

## **Chapter 3**

# **DEMOGRAPHIC AND ECONOMIC PROFILE OF THE ELDERLY IN DARJEELING HILLS**

### **Demographic Profile**

#### **3. 1. Introduction**

This chapter is meant to provide insight regarding demographic and social characteristics of the elderly in Darjeeling hills. Demographic and social factors such as age, sex, religion, marital status, educational attainment, type of family will help in understanding the similarities and differences in the personal characteristics of the elderly. It will provide a better understanding of the varied observations towards the experience of ageing. The heterogeneity in the lives of the old people with respect to demographic and social characteristics will help in understanding the circumstances under which the aged live, adapt and adjust to the changes in life. Further, this perspective helps in exploring reasons for the increasing ageing problems. The attitudes and values of an aged can be understood as to how they respond to the current experiences which may or may not differ from their expectations. It will provide a comprehensive and holistic approach to the study of elderly and their quality of life.

#### **3.1.2. Distribution of Respondents according to Age**

The age-groups taken here are 60-69, 70-79, and 80 & above. More than half (57.3 percent) of the respondents were in the age-group of 60-69 years. Less than two-fifth (30.7 percent) respondents belong to age-group of 70-79 years. The table (Table 3.1) given below shows that 12 percent of the respondents are 'old-old' that is above 80 years.

**Table 3.1. Distribution of Respondents according to Age**

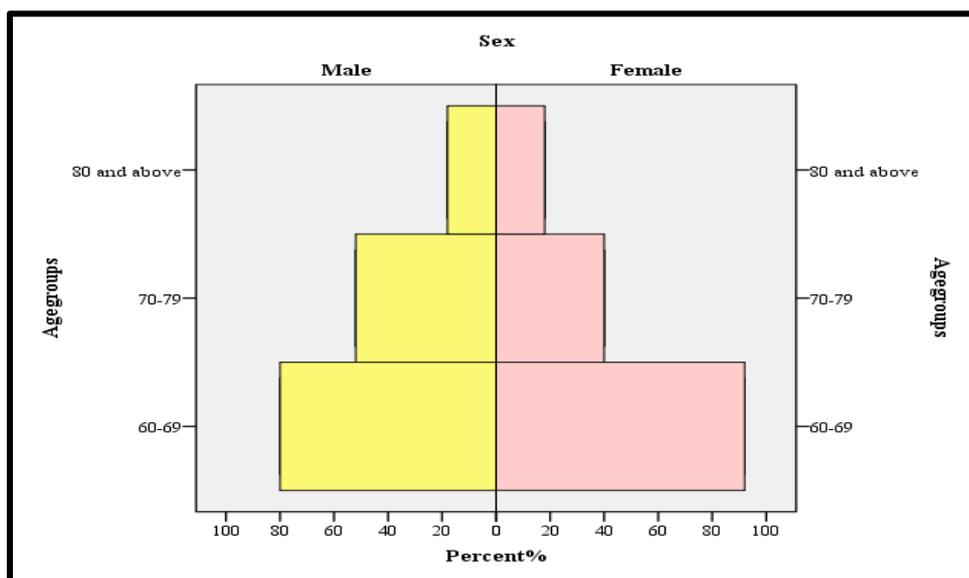
Age-groups	Distribution of Respondents					
	Gender wise		Subdivision wise			Total
	Male	Female	Darjeeling	Kurseong	Kalimpong	
60-69	80 (53.3)	92 (61.3)	63 (63)	52 (52)	57 (57)	172 (57.3)
70-79	52 (34.7)	40 (26.7)	27 (27)	33 (33)	32 (32)	92 (30.7)
80 and above	18 (12)	18 (12)	10 (10)	15 (15)	11 (11)	36 (12)
Total	150	150	100	100	100	300

*Figures in parentheses denote percentage  
Computed from fieldwork, 2016-17*

According to gender, a little more than half of the total male respondents (53.3 percent) are in the 60-69 years of age-group whereas the proportion of female respondents is much higher (61.3 percent) in the same age-group. In the 70-79 years of age-group the proportion of male respondents is more (34.7 percent) than the female respondents (26.7 percent). The proportion of the 'old-old' (80 and above) for both male and female respondents is same (Table 3.1.).

Likewise the distribution of respondents across the three subdivisions show that Darjeeling has the higher proportion (63 percent) of elderly respondents in the 60-69 years of age-group whereas Kurseong has 57 percent of elderly respondents in the same age-group respectively. Kurseong and Kalimpong has one-third of the elderly respondents in the 70-79 age-group (Table 3.1.). The mean age of males (N=150) is 69.31 and the mean age of females (N=150) is 68.84. The graphical illustration of age-sex pyramid of the elderly population is shown below:

**Fig 3.1. Age-Sex Pyramid of the Elderly Respondents**



*Source: Computed from fieldwork, 2016-17*

### **3.1.3. Religion**

An overwhelming majority of 58 percent respondents is Hindu. The Buddhists constitute 31.3 percent and Christians constitute 8.3 percent. Only 2.3 percent is Muslims. The dominance of Hindus has been observed in all the three subdivisions. It is representative of the general population of the country.

### **3.1.4. Category**

More than one-third of the respondents belong to Schedule Tribe (35.7 percent) and General Category (34.7 percent). While 21 percent of the elderly belong to the Other Backward Caste category. Only a small percentage belongs to the Schedule Caste category.

### **3.1.5. Head of the Household**

The lines of hierarchy and authority are clearly drawn in our Indian social system, where it is generally presumed that the head of the households are the eldest male member of a family. The male elderly have traditionally controlled the economic resources and they are regarded as household head because the chief responsibility of the family lies on them. The Census of India 2001 has defined 'Head of Household' as one who was recognized to be so by the household, on whom vests

the chief responsibility of managing affairs of the household as also the decision making on behalf of the household (Census of India 2001, pp.4). There is a thin line of distinction between 'household' and 'family'. Sociologically, household is co-residential socio-economic unit regardless of kinship ties whereas family is a group-membership which is mainly based on affinal and consanguinal ties (Census of India 2001, pp.1).

It is not unusual to find a son working in a different place stays away from his parents in a different household but they have family ties and consider themselves as belonging to a single family. In that case it is important to find out if an elderly lives alone or with other family members. In the present day situation the head of the household is not only limited to the patriarchal character of the Indian society but depending on the status of the household member i.e. one who is able to carefully manage the affairs of the household becomes the head of the house irrespective of sex and age.

In Darjeeling hills, almost 68 percent elderly is reported to be the head of the household with male constituting 42.7 percent and females 25.3 percent (Table 3.2.).

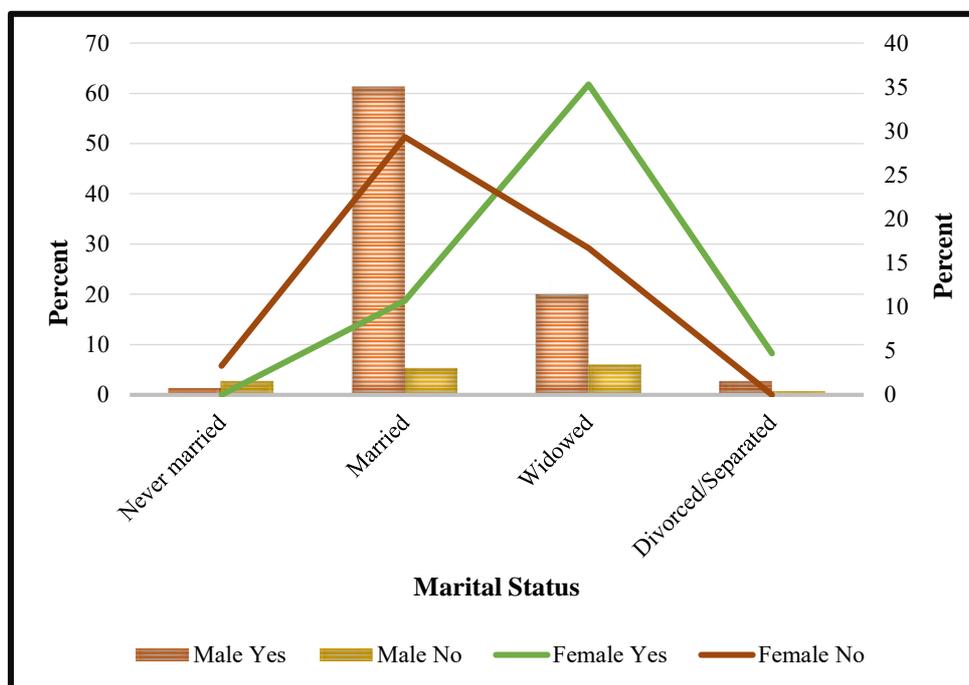
**Table 3.2. Gender-wise Distribution of Respondents showing Household Head**

Sex	Household head		Total
	Yes	No	
Male	128(42.7)	22(7.3)	150(50)
Female	76(25.3)	74(24.7)	150(50)
Total	204(68)	96(32)	300(100)

*Figures in parentheses denote percentage  
Computed from fieldwork, 2016-17*

It is quite expected that the married males head a vast majority of household (61.3 percent) (Fig 3.2.). The next highest category is widowed where 35.3 percent of females have been reported as head of the household because after the demise of their husband they tend to manage important decisions pertaining to the house (Fig 3.2.).

**Fig 3.2. Household Head according to Marital Status**



*Source: Computed from fieldwork, 2016-17*

### 3.1.6. Marital Status

One major dimension of ageing is the marital status which determines the condition of the elderly people in family and society. It is more important for widowed women as compared to widowed men as it has a strong effect on the life of the elderly women after the demise of their husband. Therefore, it is extremely important to know the marital status of the elderly. Marital status of the elderly is categorized as 'never married', 'married', 'widowed' and 'divorced/separated'.

**Table 3.3. Distribution of Respondents according to Marital Status**

Gender	Age-group	Marital Status				Total
		Never married	Married	Widowed	Divorced/Separated	
Male	60-69	3 (2)	63 (42)	9 (6)	5 (3.3)	80 (53.3)
	70-79	3 (2)	30 (20)	19 (12.7)	0 (0)	52 (34.7)
	80 and above	0 (0)	7 (4.7)	11 (7.3)	0 (0)	18 (12)
Total		6 (4)	100 (66.7)	39 (26)	5 (3.3)	150 (100)
Female	60-69	5 (3.3)	43 (28.7)	37 (24.7)	7 (4.7)	92 (61.3)
	70-79	0 (0)	13 (8.7)	27 (18)	0 (0)	40 (26.7)
	80 and above	0 (0)	4 (2.6)	14 (9.3)	0 (0)	18 (12)
Total		5 (3.3)	60 (40)	78 (52)	7 (4.7)	150 (100)
Total	60-69	8 (2.7)	106 (35.3)	46 (15.3)	12 (4)	172 (57.3)
	70-79	3 (1)	43 (14.3)	46 (15.3)	0 (0)	92 (30.7)
	80 and above	0 (0)	11 (3.7)	25 (8.3)	0 (0)	36 (12)
Total		11 (3.7)	160 (53.3)	117 (39)	12 (4)	300 (100)
p<.000 (P-Value)						

*Figures in parentheses denote percentage*

*Computed from fieldwork, 2016-17*

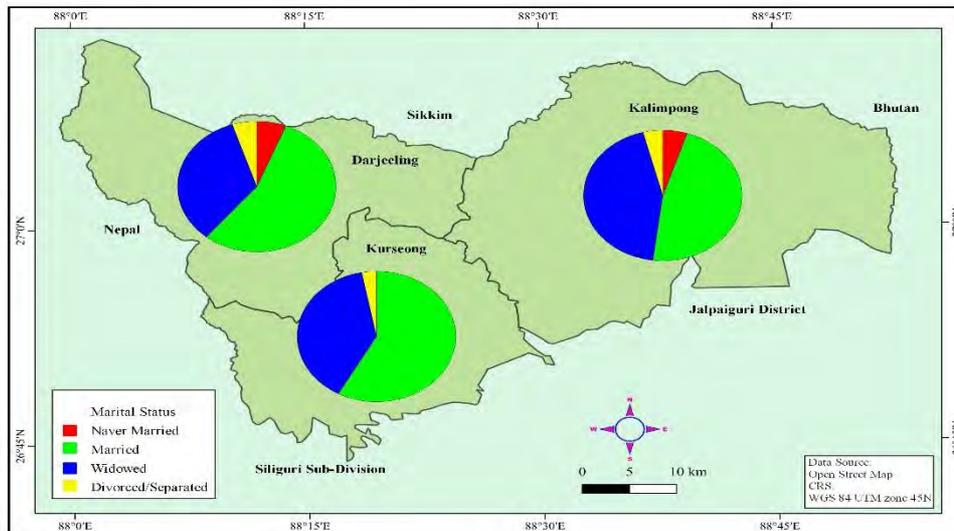
The above table (Table.3.3) indicates that out of the total elderly respondents, majority (53.3 percent) is married; more than one-third (39 percent) is widow; very few are never married (3.7 percent) and divorced/separated (4 percent). Srivastava (2010, pp.126) in her study reveals that at the all India level majority (57 percent) was married. In her study area 40 percent of the elderly experienced widowhood compared to 51 percent at the national level. Only 3 percent of the respondents were unmarried and divorced/separated in her study area (Srivastava 2010, pp.126). A notable demographic characteristic of the interviewed people in the present study area is that there is a significant proportion of widows (52 percent) compared to the widowers (26 percent) (Table 3.3). This reflects that there are more women belonging to single status. Moreover, the elderly widows' proportion is much higher compared to the married elderly women. The incidence of widowhood is common among women in all age-groups compared to men because women follow the tradition of not remarrying. The men even after 60 may remarry which keeps the proportion of widowers lower than widows. In Darjeeling hills widowhood is preponderant among women of 60-69 age-group in contrast to men of the same age-group. The proportion of widow and widowers are increasing as the proportion of older population is increasing. In the present study, it has been

observed that the percentage of widows is increasing as the age-group rises. The chi-square testifies ( $p < 0.05$ ) the result significant. In the bivariate analysis, between age-groups and marital status it is seen that there is a significant relationship between the two. The chi-square test result between sex and marital status is significant and there is a relationship between the two variables ( $p < 0.05$ ) (Table 3.3).

In comparison of the widows with the widowers, the number of the former is higher due to the fact that women marry earlier than men and tend to outlive men (Sheykhi 2007, pp.172). Also, the difference at which men and women marry increases the incidence of widowhood, if there is a huge difference in the age between the marriage partners i.e. females tend to marry males older than themselves. Gulati and Rajan (1999, pp. WS-48) find that incidence of widowhood is higher among women than men in Kerala and India between 1961 and 1991. Loneliness gradually creeps in the life of the widow/widowers as the only life support in good and bad times is physically no longer present and during this tough course of time the respect and care which is to be received from the other family members is often discriminated against them.

According to the field survey conducted across the subdivisions (Fig 3.3), 58 percent of the elderly are married in the subdivision of Kurseong which is the highest among the subdivisions. Kalimpong has a high proportion (44 percent) of widowed elderly in comparison to other subdivisions. The percentage of 'divorced or separated' is about 3 to 5 percent across the three subdivisions. The polygamy is prevalent in Darjeeling hills. The second wife is often referred to as '*Kanchi Boori*'. The husband cohabiting with his wives generally leads one of them to attain a principal position and being the favourite. This gradually leads to condemnation of the other wife in spite of having children from the first wife, which brings separation between them steering divorce or separation (Dey 2019, pp.453).

**Fig 3.3. Sub-division wise Marital Status**

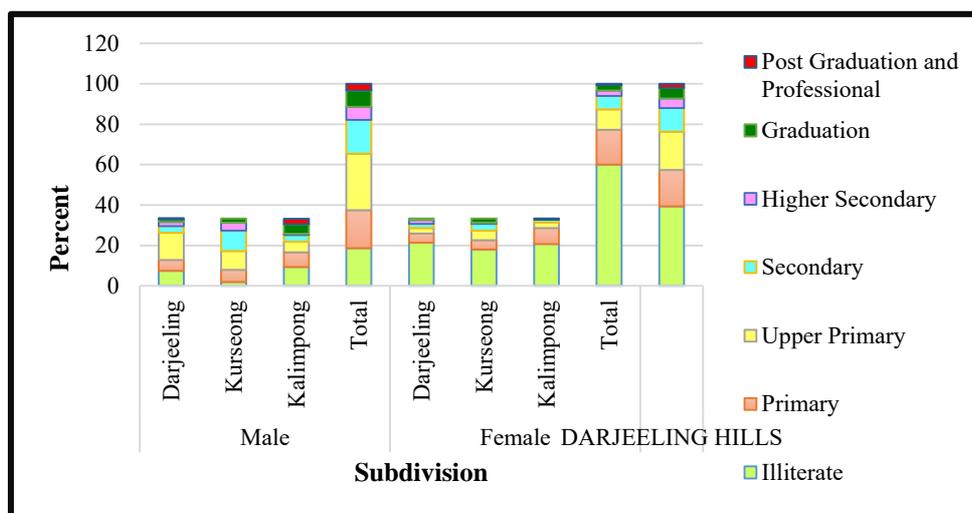


Source: Computed from fieldwork, 2016-17

### 3.1.7. Educational Level

Education is an important indicator to determine the social status of an elderly, to understand their adaption pattern in society which gives a comprehensive understanding about the present condition of an elderly. The aged of today who gained education during an era with minimal schooling facilities are able to deal with the recent changes in the social life, to attain a stable economic condition and lead a better quality of life.

Out of the total respondents (Fig 3.4.) a little less than two-fifth (39.3 percent) are illiterate which meant that three-fifth are literate being able to read and write. Only 18 percent and 19 percent of the respondents have education up to the primary level and upper primary level. Only 2 percent has education up to post-graduation and professional level. According to gender, out of the total male respondents only 18.7 percent are illiterates, while 60 percent of the female elderly belong to this category. There is a significant gap starting from the upper primary level to post graduation level between the male and female elderly. There is 8 percent male graduate out of the total respondents, while female graduate is only 2.7 percent.

**Fig 3.4. Educational Level of the Respondents**

Source: Computed from fieldwork, 2016-17

Illiteracy rate is high in all the three subdivisions of Darjeeling hills, highest being in Kalimpong (45 percent), closely followed by Darjeeling subdivision (43 percent). In Kurseong subdivision the secondary level of education is higher (21 percent) in comparison to the other two subdivisions. Kalimpong has only 5 percent post-graduates and professionals (B.Ed, Ph.D, MBA). Only 3.3 percent of the male respondents have some kind of professional qualification and post graduate degree but not even 1 percent of the elderly women have the same (Fig 3.4.).

### 3.1.8. Family Type

Indian traditional system of family pattern is the joint family system. According to the Hindu scriptures the tradition was that all sons after their marriage should continue to stay together with their parents. These days due to the growth of individualism in the younger generation the concepts of single and nuclear families have emerged. Migration for employment, geographical mobility, and increasing proportion of women engaging themselves outside the domains of the household chores have paved the way for nuclear and single member family. There has been a noticeable decline in the number of children desired over the years and on the other hand improved chances of survival of the old have posed difficult choices on the younger generation. The younger generation wants to spend its own time and resources on its own advancement. This enhances the situation that the surviving

children may not be around the aged to support them. This current situation has severely disturbed the quality of life of the elderly. Therefore, three types of family pattern have been considered in the present study, namely, 'Single member family', 'Nuclear Family' and 'Joint Family'. The nuclear family includes the elderly living with their spouse and/unmarried children whereas the joint family includes the elderly living with their spouse and/family of their married children.

The table below (Table 3.4.) depicts that of the total respondents a greater proportion (71percent) of the elderly are living in a nuclear family, little less than one-fourth are living in joint family (22.3 percent) and few (6.7 percent) live as single member family.

**Table 3.4. Distribution of Respondents according to Family Type**

Family Type	Area		Subdivisions			Total
	Rural	Urban	Darjeeling	Kurseong	Kalimpong	
Single member	16 (8)	4 (4)	8 (8)	5 (5)	7 (7)	20 (6.7)
Nuclear family	141(70.5)	72 (72)	70 (70)	66 (66)	77 (77)	213 (71)
Joint family	43 (21.5)	24 (24)	22 (22)	29 (29)	16 (16)	67 (22.3)
Total	200	100	100	100	100	300

*Figures in parentheses denote percentage  
Computed from fieldwork, 2016-17*

Across the region, out of the 200 elderly living in rural areas 70.5 percent lives in nuclear family and 21.5 percent in joint family. Out of 100 elderly living in urban areas, a high proportion (72 percent) lives in nuclear family and 24 percent lives in joint family (Table 3.4). Gulati and Rajan (1999, pp. WS- 49) state in their study that though the younger members continue their economic responsibility towards the elderly, they find it difficult to live with elderly members in joint household.

The data further show that higher proportions (77 percent and 70 percent) of the elderly are living in nuclear families in Kalimpong and Darjeeling subdivisions respectively, while in the Kurseong subdivision it is 66 percent. A slightly larger proportion of elderly (29 percent) in Kurseong lives in joint family system compared to those in Kalimpong and Darjeeling subdivisions (Table 3.4). The proportion of single member households is very small in all the three subdivisions. Those living in single households, mainly the aged widowed are the most

vulnerable as children migrate for education and work and they are compelled to adapt themselves to loneliness with insufficient emotional support.

### **3.1.9. Conclusion**

The study of demographic and social profile of the elderly in Darjeeling hills provides a base to analyze the situation. The demographic study of the elderly is not enough to know about the conditions and quality of life of the elderly. This demographic study will provide as the ground work for further analysis in the study. The demographic study reveals that the size of the elderly population is growing steadily. It also reveals that majority of the respondents are Hindus and Buddhists. The proportions of Schedule Tribe and General Category are much higher than other categories. In Indian traditional family system, the elderly are supposed to be the head of their family and the study reveals that majority of the family heads are male. Marital status analysis shows that most of the elderly are married. Another demographic characteristic is that there is a significant proportion of widows compared to the widowers. Illiteracy is less among the old population as on an average three-fifths of the elderly are literate. Mostly nuclear family type has been found in the Darjeeling hills. More holistic study on the elderly will throw light on the quality of their life which cannot be analyzed by the demographic study alone.

## **Economic Profile**

### **3.2. Introduction**

Material resource is an important factor for determining the standard of living of a person. It not only determines the standard of living but also assesses the quality of life of a person. To characterize the current economic situation of aged people, the concept of 'economic resources' is generally used. It comprises all the sources of income available to an aged person or to a household of aged people. Economic resources include all income streams, savings, financial as well as tangible assets that can also be employed to gain income (Weidekamp-Maicher and Naegele 2007, pp. 67)

In the post-modern world, adequate income is necessary for operating and proceeding efficiently in one's life and engaging in variety of activities. For some resources may be relatively unimportant, since they seek and enjoy life through spiritual or other means (Bond and Corner 2004, pp. 42). The presence or absence of financial resources will have considerable impact on individual's capacity to adjust to aging (Kart 1997, pp. 266). The elderly after a certain age retire from their active economic life and depend mainly on whatever they have saved in their entire life like savings, pensions. The elderly who were not engaged in any active economic life depend on others. Therefore, the economic aspects can be categorized under two broad category of dependent and independent elderly population.

The older person with adequate financial resources enjoys a considerable degree of autonomy to manage the affairs of the household, to control their own life, making decisions about how to spend their own savings be it in the form of food, medical care, travel and leisure. Those elderly without money can do nothing of these and have to depend on others. One's economic status in old age can be understood through their employment status, property, savings, and source of income and expenditure pattern. Income is taken as the important indicator to have information about the overall economic resources of a person, but it often leads to biasness between the objective indicators of material life and indicators of subjective quality of life.

The study focuses on the economic aspects of both dependent and independent elderly population.

### **3.2.1. Economic Independence**

The day to day maintenance of livelihood of the elderly out of their own available economic resources without being dependent on others is called economic independence. Their own available resources may be in the form of pension, savings, income or other tangible property and assets. The sample survey conducted by National Sample Survey Office (NSSO) in 2004 revealed that 65 percent of the aged persons in India had to depend on others for their day-to-day maintenance (Central Statistics Office 2016, pp. 44). More distressing are the high proportions of elderly females and males totally dependent on others, which was above 70 percent among women as against 30 percent among men in 2004 (Central Statistics Office 2011, pp. 11). The elderly becomes totally dependent on others because of death of spouse, fear of being lonely, retirement and indifference of children. State wise data on economic independence tell us that in urban Himachal Pradesh highest proportion of elderly men (72%) and women (30%) were economically independent. In urban parts, the proportions were least in Bihar (44%) for males and in Orissa (6%) for females. On the other hand in the rural part of the country the proportion of economically independent elderly men were least in Kerala (36%) and highest in Jammu & Kashmir (65%), while the proportion of economically independent elderly women was least in West Bengal (6%) and highest in Tamil Nadu (19%) (Central Statistics Office 2011, pp. 12). As of West Bengal, only 14 percent of the elderly are economically independent, 60 percent are fully dependent and 27 percent are partially dependent on others for sustenance (BKPAI 2014, pp. 14).

In the present study area of Darjeeling hills, 50.7 percent of the respondents are independent and 49.3 percent respondents are dependent. It is interesting to note that 68 percent of the elderly males are independent while 32 percent of them are dependent (Table 3.5). But, the situation is not as good for elderly females as 33.3 percent are economically independent while 66.7 percent are dependent on others.

**Table 3.5. Distribution of Respondents according to Independent and Dependent Status**

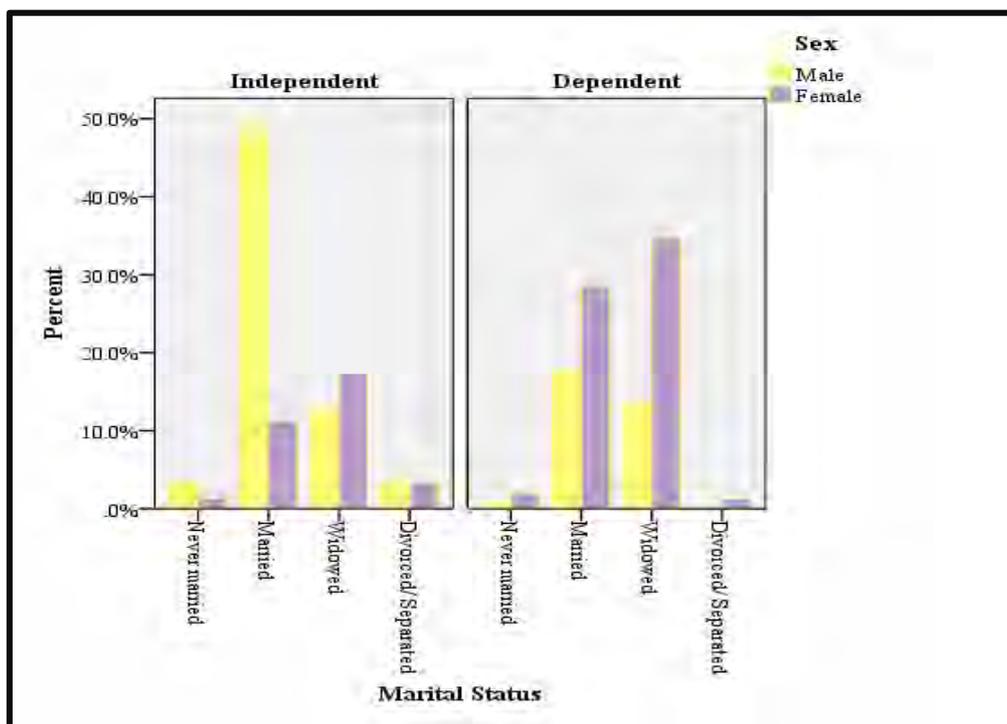
<i>Gender</i>	<i>Independent /Dependent Status</i>		<i>Total</i>
	<i>Independent</i>	<i>Dependent</i>	
Male	102 (68)	48 (32)	150 (100)
Female	50 (33.3)	100 (66.7)	150 (100)
Total	152 (50.7)	148 (49.3)	300 (100)

*Figures in parentheses denote percentage  
Computed from fieldwork, 2016-17*

According to the tradition and customs, it is the responsibility of the children to look after their parents in old age. The elderly women are not solely dependent on their children as long as their spouses are alive and economically independent. When the spouses of the elderly women expire, family obligations of children towards their parents undergo a change. Unfortunately, widowhood is associated with resource deficits (Antonucci and Ajrouch 2007, pp.55). As expected, it is the women who are dependent on others more than men. The women have always been relegated to the secondary position in the present socio-structural system for which they are dependent on men right from birth, first father, then husband and son during old age.

In the present study area of the Darjeeling hills, 34.7 percent of the widows are economically dependent in comparison to 17.3 percent of economically independent elderly widowed females (Fig 3.5). Widows are especially vulnerable to financial strain, inadequate care and often it is associated with lower quality of life. Also among the married elderly women in Darjeeling hills 28.7 percent are dependent and only 11.33 percent are independent (Fig 3.5).

**Fig 3.5. Distribution of Respondents according to their Economic and Marital Status**



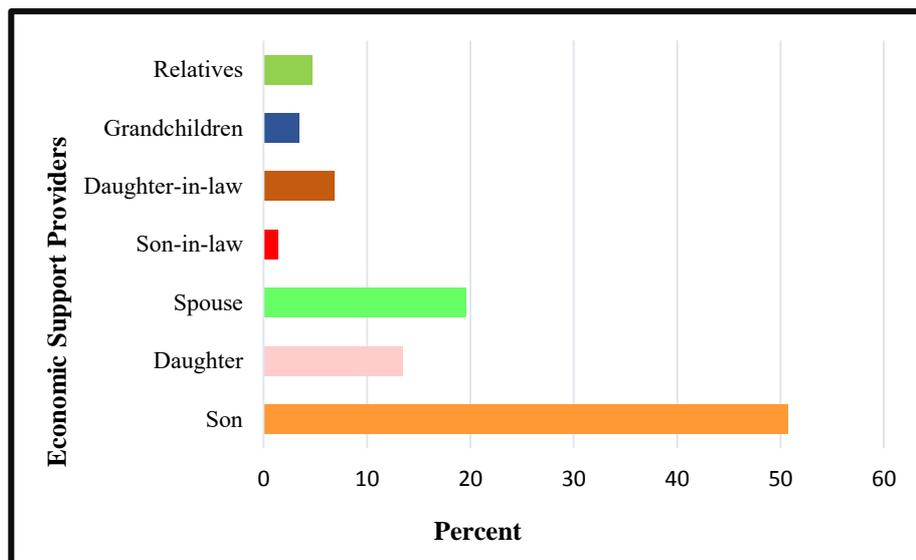
Source: Computed from fieldwork, 2016-17

This finding of the study is in line with the study of Dhillon and Kumar (1992, pp. 151) that lack of independence means a parasitic dependence on others, egoism and lack of objective interests. Lack of any economic security of one's own in terms of job and property also increases their dependency over others more often (Bharati and Singh 2013, pp. 18).

### 3.2.2. Economic Support Providers

As has been observed above, 49.3 percent of the elderly are economically dependent on others for their livelihood. It is therefore, pertinent to know the persons who are providing economic support to the dependent elderly in Darjeeling hills. According to the traditions and customs it dictates that son should look after their parents. In Darjeeling hills, it is seen 50.9 percent of the sons look after the economically dependent aged, next being spouse (19.6%) and then daughters (13.5%) (Fig 3.6.).

**Fig 3.6. Distribution of the Economic Support Providers to the Dependent Elderly**



*Source: Computed from fieldwork, 2016-17*

According to norm, a daughter after marriage becomes a member of the husband's family and is considered in many families as an outsider. Despite such norms, daughters are regarded as primary and important caregivers in most of the families, before or after marriage. The Code of Criminal Procedure (Cr.P.C.) 1973 states that daughters, including married daughters, also have a duty to maintain their parents belonging to all religions and communities (National Human Rights Commission 2011, pp. 3). Gulati and Rajan (1999, pp. WS-50) state that elderly widows get very little or no support from their late husband's family, it is mostly from their daughter's, be it material or emotional support. Only 6.8 percent of the daughters-in-law support the elderly and 4.7 percent relatives help the dependent elderly if residing close by in Darjeeling hills (Fig 3.6.).

The dependent or the weak elderly suffer physical, financial or mental strain and thus there is a great need to pay utmost attention to the elderly by promoting strict and holistic policies for dealing with the support. The elderly depend on their caretakers for most of their daily needs and become the victim of abuse in the form of verbal assault, financial exploitation, and physical violence as they have no income of their own. Particularly, abuse and violence against older women in Indian homes have been largely hidden and widely denied in communities due to the fear that an admission of its incidence will be an assault on the integrity of the

family (Bagga and Sakurkar 2011, pp. 53). 22 percent of the economically dependent elderly face economic abuse in Darjeeling hills, followed by neglect and verbal abuse which we will study in Chapter 4 of this thesis.

To mitigate this, the Government of India has adopted the legal provisions. The right of parents, without any means, to be supported by their children having sufficient means has been recognized by section 125(1)(d) of the Code of Criminal Procedure (1973), and section 20(1&3) of the Hindu Adoption and Maintenance Act, 1956 (National Human Rights Commission 2011, pp. 2).

#### **a. Hindu Law**

The statutory provision for maintenance of parents under Hindu personal law is contained in Section 20 of the Hindu Adoption and Maintenance Act, 1956. It imposes an obligation on the children to maintain their parents and is not confined to sons only; the daughters also have an equal duty towards parents (National Human Rights Commission 2011, pp. 2).

Those parents who are financially unable to maintain themselves from any source are entitled to seek maintenance under the Hindu Adoption Maintenance Act, 1956 (National Human Rights Commission 2011, pp. 2).

#### **b. Muslim Law**

Under the Muslim law also children have a duty to maintain their aged parents. According to *Mulla* (Muslim title applied to a scholar or religious leader); (ibid, pp. 3)

- i. Children in easy circumstances are bound to maintain their poor parents, although the latter may be able to earn something for themselves.
- ii. A son in stressed circumstances is bound to maintain his mother, if the mother is poor, though she may not be infirm.
- iii. A son, although poor, is earning something, is bound to support his father who earns nothing.

According to Muslim law, both sons and daughters have a duty to maintain their parents under the Muslim law (ibid, pp. 3).

### **c. Christian and Parsi Law**

The Christian and Parsi have no personal laws providing for maintenance for the parents. Parents who wish to seek maintenance have to apply under provisions of the Criminal Procedure Code (ibid, pp.3).

The Maintenance and Welfare of Parents and Senior Citizens Act 2007 was enacted on 31<sup>st</sup> December 2007, which makes it a legal obligation for children and heirs to provide maintenance and welfare to parents and senior citizens (Ministry of Law and Justice 2007, pp.1).

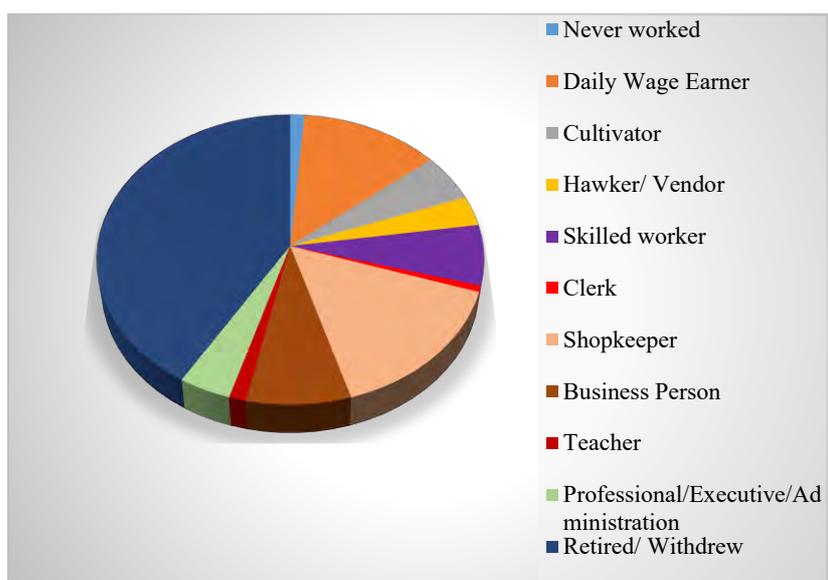
#### **3.2.3. Working Status**

It is important to ascertain the extent of economic participation of the elderly at the present age in order to understand their current and future needs to make savings and investments which can sustain them in old age. Financial requirements of elderly have increased in the present day just to safeguard against a decline in the standard of living and quality of life. It is by necessity that elderly are likely to remain economically active in old age. Therefore, the strongest factor in determining one's economic condition is the employment or working status of a person.

In Darjeeling hills, 30.3 percent of the respondents are retired and 30.1 percent has never been in any kind of occupation/job. Those who are still engaged in any economic activity (39.6 percent) are shopkeepers (11%), daily wage earners (10%), business persons (5%), cultivators and skilled worker (3.3%), professionals (2.7%), hawkers and vendors (2.3%) and lecturers and clerks (1%). As daily wage earner the respondents work as labourers in tea gardens, construction sites or at whole sale markets. The professionals work in office, holding high designations like accountant, Professor, doctor and are from well-to-do class. The skilled workers are tailors, plumbers, drivers, craftsmen, and workers in tea garden factory. In India as a whole, both the Population Census 2001 and NSSO Survey on Employment-Unemployment (2007-08) revealed that nearly 40 percent of persons aged 60 years and above (60 % of men and 19% of women) were working (Central Statistics Office 2011, pp. 15).

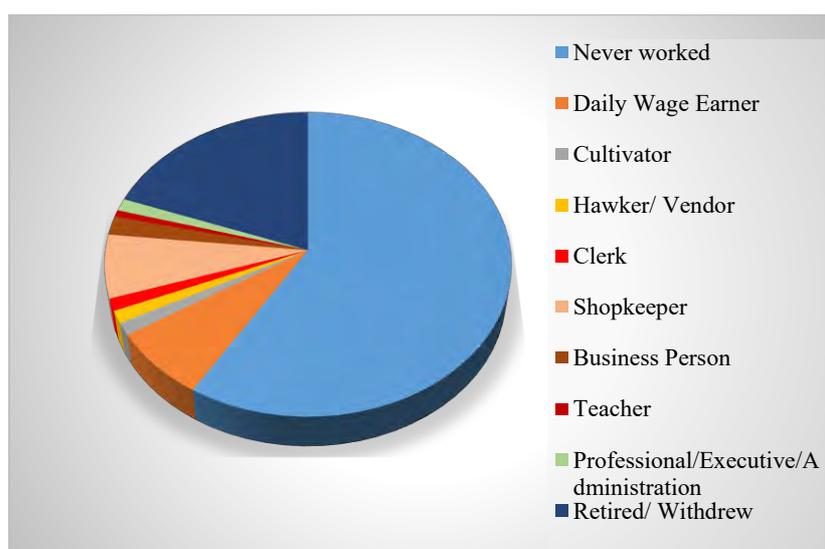
The gender based (Fig 3.7. a and b) study in Darjeeling hills reveals that 58.7 percent of the females never worked in comparison to 1.3 percent males. The number of male respondents in activities such as daily wage earner (12.7%), shopkeeper (15.3%), cultivator (5.3%), and skilled worker (6.7%) is more than female workers because the elderly women cannot cope with the daylong strenuous economic activities or are unskilled in specific activities.

**Fig 3.7.a. Current Occupation of Male Elderly**



Source: Computed from fieldwork, 2016-17

**Fig 3.7. b. Current Occupation of Female Elderly**



Source: Computed from fieldwork, 2016-17

Also industrialization, adoption of new technologies and labour market is threatening much of the traditional work of older people, particularly in rural areas (Kalache 2009, pp. 247). Elderly females who have never been in any kind of job/occupation manage the household chores. They take up the prime responsibility of managing the household domains, looking after grandchildren so that the younger adults and the male members can work outside home in both developed and developing countries. An increasing recognition and support should be extended to the contributions made by the elderly in such unpaid activities in home and in voluntary occupations. The work participation rate in Darjeeling hills is high for elderly males (57.3%) than the elderly females (21.9%) leaving the retired ones and those who have never been in any occupation. The females participating in an economic activity at such an age is in order to escape extreme poverty, despite difficulties in their daily life. It is clear that majority of the females were not productively employed in the work force.

### **3.2.3.1. Retirement**

In the US context, Achenbaum (1978) (As quoted by Kart, 1997, pp. 318) explains the word retirement, meaning stopping work at some prescribed age. The elderly who are too old or sick leading difficult lives unable to remain productively active sought retirement. Older people are usually regarded as economically unproductive in the development process and are considered as dependent parasite on others. The problem which arises after retirement are lowering of income, erosion of authority in family, loss of status and respect, social isolation as there is much time on hand which becomes void and meaningless if not replaced with work related activities. Retirement is a phase when the elderly search for a new identity. It is a period of crises and adjustment. More frequently it is the prospect of retirement rather than retirement itself that causes greater conflict and contributes to an unsettled state of mind (Dhillon and Mitbender 1992, pp.186).

In the functionalist approach of Parson, 'coming of age' was at the same time a going-away, a departure from an active role in society, has lent credence to gerontological "disengagement theories" according to which the ageing body makes necessary a gradual removal from participation in social activities (Hartung and Kunow 2011, pp. 17-18). The retirement process is comparable to the disengagement theory. Disengagement Theory in social gerontology was first

formulated by Elaine Cumming and William Henry in 1961. Due to the decrement in the ability as one ages mutual withdrawal from the economically productive process is natural and inevitable for 'successful' ageing. Chowdhry (1992, pp. 74) compares disengagement theory with the concept of *Vanprastha Ashram* of the Hindu culture, where an aged is expected to withdraw himself from work and utilize his time for service to the community. The retirement will create employment process and energetic, enterprising youth will be inducted in the labour force so that the tasks are efficiently completed and roles adequately played for which the individual and society demand disengagement. Disengagement theory of ageing parallels the arguments of functionalist theory of stratification, but it suggests that the ageing need some motivation to relinquish their social roles in order thereby to create new niches in the system for younger generations to secure social standing through educational attainment (Turner 1989, pp. 598).

The disengagement theory varies from person to profession. An elderly woman engaged in household chores may not give up her functions of shopping, cleaning and cooking. There is no retirement or disengagement for her. The extent to which a person disengages may also vary with the individual's position in the social structure (Srivastava 2010, pp. 96). A retired college professor, for example, has more opportunities to remain professionally involved than a retired steel worker (ibid, pp.96). Some see retirement in terms of freedom and leisure, a way providing an opportunity to be more involved in outside opportunities. Others feel retirement as a period of isolation, threat that may put them in an economically disadvantage situation. Crawford (1972) (As quoted by Brearley, 1975, pp. 36) mentioned two groups of women workers. First group of women workers found their satisfaction in home and looked forward to retirement as a time to draw their husbands in to the family situation and second group of women workers dreaded retirement and were found involved in activities outside their homes as they have readjusted their lives after the children left home.

After retirement an elderly experiences loneliness which gives a feeling of being unwanted. It becomes difficult for them to utilize their spare time which creates a problem of adjustment in the post-retirement period. As they are not substituted with alternative roles it becomes difficult for them to adjust in the initial days. The aged normally misses the peer groups with whom he/she have worked with, who

are considered to be a source of companionship in old age apart from spouse. A 67 year old man from Kalimpong subdivision on retirement said, *'I don't miss the work, but I miss the sense of feeling useful which the job had provided to me, the people in my workplace and the money which I had earned'*.

There may be economic deprivation in the family for which the elderly want to get engaged in secondary work to satisfy family's basic needs. By understanding one's need, the society can absorb the elderly to the workforce. By providing lighter work to those elderly who are able to earn a living even after retirement establish the re-engagement process. The factor responsible for this is the absence of social security benefits to the older people. Therefore, providing of employment to older people is more important and necessary than providing old age pension, since according to Judge Crawford of England *'there is no justification in history or physiology for setting an age limit to work'* (Chowdhry 1992, pp. 170-171).

#### **3.2.4. Sources of Income**

It is the source of income which provides emotional security and satisfaction much more than physical security. The elderly in Darjeeling hills receive direct money income from a variety of sources; like self-employment income, salaries or wages, earnings and occupational pensions. Other sources of direct money income include rents, interest, dividends, workers compensation payment, old age pension, widow pension and others.

Out of total 300 respondents, 102 males and 50 females are economically independent, by earning from a variety of income sources mentioned above. Clearly, interest from savings and fixed deposits is the major source (99.34%), although employer's pension (38.8%) and business income (34.8%) contribute to the income position of many elderly (Table 3.6). Other than savings and fixed deposit interest, old age pension is a major source of income for both male and female elderly (male constituting 26.5% and female 40%) (Table 3.6). It is seen that it is not the income from state pension for the top quintile of older person but income from savings, investments and business income are the key source of income for them. Only about one in ten workers in India is covered by a formal pension scheme and state coverage levels vary widely (Institute of Applied Manpower Research 2011, pp. 244). Agriculture is also a main source of income

for the male and female elderly. It is 33.3 percent for males and 30 percent for females (Table 3.6).

**Table 3.6: \*Distribution of the Sources of Income of the Independent Elderly Respondents**

Gender	Subdivision	Sources of Income									Total
		Salary/Wages	Employer's Pension	Old Age Pension	Mutual fund pension	Rental Income	Business Income	Agriculture Income	Returns from shares and dividends	Interest on savings and fixed deposits.	
Male	Kurseong	3(9.4)	20(62.5)	4(12.5)	3(9.4)	6(18.8)	15(46.9)	15(46.9)	14(43.8)	32(100)	32(31.4)
		Kalimpong	12(37.5)	8(25)	11(34.4)	13(40.6)	4(12.5)	14(43.8)	7(21.9)	12(37.5)	32(100)
	Darjeeling	8(21.1)	17(44.7)	12(31.6)	11(28.9)	6(15.8)	11(28.9)	12(31.6)	5(13.2)	38(100)	38(37.3)
	Total	23(22.5)	45(44.1)	27(26.5)	27(26.5)	16(15.7)	40(39.2)	34(33.3)	31(30.4)	102(100)	102(100)
	Kurseong	2(16.7)	7(58.3)	4(33.3)	1(8.3)	1(8.3)	2(16.7)	7(58.3)	1(8.3)	11(91.7)	12(24)
Female	Kalimpong	4(17.4)	5(21.7)	9(39.1)	5(21.7)	3(13)	8(34.8)	6(26.1)	1(4.3)	23(100)	23(46)
	Darjeeling	9(60)	2(13.3)	7(46.7)	2(13.3)	1(6.7)	3(20)	2(13.3)	1(6.7)	15(100)	15(30)
	Total	15(30)	14(28)	20(40)	8(16)	5(10)	13(26)	15(30)	3(6)	49(98)	50(100)
Grand Total		38(25)	59(38.8)	47(31)	35(23)	21(13.8)	53(34.8)	49(32.2)	34(22.3)	151(99.34)	152(100)

*Figures in parentheses denote percentage*

*Computed from fieldwork, 2016-17*

*\*Multiple Response Table*

Different sentiments have been echoed by the elderly of Darjeeling hills regarding their ability to work and sources of income. According to some elderly respondents, youthfulness was a strong phase in their life when they were able to work more and provided all the necessities to their family. Some have expressed that with deteriorating health they are unable to work even if they want to do so. A 70 year old woman from Kurseong subdivision expresses, *'When my husband was alive life was comfortable as he used to take utmost care of the smallest necessity in my life, from medicine to clothes, but after his expiry my sons divided the land amongst them, got separated. Now I stay with my younger son who looks after me. The comfortable life spent by me is no more as he also has to take care of his children out of whatever he earns, as I don't have any income or pension of mine'*.

A 65 year old man from Darjeeling subdivision expresses, *'I run the household expenditure with whatever income I get by selling brooms. Also I get Old Age Pension which is very meagre considering today's market price'*.

One 60 year old lady expresses her concern about pension benefits, *'The retired teachers should get a pension amount commensurate with inflation or the market price of the current period. Other benefits such as token remuneration, testimonials to avail special concessional rates in travelling and health should be given'*.

A 69 year old gentleman says, *'Before retirement I played the role of provider for the family and was the head of the family but soon after retirement there has been erosion of authority as now I am partially dependent on my children'*. The sentiments revealed by him reminds the lines expressed by Giri (2013, pp. 25),

***'yaavadvittopaarjana saktah, taavannijaparivaaro raktah***

***Paschaajeevati jarjjaradehe, vaartaam kopi na prichchati gehe'***

(As long as someone is fit and able to earn for his family, all the kith and kin remain attached to him; but as soon as he becomes old and infirm and his earnings cease, no one cares to enquire of his wellbeing).

### **3.2.5. Financial Security for the Elderly**

The centre and state governments in India for the past few years have drawn schemes/programmes and support mechanisms for the elderly population in the wake of faster ageing or greying of population. Due to very high physical and financial dependence faced by the aged in India, strict initiatives have been taken over the years. Traditionally, it is the utmost duty of the children to take care of their parents but with the gradual emergence of nuclear families, the parental care by the young has declined. Therefore the social security seeks to prevent destitution and dependency.

The Ministry of Social Justice and Empowerment, Government of India (1999), in its document of NPOPs, has specified the figure of 33 percent of the general population below the poverty line, with one-third of the population in 60-plus age-group (23 million) also being below the level (Kattakayam 2015, pp. 88). Increasing life expectancy of the aged have also increased the financial stress of the family. The elderly who are dependent on others with no savings or assets and pension benefits are the most vulnerable. Elderly women including widows are the most vulnerable and in a disadvantaged position than older men. Their contribution economically and socially in household domains have hardly been realized by the society. To address the most marginalized group of elderly persons, and observing the demographic changes in ageing population, introduction of various programmes and social security bills has taken place.

*“The basic idea of social security is to use social means to prevent deprivation and vulnerability to deprivation”* in order to ensure sustainable human development over time (Dreze and Sen, 1999. As quoted by Gopal, 2006, pp. 4477). Support from the family which may or may not continue to the elderly has brought the social security measures in the form of protection in old ages. In the Constitution of India, entry 24 in list III of schedule VII deals with the welfare of labour, including conditions of work, provident funds, liability for workmen’s compensation, invalidity and Old Age Pension and Maternity Benefits. Article 41 of Directive Principles of State Policy

(DPSP) has particular relevance to Old Age Social Security (National Human Rights Commission 2011, pp. 2).

Social Assistance, Social Security and Pensionary Benefits are the three most common forms of social security.

### **3.2.5.1. Social Assistance Scheme**

The Ministry of Social Justice and Empowerment, Government of India adopted the 'National Policy on Older Person (NPOP)' in 1999 to ensure the wellbeing of senior citizens and to improve their quality of life by providing concessions, relief, special facilities and services keeping in mind with the demographic changes in ageing population and technological advancement.

In 1995, the Government adopted the National Social Assistance Programme (NSAP) which is made up of three components: the National Old Age Pension Scheme (NOAPS OR IGNOAPS), the National Family Benefit Scheme (NFBS) and the National Maternity Benefit Scheme (NMBS) (Help Age International 2008, pp. 1).

#### *a. National Old Age Pension Scheme (NOAPS)*

It was launched in 1995 and renamed as Indira Gandhi National Old Age Pension Scheme (IGNOAPS) on 19<sup>th</sup> November 2007. Pension under IGNOAPS is granted to person who is 60 years or above and belongs to a household below the poverty line. At present old-age beneficiaries are getting between Rs.200 and Rs.1000, depending on the state contribution (Kattakayam 2015, pp.90). The Indira Gandhi National Old Age Pension received by the elderly living below the poverty line in West Bengal at present is Rs.400.

#### *b. National Family Benefit Scheme (NFBS)*

The Ministry of Rural Development implemented the National Family Benefit Scheme (NFBS). After 2002-2003 it is a state sector scheme. According to Press Information Bureau (PIB) (2013) the budget of the grant given to the BPL family in

the age group 18-64 years has been doubled from Rs.10,000 to Rs.20,000 on the death of the primary breadwinner under the NFBS.

*c. Annapurna Scheme*

The Government of India in April 2004 launched a food security scheme known as Annapurna Scheme. This scheme provides food security to older persons, who though eligible have remained uncovered under NOAPS (Help Age International 2008, pp. 1). Under the Annapurna scheme, 10 kilograms of food grains per person per month are supplied free of cost to the beneficiary (Alam 2004, pp. 3733).

*d. Integrated Programme for Older Person (IPOP)*

According to the Central Statistics Office (2016, pp. 5), the Ministry of Social Justice and Empowerment implemented a Central Sector Scheme of Integrated Programme for Older Persons (IPOP) in 1992 with the objective of improving the quality of life of senior citizens by providing basic amenities like shelter, food, medical care and entertainment opportunities through providing support for capacity building of Government/ Non-Governmental Organizations/ Panchayati Raj Institutions/ local bodies. The scheme also works towards other needs of older persons, such as reinforcing and strengthening the family, generation of awareness on related issues and facilitating productive ageing (Kattakayam 2015, pp. 92).

Other than these, NGOs have been working constantly for the welfare and empowerment of older persons like the 'Age Well Foundation' which works on making the life of older persons better by seeking their opinion. It also settles problems related to pension, PF and gratuity. Also there are discounts on taxes or tax benefits for the elderly. As in the Union Budget 2018, exemption of interest income on deposits with banks and post offices to be increased from 10,000/- to 50,000/- and TDS shall not be required to be deducted on such income, under section 194 A. This benefit shall also be available also for interest from all fixed deposit schemes and recurring deposit schemes (Budget 2018-19, pp. 29). There are various discounts on tax for elderly persons according to sections 88-B, 88-D and 88-DDB. According to the assessment year 2016-17, there is income tax exemption for senior citizens of 60

years and above up to Rs. 3 lakh per annum and for senior citizens of 80 years and above up to Rs. 5 lakh per annum.

### **3.2.5.2. Social Security**

The benefits accrued to a person out of the small earnings of the funds collected from the insurance and subsidies from the employer and the state is the social insurance scheme. This was mostly designed to address and protect the interest of the workers in the organized sector. Among these are Employers Provident Fund Scheme, 1971, Employees Deposit Linked Insurance Scheme, 1976 (Gopal 2006, pp. 4478). Other than these, medical insurance, accident insurance, widow benefit on the death of an insured workman and general insurance have been extended by the Government of India since 1970s and 1980s. However, in most parts of the world, large populations who are involved in informal but productive activities do not enjoy social protection or are covered only very partially (ILR, 2000. As quoted by Gopal 2006, pp.4477).

### **3.2.5.3. Retirement Benefits**

The retirement benefits are generally rendered to the government employees in the organized sector (central and state governments, public sector undertakings) in India after offering the qualifying service on superannuation in the form of (i) leave encashment (ii) gratuity (iii) general provident fund (iv) pension.

In USA, the Social Security Administration employs a retirement test to determine whether a person otherwise eligible for retirement benefits is considered retired. Unless, a person can be considered substantially retired, benefits are not payable. Essentially, the retirement test acts to reduce benefits paid to persons under age 70 who earn more than a certain amount in USA (Kart 1997, pp. 286). If the elderly earn above the exempted amount the benefits are reduced by \$1 for every \$3.

### **3.2.5.4. Financial Security in Old Age for Workers in Unorganized Sector**

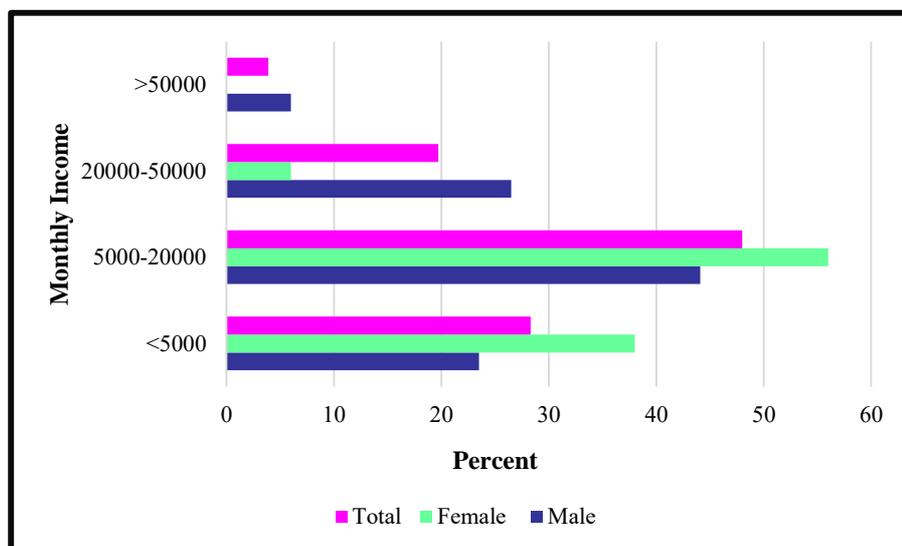
There has been a lack of attention for the financial security of workers with low income in the unorganized sector. The craftsmen, small traders, small and marginal farmers, fishermen, landless workers are primarily engaged in the informal sector. The casual labourers, street vendors, small traders, mechanics, drivers, domestic workers, self-employed workers, contract workers in urban areas fall in the

unorganized sector. Their earning is generally low and income is uncertain and irregular. Hence savings are not generated because most of their earnings are spent on meeting the consumption need. Therefore, they have got exposed to chit funds for meeting the unseen expenditure. The government has extended help to the unorganized sector workers which may prevent worsening their situation in old age by launching various *Yojanas* and schemes. Some of the schemes are *Krishi Shramik Samajik Suraksha Yojana*, Unorganized Sector Worker's Social Security Scheme, Employees Provident Fund 1952, *Swavalamban* Pension Scheme.

### 3.2.6. Monthly Income and Expenditure

The income of the independent elderly population of Darjeeling hills has been taken approximately as stated by them. The monthly income has been categorized into 4 groups: less than Rs.5000; Rs.5000-20,000; Rs.20,000-Rs.50,000; and above Rs.50,000. The largest proportion (48%) of the elderly has the income in the range of Rs.5000-Rs.20000, 28.3 percent of the elderly population earns less than Rs.5000, while 19.7 percent of the elderly has monthly income ranging between Rs.20,000 to Rs.50,000. Only 3.9 percent of the independent elderly has income above Rs.50, 000. (Fig 3.8.)

**Fig 3.8. Monthly Income of the Independent Elderly**



Source: Computed from fieldwork, 2016-17

It is pertinent to know the preference of expenditures of the independent elderly after knowing their monthly income. It is very important to know the fields or purpose of contribution in the expenditure. The following expenditure items have been considered:

- a) Food
- b) Children's/grandchildren's education
- c) Medical expenses
- d) Clothing & Housing
- e) Special events

The results are based on multiple responses of the independent elderly people.

Table 3.7 presents the views obtained from the entire sample. Out of 152 independent elderly 140 elderly contribute in the day to day expense while 12 do not contribute anything. So the results are based on 140 independent elderly respondents. It is noticed from the table that day-to-day expense on food, medical expenses, housing and clothing are the most preferred items for a large majority of the responding old. Of them, 32.8 percent has reported food expense as utmost priority. This is followed by medical expenses, as reported by 25 percent of the respondents. Apart from food and medical expenses housing/clothing (15.5%) and special events (15%) have been given priority by the elderly (Table 3.7.). The expenses on children's/grandchildren's education occupied a lower level.

**Table 3.7. Purpose of Contribution by the Elderly Respondents**

<i>Purpose of Contribution</i>	<i>Response</i>	<i>Percent</i>
Food Expense	131	32.8
Housing and clothing	62	15.5
Medical Expense	100	25
Children's /Grandchildren's Education	47	11.8
Special Events	60	15

*Computed from fieldwork, 2016-17*

Alam (2006 a, pp.150) in his study has also confirmed the fact of a mix of five major goods and services which appear to constitute the bulk of old age consumption on requirements. These are:-

1. Food
2. Health Care (including medicine, diagnostic checkup and doctor's fee)
3. Housing
4. Clothing
5. Socio-religious services followed by entertainment requirements.

The fluctuations in the price level of the basic items like food and health care facilities may significantly impede the elderly's well-being and may lead them to indigence.

Now the indispensable question comes that who decides the expenditure of the family. Both the dependent and independent elderly are taken into consideration for the aforementioned question. It is generally seen that in deciding the expenditure over goods or services the prime members or more than one member are generally responsible. They decide the budget of a month and accordingly goods and services

are purchased. Therefore multiple responses were recorded for this question both for dependent and independent elderly.

It is seen in the independent category that the majority of independent elderly (78.3%) decides the expenditure of the household followed by their spouses (48.7%), daughters (32.9%), and sons (32.2%) (Table 3.8.). As the independent elderly still contribute in the day to day expenses they hold a major role in deciding the expenditure pattern.

In the dependent category it is seen that mostly the son (53.1%) decides the household expenditure followed by the dependent elderly (52.4%). In spite of not contributing for the household expenses in monetary terms they still constitute a large proportion in deciding the household expenses. Next to the dependent elderly the daughter-in-law (45.6%) and spouse (33.3%) also take part in the expenditure pattern or the budgetary process of the family (Table 3.8.).

**Table: 3.8: \*Decision Makers of Expenditure in the Family according to the Respondents**

<i>Independent/ Dependent</i>	<i>Self</i>	<i>Spouse</i>	<i>Son</i>	<i>Daughter</i>	<i>Daughter -in-law</i>	<i>Others</i>	<i>Total</i>
Independent	119 (78.3)	74 (48.7)	49 (32.2)	50 (32.9)	49 (32.2)	14 (9.2)	152 (50.8)
Dependent	77 (52.4)	49 (33.3)	78 (53.1)	48 (32.7)	67 (45.6)	17 (11.6)	148 (49.2)
Total	196 (65.6)	123 (41.1)	127 (42.5)	98 (32.8)	116 (38.8)	31 (10.4)	300 (100)

*Figures in parentheses denote percentage  
Computed from fieldwork, 2016-17*

*\*Multiple Response Table*

### **3.2.7. Elderly Respondents Satisfaction with Financial Situation**

George (1992, pp. 72) defines satisfaction with economic resources as the '*subjective evaluations of the degree to which one's financial resources are adequate versus inadequate or bring satisfaction versus dissatisfaction*'. It generally refers to the satisfaction emanating from different income sources. The satisfaction which one gains with emphasis on income, standard of living, assets, wealth, saving or even the person's or household's economic situation as a whole serve as the basis for evaluation.

The satisfaction of independent elderly population of Darjeeling hills with financial situation has been rated on a 5-point Likert scale and the respondents were asked to indicate how satisfied they were in relation to their monthly income. It is evident (Table 3.9) that in the monthly income range of less than Rs.5000, majority (32.6%) were 'very dissatisfied'. In the income range of Rs.5000-20,000, 45.2 percent of the elderly were 'satisfied' and only a small chunk (6.8%) of population were 'very dissatisfied'. 53.3 percent and 23.3 percent of the elderly were 'satisfied' and 'very satisfied' with their monthly income ranging between Rs.20,000-Rs.50,000. A large number of elderly were 'very satisfied' with their income of up to Rs.50, 000 and there was no indication for dissatisfaction.

**Table 3.9. Monthly Income and Respondents Satisfaction with Financial Situation**

Monthly Income (Rs)	Very dissatisfied	Dissatisfied	Neither satisfied nor dissatisfied	Satisfied	Very satisfied	Total
<5000	14 (32.6)	12 (27.9)	8 (18.6)	8 (18.6)	1 (2.3)	43 (100)
5000-20000	5 (6.8)	15 (20.5)	10 (13.7)	33 (45.2)	10 (13.7)	73 (100)
20000-50000	1 (3.3)	2 (6.7)	4 (13.3)	16 (53.3)	7 (23.3)	30 (100)
>50000	0 (.0)	0 (.0)	0 (.0)	1 (16.7)	5 (83.3)	6 (100)
Total	20 (13.2)	29 (19.1)	22 (14.5)	58 (38.2)	23 (15.1)	152 (100)

p<0.05

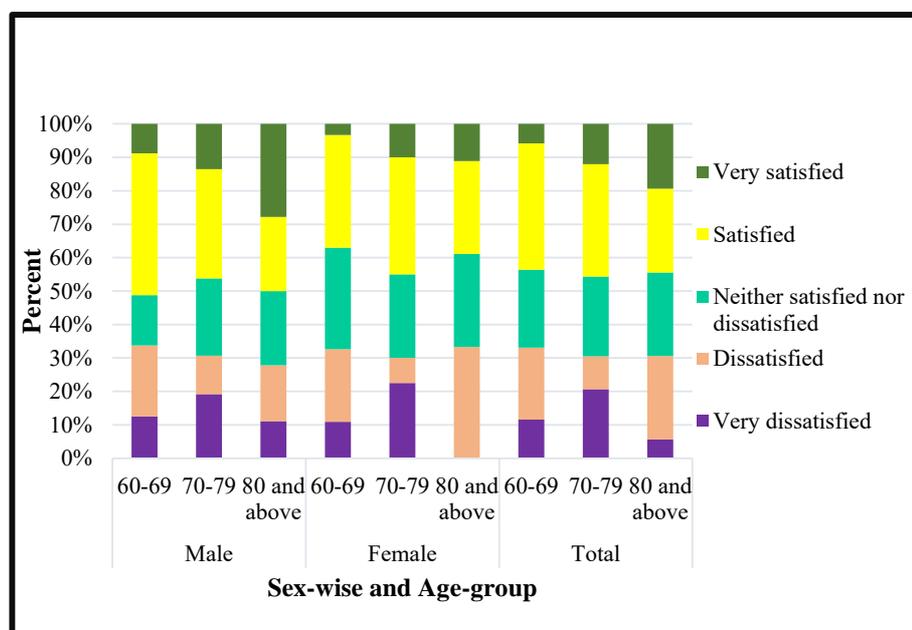
Figures in parentheses denote percentage  
Computed from fieldwork, 2016-17

A bivariate analysis has been done to see the satisfaction level of the elderly and monthly income with the help of chi-square test. Satisfaction level of the elderly has been taken as the dependent variable whereas monthly income as the independent variable. It has been hypothesized that with high income level the elderly will have a high satisfaction level. The bivariate results between monthly income and satisfaction with financial situation are significant. It shows a statistically significant association which shows that as there is an increase in income the satisfaction level also increases ( $X^2(12) = 56.67, P < 0.05$ ) (Table 3.9). It is therefore seen that with low monthly income the elderly are very dissatisfied and with high income they are very

satisfied. With earning an average income they are satisfied. But those with low income and are generally satisfied with their financial situation does not mean they are economically deprived but they give more importance to the subjective wellbeing.

The satisfaction with financial situation of the elderly has been correlated with age in the present study area. It is evident from the diagram (Fig: 3.9) that in the age-group of 60-69 majority of the respondents are '*satisfied*' (37.8%). The respondents in the age-group of 60-69 who are '*very dissatisfied*' and '*dissatisfied*' are 11.6 percent and 21.5 percent. In the age of 70-79 again it is seen that most (33.7%) of the respondents are '*satisfied*' with their monthly income. 23.9 percent are '*neither satisfied nor dissatisfied*' and 20.7 percent are '*very dissatisfied*' with their monthly income (Fig: 3.9). As age increases it is again evident that respondents are satisfied with their financial situation as in the case of above 80 age-group. Thus, it points that the older people felt high satisfaction about their financial situation and the older the interviewees, the more they are satisfied with their financial situation. It seems as the older people approach a very high age they are least bothered about financial constraints. They enjoy the contentment of being able to live a healthier life free from external stresses and drawing into inner satisfactions. The Berlin Aging Study which focused on people between the ages of 70 and 103 is a key source. According to this study, satisfaction of the respondents with their financial situation slightly increases as they approach a very high age and is in the positive scale range of the whole sample (Weidekamp-Maicher and Naegele 2007, pp. 75). The bivariate cross-tabulation between age and financial satisfaction shows that the test is significant. P-value of the chi-square shows the result significant as there is a significant relationship between age and financial satisfaction ( $X^2(8) = 19.432, P < 0.05$ ).

**Fig 3.9. Distribution of Respondents according to their Satisfaction with Financial Situation, Sex-wise and Age-Group**



*Source: Computed from fieldwork, 2016-17*

### 3.2.8. Subjective Wellbeing Affected by Economic Factors

The objective indicators of material life like income, wealth, standard of living, health are important resources for partly satisfying human needs or these are the domain-specific satisfaction with economic resources. The principal economic resources have an effect on the subjective wellbeing. The subjective wellbeing indicates the state of being comfortable, healthy, happy and individual fulfillment satisfaction. If enough economic resources are available to a person he/she will enjoy a good living condition and will have a satisfaction with the standard of living. The income available to a person can have a direct influence on the level of subjective wellbeing (Weidekamp-Maicher and Naegele 2007, pp. 77). The empirical findings (Table 3.10.) from the present study area reveal the fact that subjective wellbeing is affected by economic factors as 54.7 percent reported that economic factors have a direct influence on life satisfaction and happiness. 45.3 percent of the elderly respondents reported that their subjective wellbeing is not affected by economic factors. This proves the fact that the subjective wellbeing of older people in the study

area is affected by economic factors as the elderly reported that if they have enough access to resources or if they earn well it leads to their happiness and inner satisfaction. An elderly 65 years old says, *'I work as daily wage labourer. Whenever my income is low, a fear haunts me that how will I manage with the expenses which snatches away my happiness and peace of mind'*. As per field data, 71.3 percent of the elderly respondents have been affected by economic subjective QOL factors in the age-group of 60-69 and for age-group 70-79 it is 22 percent (Table 3.10). It seems that it is not the satisfaction with the income level, rather satisfaction with other aspects of material circumstances, such as income security or the level of living that makes an important contribution to subjective wellbeing in old age, in particular satisfaction with standard of living has to be emphasized (Campbell, Converse, and Rogers, 1976. As quoted by Weidekamp-Maicher and Naegele 2007, pp. 80).

Bivariate correlations on the relation between objective indicators of the economic resources and the degree of subjective wellbeing obtained in the present study with different age-groups show that there is a significant relationship,  $r(298) = 0.303$ ,  $p = .001$ . The subjective wellbeing of the older interviewees (80 and above) is less affected by economic factors than the younger respondents (60-69 age group). It is evident (Table 3.10) that out of 300 elderly respondents 136 reported that subjective wellbeing is not affected by economic factors and it forms 18.4 percent of the older interviewees (80 and above) and 41.2 percent of elderly respondents of age-group 70-79 (Table 3.10). They maintain that reduction or increase in income or other material circumstances may not necessarily mean a decrease in the inner life satisfaction and happiness. It is the majority of the younger old age (71.3%) respondents who opined that subjective QOL is affected by economic factors. Weidekamp-Maicher et al., (2007, pp. 78) have pointed out that from young adult age to middle adult age, the correlation coefficients are on the increase to decrease again in late adult age. The decreasing health resources, social resources have increased the significance of objective indicators of material resources. The vulnerable elderly have a paucity of social support, health impairments, dearth of other supporting resources which becomes all the more important for them to secure themselves by earning sufficiently.

**Table 3.10. Distribution of Respondents showing Subjective Wellbeing affected by Economic Factors**

<i>Subjective well being affected by economic factors</i>	<i>Age-Groups</i>			<i>Total</i>
	<i>60-69</i>	<i>70-79</i>	<i>80 and above</i>	
Yes	117 (71.3)	36 (22)	11 (6.7)	164 (54.7)
No	55 (40.4)	56 (41.2)	25 (18.4)	136 (45.3)
Total	172 (57.3)	92 (30.7)	36 (12)	300 (100)
P=.001				

*Figures in parentheses denote percentage  
Computed from fieldwork, 2016-17*

The table below (Table 3.11.) shows the distribution of the elderly respondents of Darjeeling hills according to whether they would like to work at present. The question reveals some important facts. Out of the 152 independent elderly respondents, 65.1 percent would like to work and 34.9 percent would not. The point worth noting is that 65.1 percent of the independent elderly feel that they require more income (Table 3.11).

**Table 3.11. Distribution of the Respondents who would like to work at present**

<i>Independent/Dependent Status</i>	<i>Like to work at present</i>		<i>Total</i>
	<i>Yes</i>	<i>No</i>	
Independent	99 (65.1)	53 (34.9)	152 (100)
Dependent	50 (33.8)	98 (66.2)	148 (100)
Total	149 (49.7)	151 (50.3)	300 (100)

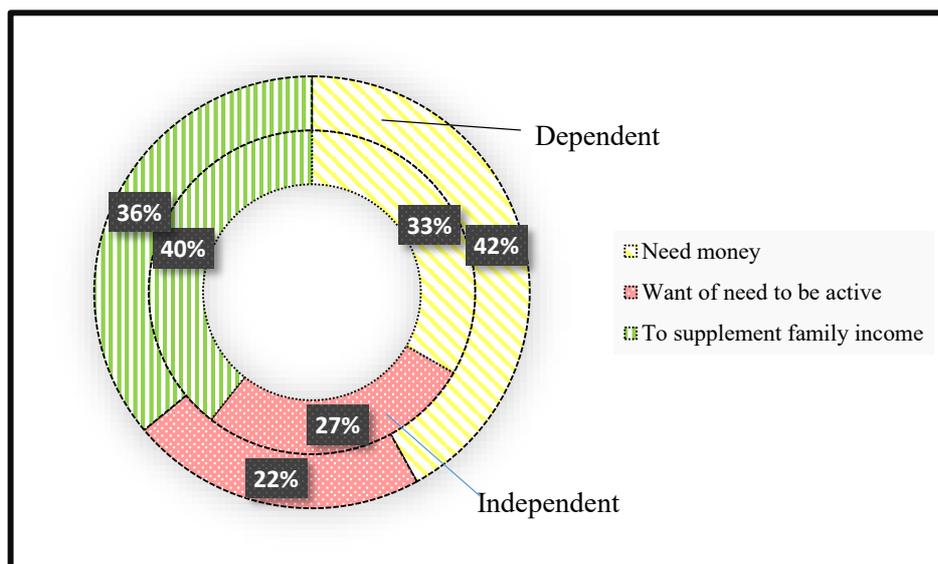
*Figures in parentheses denote percentage  
Computed from fieldwork, 2016-17*

This is corroborated with the next question, as to reason for working (Fig 3.10.). According to the majority of the independent elderly respondents, to supplement family income (39.4%) is the prime reason, need of money is mentioned by 33.3 percent and 27.3 percent reports that due to a desire to be active (Fig 3.10). Therefore, it is observed that to supplement family income the independent elderly are ready to work.

With the dependent elderly it is observed that only 33.8 percent wanted to work at present in comparison to 66.2 percent who would not like to work at present (Fig 3.10.). It is striking that majority of the dependent elderly do not want to work and on asking they held different views. Some says, who would employ them at this age; some others are happy with whatever income their spouses or sons are earning. The dependent elderly who want to work is for the dire need of money (40.8%) and to supplement family income (36.7%) (Fig 3.10). There is a high significant relationship between dependent-independent elderly variable and would like to work at present by the Pearson correlation test. [ $r(298)=.313, p=.001$ ].

The distribution of the respondents according to age and would like to work at present brings out the fact that from ‘young-old’ (60-69) to ‘old-old’ (80 and above) the percentages are on an increase to decrease. It is seen that 73 percent of the young old would like to work at present in comparison to 22.3 percent of the middle old. Only 4.7 percent of the ‘old-old’ have expressed their willingness to work.

**Fig 3.10. Distribution of Respondents as to reason for working**



Source: Computed from fieldwork, 2016-17

### **3.2.9. Conclusion**

The living conditions of an elderly are determined to some extent by economic resources in the form of income security or material resources. The above study demonstrates some elderly are dependent on others and some independent. Those who are independent have their own means of earning or have saved their earnings in their entire life which fend off from their being dependent. The dependents depend on their family members for financial support. Sometimes they are ill-treated by others. The retired elderly face loneliness and it becomes difficult for them to utilize their spare time which highlights a different problem of the security of the elderly. Savings, pensions, business income contribute to the income position of many elderly. Old age pension is received by the destitute elderly but the amount is very meagre. The government of India has therefore come up with various programmes to help the financially unstable elderly. Various laws have been formulated for the welfare and maintenance of the elderly who are financially unable to maintain themselves from any source. The available research findings on subjective wellbeing in old age confirm that economic factors have a direct impact on life and inner satisfaction which can increase or decrease the subjective QOL. It confirms that old-old are more satisfied with their financial situation than the young-old. It is not the income which plays the important role but the satisfactory living standards which enables it. Financial security enhances the quality of life and is important predictor for life satisfaction beside health status.

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