elderly people increase 0.236%. The freedom of the elderly people means the freedom in choice, movement and decision making. If the a person get best quality of life where there is no any problem of the social protection for the old people then the old people can easily spend their life. Khaksar S. et.al (2016) supports the result of this coefficient.

The coefficient of the health is -0.012. This coefficient indicates that the 1unite increase in the health issue the freedom of the elderly people decrease 0.012%. The health is very important for all the people at it also effects that the freedom, decisions and movement of the elderly people. The health issue affects the freedom very badly. Because an unhealthy body effect the mind also that’s why the people with bad heath cannot do well in their daily life routine.

The coefficient of the income from asserts is 0.117. It indicates that 1unite increase in the income of asserts increase the freedom of the elderly people 0.0117. Assert can be land, house or markets etc. these assert give the money to a person. Alderman, H. and Yemtsov, R. (2012) support this result.

The coefficient of the age of the elderly people is 0.011. This coefficient tells that the 1 unite increase age in the age the freedom of the elderly people increases. When a person gets matured then he can make strong decision, because a mature person has more experience of life than any young person. The members of the house accept his decision and respect his choice in every term. Anikina E.et al.,(2015) and Shirahase S.,(2015) support this result. The coefficient of the labour income per month is -0.42. This value indicates that labour income negatively affects the freedom of the elderly people. Kim (2014) supports this result.

4.2 MULTI-NOMINAL LOGISTIC MODEL (Model # 4)

Dummy (living with children)= $\lambda_0 + \lambda_1 \text{ subOFgovt} + \lambda_2 \text{ age} + \lambda_3 \text{ edu} + \lambda_4 \text{ age in year} + \lambda_5 \text{ FreeOfChoice} + \lambda_6 \text{ OwnerHou} + \lambda_7 \text{ WaterCl} + \varepsilon_t$ ____ (4)

Logistic analysis is used in 4th model. This test is used wherever the regression and is not a continuous variable but a state which may or may not b hold, or a group in a given categorization. When such distinct variables take place along with the independent variables or repressors of a regression equation, they contract with the preface of one or quite a few (0,1) dummy variables, while the dependent variable belongs with this nature the regression model breaks down. Logistic investigation provides a prepared alternate. At former view it is fairly different from the well-known linear regression models and faintly alarming by its visible complexity, the Logistic model belongs to the set of probability models that resolute discrete probability above a restricted numeral of possible outcomes.



4.2.1 Case Processing Summary

The tables of the case processing summary indicate that there is 200 numbers and unselected cases are zero. This table shows the sample size used in the study.

Table 4.10 of Case Processing Summary

Un weighted Cases	N	Percent
Selected Cases Included in Analysis	200	91.7
Missing Cases	18	8.3
Total	218	100.0
Unselected Cases	0	.0
Total	218	100.0

a. If weight is in effect, see classification table for the total number of cases.

This table also indicates that there are included analysis are 91.7% and missing case are only 8.3% and total selected cases are 100%. There are zero unselected cases are shown by SPSS.

4.2.2 Dependent Variable Encoding

The dependent variable encoding is dummy 0 and 1

Table 6.7.2 Dependent Variable Encoding

Original Value	Internal Value
no	0
yes	1

4.2.3 Classification Table

The following table indicates the intercept of the model. The classification table of the multi-nominal logistic model classify the there are 41 percent of respondent who are not living with their children and 159 people are living with their children.

Table 4.11 Classification Table^{a,b}

Observed			Predicted		
			living with your children		Percentage Correct
			no	yes	
Step 0	living with your children	no	0	41	.0
		yes	0	159	100.0
Overall Percentage					79.5



Table 4.11 Classification Table^{a,b}

Observed			Predicted		
			living with your children		Percentage Correct
			no	yes	
Step 0	living with your children	no	0	41	.0
		yes	0	159	100.0
Overall Percentage					79.5

a. Constant is included in the model.

b. The cut value is .500

4.12. Table Variables in the Equation

	B	S.E.	Wald	df	Sig.	Exp(B)
Step 0 Constant	1.355	.175	59.875	1	.000	3.878

The table indicates that there are 1.35 probabilities and degree of freedom is 1. The result is significant. The B value is 1.355 and expected value 3.878 and degree of freedom is 1.

Table 4.13 Variables not in the Equation

	Score	df	Sig.
Step 0 Variables subOFgovt	13.017	1	.000
age	.000	1	.985
edu	5.932	1	.015
FreeOfChoice	.002	1	.966
OwnerHou	4.450	1	.035
WI	.605	1	.437
FreeOfMove	6.815	1	.009
WaterCl	.255	1	.614
Overall Statistics	29.439	8	.000

This table indicates the 1 degree of freedom of each variable. This table shows that there is 29.439 overall statistics with 8 degree of freedom.

4.2.4 Omnibus Tests of Model Coefficients



Table 4.14 Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step 1	Step	30.728	8	.000
	Block	30.728	8	.000
	Model	30.728	8	.000

This table tells about the logistic regression analysis. “Omnibus test of model coefficients” includes the chi-square goodness fit of the test. This study rejects the null hypothesis. This table shows the null hypothesis that intercept and all the coefficient are zero.

4.2.5 Model Summary

This table consists on the pseudo R square and -2 Log likelihood minimization criteria this is operated by the SPSS.

Table 4.15 Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	172.175 ^a	.142	.223

a. Estimation terminated at iteration number 5 because parameter estimates changed by less than .001.

This table shows that Nagelkerke R Square is 0.223. This value indicates that model is good but not great. The Cox & Snell R Square value is .142 and it elaborates that the intercept 14% probability of the freedom of elderly people is clarified by the logistic model.

The following table explains the classification of the result.

Table 4.16 Classification Table

Observed			Predicted		
			living with your children		Percentage Correct
			no	yes	
Step 1	living with your children	no	7	34	17.1
		yes	5	154	96.9
Overall Percentage					80.5



Table 4.16 Classification Table

Observed			Predicted		
			living with your children		Percentage Correct
			no	yes	
Step 1	living with your children	no	7	34	17.1
		yes	5	154	96.9
Overall Percentage					80.5

a. The cut value is .500

The table interpreted that this table has made 80% correct classification. This value indicates that the model is not too bad. So, the discriminant analysis is good in classifying the data in correct way.

4.2.7 Variables in the Equation

This table is most important for the logistic regression analysis. This table shows the regression function. This table also includes the signification test for each variable that is used in the logistic regression model. For the small sample size where t- value are not valid then the Wald statistics are used. Wald is fundamentally t square that is chi-square circulated with degree of freedom 1. The SPSS gave the significant level of each variable that are used in the model.

Table 4.17 Variables in the Equation

	B	S.E.	Wald	df	Sig.	Exp(B)
Step 1 ^a						
subOFgovt	-1.794	.471	14.486	1	.000	.166
age	-.032	.031	1.067	1	.302	.968
edu	-.287	.117	6.029	1	.014	.751
FreeOfChoice	-.027	.187	.021	1	.886	.974
OwnerHou	.517	.803	.415	1	.520	1.678
WI	3.013	1.721	3.064	1	.080	20.342
FreeOfMove	1.131	.405	7.813	1	.005	3.100
WaterCl	.018	.414	.002	1	.965	1.018
Constant	2.140	2.374	.813	1	.367	8.502



Table 4.17 Variables in the Equation

	B	S.E.	Wald	df	Sig.	Exp(B)
Step 1 ^a subOFgovt	-1.794	.471	14.486	1	.000	.166
age	-.032	.031	1.067	1	.302	.968
edu	-.287	.117	6.029	1	.014	.751
FreeOfChoice	-.027	.187	.021	1	.886	.974
OwnerHou	.517	.803	.415	1	.520	1.678
WI	3.013	1.721	3.064	1	.080	20.342
FreeOfMove	1.131	.405	7.813	1	.005	3.100
WaterCl	.018	.414	.002	1	.965	1.018
Constant	2.140	2.374	.813	1	.367	8.502

a. Variable(s) entered on step 1: subOFgovt, age, edu, FreeOfChoice, OwnerHou, WI, FreeOfMove, WaterCl.

4.2.8 Interpretation of variables

The table shows that “the subsidies of the government” has negative relation with elderly people live with their children. If the government increases the subsidies to the elderly people than those people who are living with their children on their income will leave them, because they can take care themselves. Several survey indicate that the elderly population is increasing rapidly and their dependency ratio will become greater than that of children by 2020 that result in suffering from financial difficulties for elderly because of their children's avoidance to provide financial support (Choi 1992). So, most people life with their childrens if they get good social security from the government, because it makes them independent.

The coefficient of the freedom of movement indicates the positive relation with the dependent. If the there are no restrictions of the movement of the elderly people by their households than they want to live with their children. Many of the elderly people do not want to restrict by their children because of self-esteem and self-dependency.

The coefficient of the welfare index indicates the positive relation with “living with children”. If the welfare of the elderly people increases, it makes the elderly people independent so, they do not want to leave their children. If elderly people get their social security protection and basic needs (food, cloth and shelter) they feel independent.

The coefficient of education indicates that the decision of the elderly people is also affected by education of the person. The Education is a significant aspect that affects the earnings on a high



level and also plays a vital role in human capital establishment and decisions. Different studies show, as level of education increases, earnings also increases. Education has optimistic impact on earning as explored in Mincer theory of earning. It plays very significant role in human capital establishment, in female's earning, empowerment and in their better health to boosts the skills and helps them in getting more appreciated jobs with high level of income (Becker 1962)); (Ashraf and Ashraf 1993 and Faridi et al. 2010))'s studies.so, mostly persons who are financial independent, they do not live with their children

5. Conclusion

The old age population is increasing continuously in Pakistan. So, the problems related to elderly people are increasing simultaneously. Our culture gives great importance to the elderly people. Take care of our parents is a moral duty to put on their generation. But these days it is examining that children are not taking care of their elders, they are not willing to spent income on them, and they do not give respect and are treating as aliens. They are not willing to share an emotional relation with parents. They are forgetting that the base of their life is due to from elders. They forget their ethical and moral duties regarding their parents. Its reasons are industrialization, fast life; money oriented thinking, inflation etc. Young generation have no time to take care for their elder because they have busy schedule and as an effect of this position the parents are getting ignored. All the parents at this stage of life want some type of support. That's way; Most of people want to live in old age home rather than living with their own children, because those people are facing problems from their families like lack of emotional support, insufficient care and economic support etc.

This study is not without limitations. The study is primarily limited to one Tehsil in Vehari. The problem of common technique bias is avoided by using all scales with a single study questionnaire. A sample of 200 people is chosen at random for this study. The primary goal of this study is to examine the sound effects of a variety of social security variables on the elderly, whether optimistic or pessimistic, and to assess the extent to which they have an effect on it. This study created four models for this research and used a correlation test to determine the interdependence of the variables. Ronald Fisher's ANOVA test was also used in this study. This test examines the dissimilarity among the means of variables used in a sample by checking the "variation" of the variables. This study employed a multi-nominal logistic model for prediction.

The coefficient indicates that 1 unites increase in the allowance on the goods and travels by government for the elderly people the social welfare increase 0.74 percent. Because the elderly people us to have financial problem in this age when the government provides the allowances on the goods and travel the elderly people can easily survive in the society. The Becker and Barro (1974), Khaksar S. et.al (2016) supports this result. The freedom of the elderly people means the freedom in choice, movement and decision making. If the a person get best quality of life where



there is no any problem of the social protection for the old people then the old people can easily spend their life. Khaksar S. et.al (2016) supports the result of this coefficient. . The Education is a significant aspect that affects the earnings on a high level and also plays a vital role in human capital establishment and decisions. Different studies show, as level of education increases, earnings also increases. Education has optimistic impact on earning as explored in Mincer theory of earning. It plays very significant role in human capital establishment, in female's earning, empowerment and in their better health to boosts the skills and helps them in getting more appreciated jobs with high level of income (Becker 1962)); (Ashraf and Ashraf 1993 and Faridi et al. 2010))'s studies.so, mostly persons who are financial independent, they do not live with their children. The health is very important for all the people at it also effects that the freedom, decisions and movement of the elderly people. The health issue affects the freedom very badly. Because an unhealthy body effect on the mind also that's why the people with bad heath cannot do well in their daily life routine, this result also according to the "ACTIVITY THEORY OF AGEING". This study also investigates that, if the welfare of the elderly people increases, it makes the elderly people independent so, they do not want to leave their children. If elderly people get their social security protection and basic needs (food, cloth and shelter) they feel independent.

5.1 Policy Recommendation

There are following policies are needed to develop to provide the social security to the elderly people.

- The government should increase the pension and medical facilities to the government employee.
- The government should build old houses almost every city. Because lack of old house many persons has to live with their children out of their will.
- Financial support program e should be revised and extended.



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