

CHAPTER: 3

ECONOMIC STATUS OF THE ELDERLYWOMEN

Economy is one of the most important factors that determine the wellbeing of an elderly person as well as his/her status in the family and society. Nasreen (2009) points out that economic condition is not only a reflection of security in old age, but it also results in bringing about care and support from the family members. Our society being patriarchal in nature, most of its female members remains almost economically inactive and unproductive even during their working age. This generally happens due to society's general norms; where still today, a woman is not only expected to devote herself to her family and children, but also to consider this as their primary responsibility. Thus majority of them are found to be engaged in unpaid/ non-remunerative domestic work. This often results in their low participation in any paid employment, disrupted career graphs, low ability to control resources, low participation in decision making, especially with regard to property, resources etc. All these factors in turn results in various kinds of dependency on the male members of the family, like husband and sons. With old age when their physical and psychological dependency accelerates, this economic dependency increases further. With almost no or very little source of income associated with little or sometimes no accumulation of wealth, their dependency increases resulting in poor economic status and many kinds of economic problems in old age. Many studies conducted in this area reveals higher rate of economic dependency among women; and gender and age group to have direct relationship with this dependency (Nasreen, 2009) and (Audinarayan, 2012 a.).

Another factor which has a huge impact on the economic status of the elderly women is the incidence of widowhood. A woman, being economically dependent on her father since her childhood till her marriage, and on her husband thereafter, often falls in a grave situation after the death of her husband. With little knowledge of her husband's property and resources, with little savings and often with no source of income and their position becomes more vulnerable

after their husband's death. At this stage their dependence shifts entirely to their adult children, especially sons. Several studies shows that dependency on children especially when it comes to financial matters is found to be more among the female elderly than their male counterparts, which is often due to more incidence of widowhood among them and also due to their greater economic dependency (Bhadra, 2003), (Audinarayan, 2012 a.) and (Kaulegekar, 2007).

Moreover, women's lesser participation in organised sector jobs as compared to the males, deprive them of the benefits at retirement, like pension and others. Thus, in many cases even their participation in work does not guarantee them with security and independence at old age. George (1973) rightly points out that the retirement benefits do not have any significance for the individuals who were never engaged in any regular employment in their lifetime. He even adds that women in majority cases are often found to depend on the retirement benefits of their deceased husband. Though, some of these benefits lapses with the death of the husband and others gradually diminish in amount with time. Besides this another important factor which can contribute to some economic sufficiency at old age is the rate of savings of a person throughout his/ her life. Even in this aspect the elderly females lag behind than their male counterparts. Nasreen (2009)'s study points out to the low rate of savings among the elderly females which is attributed to their low rate of engagement in gainful employment throughout their life. However, exceptions in all the above mentioned cases also cannot be fully ignored.

The economic status and problems of every elderly woman vary depending on some factors. A most influential factor in this regard is the social class to which they belong to. Social class determines their educational status, occupational status, financial resources and ownership of property which in turn play quite a decisive role in determining the elderly person's status at old age (i.e. their working status at old age, ownership of property, fulfillment of needs, dependency for monetary help, nature of spending, care and support provided by family members etc.). Thus, this chapter attempts to analyse and comparatively study the economic status and, the nature and extent of economic problems of the elderly women, belonging to middle classes and poor families. Besides this, an attempt is also made to comparatively investigate the way in which the elderly women belonging to these two categories solve their problems and adjust themselves. This is done by studying the aspects like their occupational status, source of income, ownership

of property, assets and possession of bank accounts. Attempts are also made to explore their dependency for monetary support from others, person from whom the support is generally received and whether the support received is sufficient for the fulfillment of their needs. Moreover, assessment is also done with regard to the priority given to their needs, the extent of fulfillment of their needs by their family members, person generally approached for the fulfillment of needs; freedom enjoyed by them in monetary matters or spending of money, their pattern of spending, nature and frequency of travelling; and support sought in this regard etc. Moreover aspects like marital status, living arrangement, working and income status of self and spouse, physical disability of the elderly women are also analysed, to find out their association or effect on the economic dependence, fulfillment and priority given to their needs, and their freedom to spend money on their own.

Present Occupational status of the elderly women:

Occupational status indicates the level of economic independence of an elderly person. During old age, a person's deteriorating mental and physical condition often does not permit him/her to remain engage in any economically productive work. Moreover, retirement is also an important factor for those who were engaged in organised sectors previously. In most of the studies conducted on elderly person, it is seen that while the majority of them are non- workers, but their number are comparatively more in case of female elderly than their male counterparts (Ansari, 2000), (Nasreen, 2009), (Bhadra, 2003) and (Bhadra, 2011). In this section an analysis of the occupational status of the elderly women belonging to the middle class and poor families is thus carried out.

Table 3.1.shows that only 32% of the respondents are currently engaged in some sort of remunerative work, while a significant proportion (68%) of them are non- working. Moreover, the percentage of elderly women, presently engaged in some sort of economically gainful work are significantly higher (52%) in case of elderly women belonging to the poor families as compared to those belonging to the middle class (12%). While looking separately at each class , it can however be noticed that in middle class families the number of non-working elderly women are much more as compared to the number of elderly women who are currently engaged

in work. Contrastingly in poor families, the number of working elderly women are little bit higher than those who are non- working. The reason behind the difference in the occupational status of these classes can be explained by the differences in their economic background which compels the elderly women of the poor families to work even at this age and even sometimes with their deteriorating health.

<i>Table 3.1: Present Occupational Status of the elderly women (in percentage).</i>			
<i>Present occupational status</i>	<i>Middle Class</i>	<i>Poor families</i>	<i>Total %</i>
Working	12	52	32
Non- working	88	48	68
<i>Total</i>	<i>50</i>	<i>50</i>	<i>100</i>

In case of poor families, the nature of occupations that the elderly women are mainly engaged in is manual work. Almost 65% of the working elderly women are engaged in manual work in factory/ construction sites, as house maids, as cooks in different households etc. Besides these some of the elderly women are vendors, some are engaged in part time jobs which they get from nearby factories, like wrapping toffees, tailoring etc. 19% of them are also found to be self-employed, like running petty grocery shops, road side tea stall, dhabas etc. Some of these elderly women are also found to be running road side canteens and dhabas together with their sons. On the other hand, middle class working elderly women are engaged mostly in private jobs (50%) like full time teaching jobs, engaged as faculty in private coaching centers on part time basis, some provide private coaching at home while remaining 50% are self-employed.

Past Occupational Status of the elderly women:

Past occupational status is also an important factor in assessing the present economic status of an elderly person. It not only reflects their economic condition during their early years but also their rate of savings and level of economic dependency throughout their life. Moreover, the nature of occupation that they were previously engaged into also determines the kind of benefits that they

are entitled to at this age. With this point of view the past occupational status and the nature of occupation of the respondents of both the classes are analysed comparatively.

Past occupational status	Middle Class	Poor families	Total %
Working	16	66	41
Non- working	84	34	59
Total	50	50	100

While looking at the total number of the working and non- working elderly women in table 3.2., it can be seen that only 41% of the elderly women were engaged in some economically gainful employment during their early years, while 59% were non-working. This definitely confirms the fact of lower participation of women in the labour force of our country. Analysing both the classes individually, shows that in case of middle class the percentage of elderly women engaged in some kind of remunerative work in their adult years is significantly less(16%) than the percentage of elderly women who were non-working (84%). On the other hand, in poor families the percentage of previously working elderly women are comparatively more (66%) than the number of elderly women who were non-working in their early years (34%). Moreover, a comparative analysis of both the classes shows that the proportion of working elderly women among the poor families are much higher (66%) than in case of the middle class families (16%). The nature of occupation that the elderly women of both the classes were previously engaged into also shows a marked difference. In case of middle class families, nearly 50% of the respondents were engaged in Government sector, as teachers, clerical staffs and library staffs in various government schools, colleges and libraries. Besides these, 50% of the elderly women were engaged in private jobs, as teachers, lecturers and nursing staffs in different private schools, institutes and nursing homes. Contrastingly, while looking at the poor families we get a somewhat different picture. 82% of the elderly women belonging to the poor families were previously engaged in manual work, as home maid, tea factory worker, construction labour, cook in different households etc. 18% of the respondents belonging to the same category were engaged in casual/ skilled jobs like providing private coaching to small children and tailoring; 18% were engaged in private jobs as caretakers, peons and helpers in offices, ICDS and private schools.

The above data shows, a much higher participation of the poor elderly women in unorganised and private sectors and casual jobs which means absence of any economic security and benefits at old age.

Sources of Income of the elderly women:

Sources of income are considered as one of the major indicator of the level of economic independence at old age. Sources of income at old age provide an elderly person with a sense of economic security at old age and hence are considered as an important determinant of their wellbeing. Hence in the following section the sources of income of the elderly women belonging to both the classes are focused into and analysed comparatively.

The study reveals that much higher proportion of the elderly women belonging to the poor families (64%) have at least one source of income as compared to the elderly women belonging to the middle class (38%). On the other hand 62% of the middle class elderly women, in contrast to 36% of the poor elderly women are without any source of income and hence are completely dependent on their husband, sons and other earning members of their family for the fulfillment of their daily needs. Hence it can be asserted that the rate of dependency is more among the elderly women belonging to the middle class families as compared to their poor counterparts. A definite reason behind this is the higher participation of the poor elderly women in economically gainful activities. Moreover, the benefits of Widow Pension scheme and Old age Pension scheme enjoyed by some of the elderly women belonging to the poor families is also another reason for this factor. Needless to say that these security schemes cover only the families living below the poverty line and hence middle class elderly women are not entitled to it.

Table: 3.3: Nature of Income sources of the elderly women (in percentage)

Income sources	Middle Class	Poor families	Total %
Work	32	81	63
Widow Pension / Old Age Pension	NA	44	27
Deceased husband's pension	42	0	16
Own Pension	16	0	6
Private pension scheme/ Monthly Income Scheme	16	0	6
Rent	32	9	18
Total	19	32	51

Table 3.3 shows that for the poor elderly women, a major source of income (81%) comes from the remunerative work that they are engaged into as compared to 32% in case of middle class. Another important source of income for the elderly women of the poor families is the security schemes (Widow Pension schemes/ Old Age Pension Schemes) that some of them (44%) are covered under. However, it is to be noted that the percentage of coverage under these security schemes is not satisfactory. Many elderly women belonging to the poor families during the interview have complained of the fact that they are forced to work even with their fragile health as they do not get any assistance from the government. However, many elderly women who enjoy the benefits of these schemes reports that the amount provided under these schemes is quite small in size and are irregular in nature. On the other hand in case of middle class elderly women, 42% of them depend on the pension of their deceased husband while 16% of them depend on their own pension. However, this is only true in case of those, whose husband or who themselves were previously engaged in organised sectors with retirement benefits. Besides these, for a few middle class elderly women (as low as 16%) an amount received monthly from private pension schemes and monthly income schemes (MIS) are the main source of income. Rent is also another source of income for a number of respondents (32%), especially belonging to the middle class families, whereas in case of poor families only 9% of the elderly women manage some income by renting their property. Here it must be noted that few women belonging to both the middle class and poor families have more than one source of income.

Ownership of Property and Assets:

Ownership of property and assets ensures some amount of security at old age. The study thus focuses on the ownership of property and assets by both these classes of elderly women and have also analysed the type of property and assets held by them.

The study shows a marked difference between the two classes of elderly women in terms of ownership of property and assets. A much higher proportion of the elderly women (86%) belonging to the middle class own some property and assets as compared to only 34% of the respondents, belonging to the poor families. In case of middle class a significantly higher number of elderly women (86%) hold some form of property or assets as compared to 14% who do not hold any. With regard to kind of property or assets owned by the respondents of the middle class families, it is seen that majority of the elderly women who holds assets, have some form of savings/ fixed deposit either in bank or in post office. This is followed by 91% of the elderly women who own some amount of jewellery. Though in some cases the amount of jewellery left with them is too small in amount as they reports that they had to spend some of them in marrying off their children. 72% of the elderly women own some immobile property like houses, flat, plot of land or shops while 84% of them have life insurance policy in their name.

In case of poor families, the proportion of elderly women who own some form of property and assets is significantly low i.e. 34% in contrast to 46% of the elderly women who do not hold any. Most of these poor elderly women who own some form of property or assets, have small to very small savings /fixed deposits in banks and post offices. This is followed by 65% who own some amount of jeweler. For majority of the elderly women the amount of jeweler left with them is very small in amount while very few informs that whatever money they earn they save some amount from it and time to time invest in buying some small jewelries. 59% of the elderly women report that that they have some immobile property in their name, in most cases it is the house where they reside in.

Possession of Bank Account:

Possession of bank account is often an indication of the possession, of some sort of monetary savings/ financial resources. Hence it is an indication of financial security of a person, which

largely determines his/her wellbeing at old age. Besides these, at old age due to several physiological and psychological changes, a person often lose autonomy in undertaking many tasks, especially when it comes to financial matters. This is especially true in case of women. Studies reveal that even in their early years many women remain unaware and do not feel confident to handle their financial matters by themselves and hence, often take the help of others in these matters. This dependency increases with age. At old age, autonomy in relation to the operation and management of own bank accounts or resources are important as it not only provides the person with a confidence of handling their own resources but also is an indication of their active participation in the life affairs. Moreover, in some cases it also saves the person from various threats of cheating, in terms of financial matters, sometimes even from his/ her own relatives.

Hence in this section not only the proportion of elderly women, possessing bank account is investigated and comparatively studied in relation to their class, but their awareness related to the amount of money they have in their account is also looked into. The study also focuses on whether the elderly women are able to operate their account independently. In this context, the study probes into the reasons for not being able to operate the account independently and also attempts to know the relationship of the respondents with the person whose help is sought in this matter.

The study reveals that majority of the elderly women studied (65%) possess bank account in their name as compared to 35% who do not. While comparatively analysing, it is seen that a much higher number of elderly women (74%) belonging to the middle class possess bank account as compared to 56% of the poor elderly women. However, in this respect it should be noted that a number of elderly women belonging to both the classes reports that they have opened accounts in bank in order to apply for Gas connection and as a result they have zero balance in their account. Another important aspect is that in case of a significant number of married elderly women who possess an account, reports that the account is jointly owned by them and their husband.

Findings reveal that, out of the total number of the elderly women of both the classes, possessing bank account, a bit higher proportion (82%) belonging to the poor families as compared to the middle class families (76%) report that they are aware of the amount of money they have in their

existing account. 24% elderly women belonging to the middle class families and 18% of the poor families on the other hand, reports that they are not aware of the amount of money they have in their account. This unawareness indicates their dependency on other members of the family with regard to the ownership of resources. On the other hand, awareness in this respect is found to be associated with the educational and working status of the elderly women as a higher proportion those with higher educational qualification and almost all elderly women, participating in remunerative work, reports awareness in this issue.

Table 3.4 (i) reflect that, a much higher proportion (79%) of the elderly women depends on others for the management of their account. However, this dependency is comparatively found to be more among the elderly women of the middle class (81%) than those belonging to poor families (75%). These differences seen between the elderly women of the two categories, clearly indicates a higher level of dependency of the middle class elderly women with regard to the management of their own resources. Moreover, even their dependence with regard to the operation of their account is found to depend much on their educational qualification and working status. Irrespective of class, a higher proportion of elderly women with higher educational status and a higher proportion of those engaged in any remunerative work are found to report self-reliance in this regard as compared to those who are non-working or with lower educational qualification.

<i>Table: 3. 4. (i): Dependence of the elderly women for the operation and management of their bank accounts (in percentage).</i>			
<i>Whether dependent on others</i>	<i>Middle Class</i>	<i>Poor families</i>	<i>Total %</i>
Not dependent	19	25	22
Dependent	81	75	79
<i>Total</i>	<i>37</i>	<i>28</i>	<i>65</i>

Table: 3. 4 (ii): Reasons for the dependency of the respondents in relation to the management of their bank accounts (in percentage).

Reasons for the dependency	Middle Class	Poor families	Total %
Not aware of the process to operate Bank Account	60	62	61
Due to Physical problem	17	0	10
Due to lack of confidence	23	38	29
Total	30	21	51

Table 3.4 (ii) reflects the reasons, reported by the respondents for not being able to operate own bank account/s independently. It is found that out of the total number of elderly women who depend on others for the operation of their bank account, 61% are not aware of the process of operating the same. While 10% of the elderly women report that due to their physical problem they have to depend on others. Moreover, 29% of them report that due to the lack of confidence they have to depend on others for the same. However, lack of confidence and unawareness about the process of operation of bank account are reported more among the elderly women belonging to the poor families than those belonging to the middle class. On the other hand, 17% of the middle class respondents report physical problem as the reason for not being able to operate their account independently. However, no such reason is reported by the respondents of the poor families.

It is revealed during the study that, majority of the elderly women who have to depend on others for the operation of their account, takes the help of their son/s. This is true for the elderly women belonging to both the middle class and poor families, showing 27% and 43% respectively. In the next level higher number of dependency are found on husband in case of elderly women belonging to the middle class families (23%) and on daughter/s in case of poor families (24%). Dependency on daughter/s in this matter are found to be 13% in case of middle class families while dependency on husband among elderly women of the poor families is found to be 14%. However a very small proportion of the elderly women are found to depend on son in law/s and other relatives in case of both the classes, showing 3% and 3% respectively in case of middle class and almost 5% and 5% respectively in case of poor families. Moreover, some middle class elderly women are found to depend on more than one person for help in this matter i.e. 7%

depends on both son/s and daughter/s, 7% on both son/s and daughter in law/s, 7% on both daughter/s and son in law/s, 7% on husband and son/s and another 3% on daughter/s and husband. The data thus gives us a clear picture of the higher level of dependency of the elderly women in this matter on their primary kin i.e. Sons, husband and daughters, irrespective of their class.

Monetary support:

During old age, with a person's deteriorating health and physical condition, their working capacity decreases and hence often they become dependent on other earning members of the family. Moreover, in case of elderly females, their lesser rate of participation in remunerative work, as compared to their male counterparts even during their working years make them more dependent during old age. In most cases, with almost no source of income at this age they have to depend on others for monetary support to manage their daily expenses. Thus the level of monetary support received by the elderly females is also an important factor in determining their wellbeing and the fulfillment of their needs. Moreover, it is also an indication of the level of their dependency on others and a way in which they cope up with their economic problems. Thus the study focuses on the whether any monetary support is sought by the elderly women in order to fulfill their day to day requirements, relationship with the person from whom the support is received and whether the amount received is sufficient for them to meet their daily requirements. Findings show that nearly 80% of the respondents receive monetary support from others of which 86% belongs to the middle class and 74% to the poor families. In this context, it is to be noted that, especially in case of middle class families majority of those receiving monetary support from others are those who are either non-working or whose income is not sufficient to meet their daily expenses. This is also found to be equally true even for the elderly women belonging to the poor families. However, in case of some poor elderly women it is found that in most cases, inspite when they are working they have to handover their entire income to either her husband or to her sons for her upkeep, especially when they are widows. Thus in such cases even when the elderly woman is working or has sufficient income sources she has to remain dependent on the other members of the family to meet the expenses of her daily needs. On the other hand 14% and 26% of the respondents belonging to the middle class and poor families

respectively manage their daily expenses or fulfill their requirements with whatever money they earn from work or receive from other income sources. In few cases, both in case of middle class and poor families it is also found that the elderly women besides managing their own requirements with their own income also contribute some amount to their family, sometimes as their upkeep and sometimes as a kind of monetary support to their adult children. However comparative analysis of the situation shows that, the dependency for monetary support is found to be more among the respondents of the middle class families as compared to their poor counterparts, which is naturally due to the higher rate of participation of the elderly women belonging to the latter category in remunerative work.

<i>Relationship with the person providing monetary support</i>	<i>Middle Class</i>	<i>Poor families</i>	<i>Total %</i>
Husband	23	32	28
Son/s	33	32	33
Daughter/s	0	3	1
Son/s and Daughter/s	23	22	23
Husband and Daughter/s	2	0	1
Son/s and Relatives	2	0	1
Grandson/s and Daughter/s	0	3	1
Son in Law/s and Daughter/s	5	5	5
Husband and son/s	7	0	4
Son/s and Grandson/s	0	3	1
Relatives	5	0	3
<i>Total</i>	<i>43</i>	<i>38</i>	<i>81</i>

Table 3.5 reflects that in majority cases the main source of monetary support are son/s (33%), and both son/s and daughter/s (23%), especially when the elderly women is a widow. For the married elderly women of both the classes in 28% cases the support is received from the husband alone, while only in very few cases the support is received both by husband and son/s (4%) and from husband and daughters (1%). Moreover, in case of few elderly women (3%) belonging to the poor families, daughters and in 3% cases grandson and daughters are also found to be the

source of monetary support. In such cases the elderly women either do not get any monetary help from their son/s or do not have any living son/s. For both the classes the proportion of elderly women who get monetary support from their son in law/s and daughter/s is as low as 5 %. In most cases these women either stays in their daughter's family as their son/s do not look after them or they do not have any living son/s. However, in case of 2% elderly women belonging to the middle class family, monetary support is received both from son/s and relatives. In such cases the elderly women is a widow residing in joint family with her relatives, and owning a share in her husband's property which is also owned jointly by other relatives co-residing with her. Thus her expenses are shared by both her son and the relatives (the other shareholders of the joint property). Besides these, 5% elderly women belonging to the middle class receives monetary support entirely from their relatives with whom they stay. These women are either unmarried or are separated from their husband and don't have any children to provide support at this age. In this context it is worthwhile to mention that few elderly women (who do not have any source of income or whose income is not sufficient to meet her needs) especially belonging to the poor families do not receive sufficient monetary support from their family members. Hence, these elderly women depend on monetary support provided to them by their neighbours/friends, which they pay off later at their own convenience. However, inspite of these cases, it can be concluded from Table 3.5 that children are the major source of support for majority of elderly women still today, irrespective of the social class to which they belong to. This reflects the familial values that are still present in our society inspite of the forces of modernisation.

Among the elderly women who receive monetary support, almost 79% of them belonging to the middle class family report that the monetary support they receive is sufficient to meet their daily expenses. However the percentage who reports to receive satisfactory monetary support is quite low in case of the elderly women belonging to the poor families, which shows only 38%. Moreover 5% of the elderly women belonging to the middle class and 24% of the poor families report that the monetary support they receive is not enough to meet their daily expenses. Besides this 32% of the respondents belonging to the poor families as compared to 12% of the middle class families report that they somehow has to manage with whatever support they receive. However, 5% of the elderly women belonging both to middle and poor families report that the assistance they receive is sometimes sufficient and sometimes not, to meet their daily needs. The

overall picture however reflects that the monetary support received by the elderly women belonging to the poor families in most cases is not sufficient to meet their daily requirements. However, in some cases the elderly women admits that this is due to the meager income of their children and family members.

It is revealed during the study that a higher proportion of the elderly women with no source of income are found to depend on monetary support from others for the fulfillment of their day to day needs as compared to those who have some source of income. Hence, monetary support is found to be inversely related to the source of income of the elderly women. Moreover, higher proportion of elderly women receiving monetary support are found among those, who have an earning husband as compared to those whose husband is nonearning. A higher number of elderly women belonging to the middle class, with non-earning husband, are found receive monetary support as compared to those of the poor families who fall in the same category. This indicates better social relationship and social acceptance of the middle class elderly women among their family members as compared to their poor counterparts. A more or less similar picture is also revealed in case of widows. In case of elderly widows without a source of income, the support is received by a higher number, belonging to the middle class as compared to those belonging to the poor families. However, higher dependency of the elderly widows on monetary support from others is found those without a source of income as compared to those having a source of income. Thus it can be concluded that irrespective of class, while having an earning husband is positively related to the monetary support received by the elderly women who are married, in case of widows having a source of income is inversely related to the monetary support received by them. Similarly, monetary support is inversely related to the working status of the elderly women as irrespective of class differences, a higher proportion of non-working elderly women receive or depend on monetary support as compared to the elderly women who is working.

Besides these, it is also revealed that higher proportion of elderly women without source of income, co-residing with children and husband and with husband alone receives monetary support as compared to those with source of income, falling in the same category. Similarly in case of widows, co-residing with their children or relatives, a higher proportion of elderly women without source of income receive monetary support as compared to those with source of income. Thus irrespective of class, living arrangement and marital status of the elderly women, a

higher rate of monetary support is received by those who do not have any source of income as compared to those who have one.

Hence, it can be concluded from the analysis that dependency on monetary support is found to be inversely related to the self-sufficiency of the elderly women in economic matters as the elderly women having a source of income of their own are found to depend less on monetary support from others than those without a source of income. On the other hand, especially in case of the elderly women without a source of income, monetary support from others is also found to be a means through which they deal or cope up with their economic problem and needs.

However, satisfaction with regard to the amount of monetary support received is reported by a higher proportion of middle class elderly women, without any source of income as compared to the poor elderly women, falling in the above mentioned category. In case of the poor elderly women, without any source of income a much higher proportion report that they have to manage their expenses with whatever support they receive. While a considerable proportion report that the support they receive is not satisfactory. Another few report that the support they receive is sometimes sufficient to meet their needs while sometimes it is not. On the other hand, in case of the elderly women with a source of income, a much higher proportion, irrespective of their social class reports that the support they receive is sufficient to meet their needs. However, their proportion is higher in case of those belonging to the middle class families as compared to their poor counterparts. Hence it can be concluded that unlike the middle class, having a source of income is positively related to receipt of satisfactory monetary support in case of the elderly women belonging to the poor families.

Satisfactory monetary support is also found to be related to the earning status of husband. A higher proportion of elderly women, with earning husband belonging to both the classes report to receive satisfactory monetary support, in contrast to those whose husband is nonearning. Similarly, in case of elderly widows, satisfactory monetary support is found to be positively related to own income status. Irrespective of class a higher proportion of widows with a source of income report to receive satisfactory monetary support as compared to those without a source of income. Hence, satisfactory monetary support is positively related to the earning status of husband, in case where the elderly women is married and to own income status where she is a widow.

Moreover, unlike the poor elderly women, for those belonging to the middle class, satisfactory monetary support is not found to depend on the working status of the elderly women. Hence it can be concluded that unlike the middle class, for the elderly women belonging to the poor families, satisfactory monetary support is found to be positively related to their engagement in any remunerative work. Moreover, in case of the middle class elderly women, it is not found to be related to one own income status, where she is residing with her children and husband or with her husband alone. In contrast to this, in case of poor elderly women, it is found to be positively related to own income status even when she is co-residing with her children and husband. However, irrespective of class in case of widows co-residence with their relatives/ children, satisfactory monetary support is found to be positively related to having a source of income of the elderly women.

Fulfillment of the needs of the respondents by their family members:

An effort is also made to know the frequency at which the needs of the elderly women belonging to both the social classes are fulfilled by their family members and the level at which their needs get prioritised within their family. Moreover, the person to whom they generally approach for the fulfillment of their needs, when it is not within their affordability is also explored.

Table 3.6 (i) reflects the frequency of fulfillment of needs of the elderly women. It shows that a much higher proportion of the elderly women belonging to the middle class (64%) report that their needs are ‘mostly’ met by their family members, when compared to 10% of the poor elderly women. 56% percentage of the poor elderly women however state that their needs are ‘sometimes’ met by their children/family members. The proportion stating the same is much lesser i.e. 30% in case of those belonging to the middle class families. On the other hand, 4% and 2% of the elderly women belonging to middle class and poor families respectively report that their needs are ‘always’ met. However, as compared to 2% elderly women belonging to the middle class, 24% elderly women of the poor families report that their needs are ‘rarely’ met. This is followed by 8% of the elderly women belonging to the latter category who report that their needs are ‘never’ met by their family members. However, such incidence is not reported by any middle class respondent.

Table 3.6 (i): Frequency of fulfillment of needs of the elderly women (in percentage)

Frequency of fulfillment of needs	Middle class	Poor families	Total%
Always	4	2	3
Mostly	64	10	37
Sometimes	30	56	43
Rarely	2	24	13
Never	0	8	4
Total	50	50	100

Table 3.6 (ii) shows that most of the middle class elderly women (44%) report that their needs are ‘sometimes’ given or met with priority by their family members/children. This percentage is much less (24%) in case of poor elderly women. However, majority of the elderly women belonging to the poor families (46%) state that their needs are ‘never’ met with priority, whose proportion is much higher as compared to the 10% of the middle class respondents who report the same. Besides this, as compared to none of the elderly women of the middle class, 18% of the poor families feel that their needs are ‘rarely’ given priority. Moreover, a significantly higher number of elderly women belonging to the middle class (40%) as compared to 10% of the poor category report that their needs are ‘mostly’ given priority by their family members. However, only 6% belonging to the middle class and 2% belonging to the poor families report that their needs are ‘always’ met with priority by their family members..

Table 3.6 (ii): Frequency at which the needs of the elderly women are met with priority within their family (in percentage)

Frequency at which their needs are met with priority	Middle class	Poor families	Total%
Always	6	2	4
Mostly	40	10	25
Sometimes	44	24	34
Rarely	0	18	9
Never	10	46	28
Total	50	50	100

Looking at the total picture it can thus be concluded that the middle class elderly women are in a much better position when it comes to the fulfillment of their needs and also in terms of priority given to the same. The frequency of these factors in case of those belonging to the middle class is much higher as compared to the poor elderly women , whose poor financial /economic background often prove to be a hindrance for the same.

During the study an attempt is also made to know the relationship of the elderly women with the person to whom she generally approaches, for the fulfillment of her needs when it is not within her affordability. Table 3.6 (iii) shows that majority of the elderly women approach their son/s and husband for the fulfillment of their needs, but this proportion is lesser showing 24% and 16% respectively in case of the elderly women belonging to the poor families than those belonging to the middle class (32% and 24% respectively). However, a number of elderly women are found to depend on both son/s and daughter/s for the fulfillment of their needs. This percentage is slightly higher in case of the poor elderly women (18%) than those of the middle class (16%). Dependency on daughters is however found to be more among the poor elderly women.

Table: 3.6 (iii): Person to whom the elderly women approach for the fulfillment of their needs (in percentage)

Relationship with the person	Middle Class	Poor families	Total %
Husband	24	16	20
Son/s	32	24	28
Daughter/s	10	16	13
Son and Daughter/s	16	18	17
Husband and Daughter/s	2	0	1
Grand children	0	2	1
Son/s and daughter in law/s	4	0	2
Son in Law/s and Daughter/s	2	0	1
Son/s and Husband	4	0	2
Daughter in law/s	0	2	1
Neighbour/s	0	6	3
Relative/s	6	4	5
Relative/s and neighbour/s	0	10	5
Employer/s	0	2	1
Total	50	50	100

Another significant fact which can be asserted from the table 3.6 (iii) is that the middle class elderly women mainly depend only on their primary and secondary kins (like their husband, son/s, daughter/s, son in law/s, daughter in law/s and grandchildren) and a very small percentage on their relatives (especially those who stays with their relatives and do not have any living primary and secondary kins) for the fulfillment of their needs. On the other hand, a number of poor elderly women (almost 22%) depend on their relatives, neighbours and even on their employers i.e. under whom they work (in case of working elderly) for the same. These elderly women report that whenever they are faced with any need which is not within their affordability, or cannot be meet with their income or the monetary support they receive, they approach their relatives/ neighbour and even their employers for help. In such cases they borrow money from them and pay them off according to their own convenience. These elderly women also report that they are bound to seek help from others (like relatives, friends, neighbour and employers) as they do not get any help from their children in this regard. Some of these elderly women also report

that even though their needs are mostly fulfilled by their family members but at times their family members are also unable to provide them with any support, due to their limited income. At this time neighbours and friends are their only support.

Further analysis shows that irrespective of class, fulfillment of needs of the elderly women depends on their income status. Having a source of income is always related to the greater frequency of fulfillment of needs of the elderly women, by their family members. However, this fact is more commonly visible in case of the respondents belonging to the poor families as compared to the middle class elderly women. Similarly, from the analysis a relationship could also be drawn between the earning status of husband and own income status with the frequency of fulfillment of needs of the elderly women. In case of presently married elderly women belonging to the middle class, though the earning status of the husband is found to be positively related to the fulfillment of the needs, in case of poor elderly women however, the frequency of the fulfillment of their needs are not found to depend on the income status of their husband. An important reason behind this could be the fact that a majority of the poor elderly women, with a nonearning husband, are found to have a source of income of their own. However, higher proportion of the elderly widows, having no source of income belonging to the middle class are found to be in a much better position when it comes to the fulfillment of their needs as compared to the elderly women of the poor families.

Moreover, working status of the respondents are also found to have a positive bearing on the frequency of fulfillment of their needs by their family members. A much higher number of working elderly women belonging to middle class against those falling in the non-working category, reports that their needs are always and mostly met by their family members. Similarly, in case of poor families, a higher number of nonworking elderly women report that their needs are never fulfilled as compared to a few elderly women who are engaged in some remunerative work at present.

It is also revealed that in case of middle class elderly women, having a source of income is not related to the fulfillment of their needs where the elderly woman is co-residing with her husband and children. However, in case of co-residence with husband alone, source of income of the elderly women are found to be positively related to the frequency of fulfillment of their needs. On the other hand, in case of poor elderly women , their source of income tend to influence the

frequency of fulfillment of their needs by their family members, even when she is co-residing with her children and husband. However, assessment could not be made in case of poor elderly women, without a source of income, co-residing with their husband alone, as in poor families no such samples are found. However, assessment made with regard to the frequency of fulfillment of needs, of the respondents of the poor families having a source of income (co-residing with their husband) shows quite an unsatisfactory picture. A considerable number of these elderly women, report that their needs are ‘sometimes’ and ‘rarely’ fulfilled. Moreover, none of them reports their needs to be ‘always’ or ‘mostly’ met. This to some extent reflects that co-residence with husband, often do not guarantee these poor elderly women, the fulfillment of their needs, even when she is earning.

Analysis of data also reveals that in case of middle class elderly women, their source of income does not determine the priority given to their needs by their family members. In contrast to this, a positive relation can be established between the two factors, in case of the elderly women belonging to the poor families. Besides this, irrespective of class a positive relation is found between the earning status of the husband and priority given to the needs of the elderly women. However, middle class elderly widow, without any source of income are found to be in a much better position with regard to the priority assigned to their needs, as compared to the elderly women of the poor families. Moreover, unlike the poor elderly women, the working status of the elderly women belonging to the middle class is also not found to be related to the priority assigned to their needs. Similarly, unlike the poor elderly women, source of income is found, not to determine the level of priority assigned to the needs of middle class elderly, where she is co-residing with her children and husband or with her husband alone. However, assessment could not be made in case of poor elderly women, without a source of income, co-residing with their husband alone, as in this category no such samples falling in this category are found. On the other hand, irrespective of class, in case of elderly widows co-residing with their children and relatives, source of income is found to determine the level of priority given to their needs by their family members.

Spending of money:

Here an attempt has been made to investigate the nature of spending of the elderly women and also to know whether they are allowed to spend money freely on their own requirements. This not only will focus on the level of autonomy that they enjoys with regard to spending money on own requirements and also on their nature of spending.

Findings show that in comparison to the elderly women belonging to the poor families (36%) a much greater number of their middle class counterparts (56%) report that they are free to spend money on their own needs. However, in this context it should be noted that most of these elderly women of the middle class families states that, though they are free to spend money on their own needs but generally they do it with the consent of their husband/ son/s or daughter/s. In case of 44% elderly women belonging to the middle class and 64% belonging to the poor families, who report to have restriction in such matters, state that this restriction is mainly due to the absence of any sources of income of their own and due to their dependency on others. Some elderly women also report that the limited and meager income of their family members prevents them from spending money on themselves. However, in a number of cases the elderly belonging to the poor families reports not to have freedom in such matters inspite when she is earning or having some source of income. Such elderly women report that whatever they earn they have to hand over the entire amount to their son/s or husband and have to remain dependent on them even for small expenses. Some of these elderly women also report that whatever they earn from their job they have to give the entire amount to their son/s as their upkeep, without keeping any amount for themselves. But their son/s refuses to pay them even their travelling expenses they require to go to their work place. Some of them remark that they will get to eat only as long as they are working and contributing to their family. If they discontinue, their work they will have to starve, as their children won't look after them. Findings however shows that, irrespective of class, having a source of income especially if the elderly women is a widow, an earning husband, their engagement in some remunerative work, have a positive relation with their freedom to spend money.

In this context effort is also made to know the nature of spending of the elderly women, whenever they get some amount of money. Table 3.7 gives us a statistical representation of the

same. The table 3.7 shows that frequency of spending on buying gifts for grandchildren and on children and other family members, on religious purpose are found to be more among the elderly women of the middle class. Whereas the frequency of spending money on the requirements of the family members, on buying commodities of daily needs, on own medicines and health related issues is found to be more among the poor elderly women. This probably shows the differences between the requirements of the two classes of elderly women. While the middle class elderly women spends more on buying gifts and other things for family members, on religious matters (like donating on temples/ religious places, buying items of puja etc.) the poor elderly women spends more on the fulfillment of basic requirements of the family and fulfillment of own basic needs. Moreover, a number of elderly women belonging to the poor families as compared to the middle class are found to contribute the entire money they get, to their son/s / husband or daughter/s for their upkeep. Apart from these a number of elderly women of the poor families are found to spend some amount as their travelling expenses. However, spending on items of addiction (like chewing of betel leaves/ taking of gatka/ tobacco etc.) is found to be more among the elderly women of the poor families than their middle class counterparts.

Table: 3. 7: Nature of spending money of the respondents (in percentage)

Grounds on which money is spend	Mostly		Sometimes		Rarely		Never		NA	
	<i>Middle class</i>	<i>Poor families</i>								
Gifts for grand children	17	2	24	18	2	12	4	13	3	5
On children and family members	15	9	25	18	3	8	5	15	2	0
On other requirements of the family	14	25	10	18	5	1	20	6	1	0
On buying commodities of daily needs	23	37	12	11	2	0	13	2	0	0
On own medicines and other health related issues	16	28	10	15	1	0	23	7	0	0
On Travelling	6	0	6	15	2	11	36	24	0	0
Contribute for own upkeep	5	14	1	7	0	1	41	24	3	4
On religious purpose	4	5	33	25	8	14	5	6	0	0
On addiction(like betel leaf, gatka, tobacco) etc.	4	5	3	19	2	8	41	18	0	0

Travelling:

Travelling is often an important means of recreation at old age, especially when it comes to visiting religious places or a close relative. It is an important factor because to a large extent it helps an elderly person to associate him/her with the outside world and promotes his/her interaction with the same. Moreover, to a large extent it also helps in driving out the feeling of loneliness and isolation associated with old age. However, on the other hand, travelling besides

involving monetary expenses (which are often a limitation at old age) also often involves dependency on others, especially when it comes to elderly women. In our society a women is often not allowed to travel alone, mostly due to her gender and hence she has to remain dependent on others for the same. During old age, the social factors couples up with her deteriorating physical condition which further limits her movement and increases her dependency on others. Hence, both the above mentioned factors (i.e. the monetary expenses and dependency on others) at times limit the frequency of their travelling or restrict their travel to places of their choice. Thus an attempt has been made here to assess the extent of economic problem faced by the elderly women of both the classes and their level of dependency on others in this regard. Attempts are also made to explore the ways they adopt or whose support they seek to deal with these issues. Besides these, their frequency of travelling, places commonly visited by them, their freedom to travel to the places of their choice are also explored. Moreover, the support they receive from their family members with regard to their traveling expenses, the person who generally accompanies them during travel are also probed into, which helps to assess their relationship with others and also their interaction outside their family.

<i>Table 3.8 (i): Frequency of travelling (in percentage)</i>			
<i>Frequency of travelling</i>	<i>Middle class</i>	<i>Poor families</i>	<i>Total%</i>
Frequently	16	0	8
Sometimes	8	10	9
Rarely	58	54	56
Never	18	36	27
<i>Total</i>	<i>50</i>	<i>50</i>	<i>100</i>

Table 3.8 (i) show that majority of the elderly women (56%) state that they ‘rarely travel’, while 27% report that they presently do not travel or ‘never travel’. However, in case of elderly women belonging to the poor families, the percentage who report that they ‘never travel’ is much higher (36%) than the proportion of middle class elderly women (18%) who report the same. 58% of middle class elderly women as compared to 54% of the poor families, however report that they ‘rarely travel’. The reasons for this low frequency of travelling among these elderly women, as reported by them are primarily their deteriorating health and also their limited income to spend

on travelling expenses (especially in case of the poor elderly women). The number of elderly who report to ‘sometimes travel’ and ‘frequently travel’ are found to be significantly less (10%) and 0% respectively among the elderly belonging to the poor families as compared to 8% and 16% respectively of those belonging to the middle class.

Irrespective of class, a large number of elderly women (70%) report that they are not free to travel to the places of their choice, this proportion is again high (84%) in case of the poor elderly women as compared to their middle class counterparts (56%). These elderly women report that these restrictions are mainly due to their low or absence of income / their poor health and their dependency on others. This often restricts them in travelling alone and hence they need to be accompanied by some person. Though, the proportion of women reporting low or absence of income as the main reason for such restriction is high among the elderly women belonging to the poor families than those belonging to the middle class.

Table, 3.8 (ii) shows that among the elderly women who travel, a much higher proportion of those belonging to the poor families (28%) report that they travel alone, than those of the middle class, who in most case depend on their family members for the same. Dependency on family members for travelling is found to be quite lesser i.e. 53% in case of the elderly women belonging to the poor families against 71% of those belonging to the middle class. Moreover, in some cases the elderly women of both the classes (12% and 16% in case of elderly women of middle and poor families respectively) are found to be accompanied by their neighbours/ relatives while travelling. Such incidences are also found to be slightly more in number in case of poor elderly women than those belonging to the middle class. A few numbers of elderly women belonging to the poor category are also found to be accompanied by their friends while travelling. This reveals more dependence on kins and family members in case of the elderly women belonging to the middle class, than those belonging to the poor category. It also reveals that in most cases the life of the middle class elderly women centers around her kin and family members, where as in a considerable number of cases the poor elderly women are either self – sufficient in this matter or depends on their neighbours/relatives and friends for the same. This reflects their social interaction and relationships outside their family, which often play a greater role in providing them the needed support that they require at this age.

Table 3.8 (ii): Person who generally accompanies the elderly women while traveling (in percentage)

Person who accompanies	Middle class	Poor families	Total%
None	17	28	22
Family Members	71	53	63
Neighbours/ relatives	12	16	14
Friends	0	3	1
Total	41	32	73

Much similarly, a larger number of elderly women belonging to the middle class are found to depend on their son/s and husband for their travelling expenses. Contrastingly much higher proportion of the elderly women of the poor families meets their travelling expenses by themselves. This proportion however, is found to much low in case of middle class elderly women. Assistance from daughters and son in laws are also found in few cases in case of both the classes of elderly women. Apart from these, in very few cases relatives also extents their support especially in cases where the elderly women is co-residing with them.

The study reveals that irrespective of the social class, the most commonly visited places by the elderly women are their relatives. This is followed by a large number of middle class elderly women who reports to mostly visit religious places, however this percentage is much low in case of elderly women belonging to the poor families. Visit to children is also found to be more among the middle class elderly women than those belonging to the poor category. One of the reason for this is that in most cases the children of the poor elderly women, in case staying separated from them or if are married (in case of daughters), are staying in the same town and in some cases even in the same neighbourhood where the elderly women resides. In case of the middle class elderly women however, their children in many cases are staying not only out of the town and state but even in abroad, in few cases. Besides this, few elderly women, especially belonging to the middle class reports that they sometimes go for a tour with their family members. Such visits are however reported by a very few number of elderly women belonging to the poor category. Another few number of respondents report that they visit their friends who stay in some other towns.

From the above findings it can be concluded that though the elderly women of the poor families are economically more active than the middle class elderly women but their participation in economically gainful activities, does not always ensure them economic self-sufficiency. This is mainly due the limited resources of their family, where the elderly women's contribution is considered to be an important factor for their upkeep. Thus inspite of having a source of income, in most cases, she has to handover all her earned money to her son/s, husband for meeting the requirements of her family, and remains dependent on them even for minor things. Moreover, in some cases the money earned or received by them as old age/widow pension so irregular and merge that it fails to meet their economic needs. These amounts are often too little in meeting their medical expenses even. Thus participation in work or having a source of income in most cases does not reduce their dependency on others to that extent. On the other hand the middle class elderly women are found to be less economically active and hence, more dependent on their family members. However, the monetary support received by the elderly women of the middle class from their family members are often enough to meet most of their economic requirements which to a large extent reduces their economic crisis. On the other hand, the monetary support received by the elderly women of the poor families, in most cases are not sufficient to meet their requirements. In some cases they have to adjust with whatever support they get. Unlike the middle class elderly women, some poor elderly women even reports absence of any economic support from their children and family members. Hence, it can be concluded that the elderly women belonging to the poor families are likely to suffer from more economic crisis as compared to their middle class counterparts.

Moreover, majority of the elderly women with an earning husband are found to have less/no economic problems as compared to those whose husband is non-earning. However, in comparison to their counterparts, more number of elderly of the poor families suffers from economic problems inspite when their husband is working or having a source of income. This is due to their limited income which is not always sufficient to meet the family expenses, especially at the time of crisis. The condition of widow/single elderly of poor families without source of income is worst in this regard.

Participation in economically gainful activities though seemed to be positively related with the economic status of an elderly women but almost half proportion of the elderly women of the middle class families presently engaged in such activities reports economic problem mostly due

to the lack of sufficient income at present. Similarly a considerable number of elderly women belonging to the poor families report to suffer from economic problems, mostly due to the same reason and also due to the lack of access to own income. However a significant proportion of non-working elderly, belonging to the middle class reports absence of any economic problem as compared to the poor elderly women. This difference is obviously due to the differences in the socio-economic background of these two classes, which play a greater role in fetching them better economic and monetary support from other members of their family.

Living arrangement of the elderly women is also found to have an effect on their economic status. Elderly women having a source of income, co-residing with children and husband seems to affect their status positively. A higher number of such elderly women belonging to the poor families reports absence of economic problems than the middle class elderly women falling in the same category. On the other hand, in case of non-earner or who do not have a source of income, a higher proportion of the elderly women belonging to the poor families are found to suffer from economic problem as compared to their middle class counterparts, inspite of co-residence with children and husband.

On the other hand, the poor elderly widows, having a source of income and living with children, suffers more from economic problems than the elderly women of the middle class. Similarly in case of those without a source of income, economic problems are reported at a higher proportion from those belonging to the poor families, than their middle class counterparts falling in the same category. Similarly, elderly widows/ divorced /single living alone with and without a source of income in the middle class families are found to be in a better position than those of the poor families. However co-residence with husband alone seemed to have a much positive impact on the economic status of the elderly women especially in case of middle class, inspite when they do not have a source of income. Although, for those of the poor families, not having a source of income tend to affect the status of the elderly women even when she is residing with her husband.

Similarly in case of disabled elderly women, with and without income belonging to the middle class reports absence of any economic problems in almost all cases as compared to the elderly women of the poor families.

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