

CHAPTER-V

ECONOMIC PROBLEMS OF THE ELDERLY WOMEN IN RURAL SOCIETY

"Old age has started emerging as a social problem in Indian society due to the socio-cultural changes brought about by the industrial revolution. The importance of achieved properties, the changing social structure, especially the family structure, individualistic values, negative attitudes of the younger generation towards the elderly, and compulsory retirement from the economic activity are the main contributing factors to the emergence of social problems of old age (*Mishra S,1987:130*). Most of the elderly are stricken by poverty. The eradication of poverty has long been a part of India's dream and yet income maintenance is an alien idea to many Indians. This contradiction has the greatest effect on the elderly, who represent the most economically depressed group in society (*Bagga, 2000:13*). Aged is subjected to force retirement because of compulsory regulations. Besides pension, other sources of income are not available to them. The majority of the elderly in India are not employed in the organized sector. They are not entitled to a pension, or salary, or any economic remuneration. In old age symptoms of physical deterioration begin to appear. Physiological, social, and psychological changes take place in old age. "It makes a shift in an individuals' position from active social participation to a state of a marked decline in role-playing and performance and from economic self-sufficiency to economic dependence in a majority of cases." (*Soodan, 1975: 41*). Different factors have a contribution to the good adjustment in old age. Among these factors, good economic adjustment after the age of 60 is the most important one. Since well-being of the elderly is intimately bound up with their economic position, therefore a study of the economic problems and their employment status becomes important and indispensable. "Increased attention is therefore being given to the employment of the

older worker in some of the western countries" (*Kreeps, 1963:1*). . It is generally observed that one's good adjustment and positive attitude towards old age depends on economic security enjoyed by an individual. "Many of the problems confronting the elderly may be attributed to a considerable degree, to feelings of anxiety over loss in income following withdrawal, partial or total, from one's occupation and loss in status, previously enjoyed while engaged in such occupation" (*Soodan; 1975:16*). Again with the decline of health status, one cannot go for income generating activities. So, in the absence of family support, the elderly have to face a lot of economic problems. "There is a positive relationship between activity and life satisfaction. The majority of normally elder *persons* maintains a fairly constant level of activity."(*Cockerham, 1978:263*)

In this chapter, an attempt has been made to study in details the economic problems of the elderly women in rural society. With an increase in age, the absence of economic and occupational roles are perceived in terms of low-income level, and loss of social status. In this study, an attempt has been made for the identification of the economic problems of the elderly women. The main areas of study are- occupation in the post-retirement period, monthly income after the age of 60, number of dependents on the respondents, financial support of the family members, willingness to go for income-generating activities, awareness for saving, need of financial support from sons and daughters, lost of occupational status and its effect on family relation, etc.

Economic Problems of the Elderly women:

In this section of the chapter, an attempt has been made to explore the economic problems of elderly women in rural settings. Most of the elderly have a feeling of anxiety over loss in income following withdrawal, partial or total, from one's occupation and loss in status, previously enjoyed while engaged in the occupation. This section of the chapter is devoted to a survey of the respondents' 'Post-retirement occupation', 'Type of

occupation they are engaged in after the age of 60', 'Post-retirement income', 'The respondents' contribution of money in household expenditure', 'Number of dependents in their income', 'Sufficiency of their monthly income to maintain their family' etc. The respondents were also asked about 'How do they handle the situation of the financial crisis after the age of 60 yrs.', 'Whether they want to go for income-generating activities or not?', 'Whether they have savings for emergency purpose?', 'Whether they are getting family support and if not what are the reasons behind that?', 'Whether loss of their economic status leads to the loss of their status in the family?' etc. The objective is to gain some insight into the economic problems of elderly women. An attempt has also been made to find out the reasons compelled the elderly to seek employment.

5.1: Post-retirement Occupation of Elderly Women:

Table-5.1:

Post-retirement Occupation of the respondents

Sl. No.	Occupation	Respondent
1	no	158
		79.0%
2	yes	42
		21.0%
Total		200
		100%

From, Table - 5.1: it is amply clear that 79.0% of the aged in the rural setting had 'no' occupation after retirement. Only 21.0% of the elderly had stated that they were engaged in some kind of income-generating activities.

5.2: The Type of Occupation the elderly engaged in after attainment of 60 yrs.:**Table -5.2:****Type of Occupation the Elderly Women are engaged in**

Sl. No	Occupation	Respondent
1	Service	1
		2.4%
2	Business	5
		11.9%
3	private practice	7
		16.7%
4	Farming	24
		57.1%
5	any other	5
		11.9%
Total		42
		100.0%

The data in Table -5.2: reveals that in the studied villages out of the total 42 elderly women those engaged in occupation after crossing the sixty, 57.1% of them engaged in farming; 16.7% of them engaged in private practice, 11.9% in business, 11.9% in some other activities and only 2.4% in service.

5.3: Monthly Income of the Elderly Women:**Table-5.3****The income of the Elderly Women**

Sl. No	Income	Respondent
1	0	65
		32.5%
2	2000-4000	27

		13.5%
3	4000-6000	47
		23.5%
4	6000-8000	31
		15.5%
5	8000-10000	23
		11.5%
6	10000-12000	4
		2.0%
7	12000-14000	2
		1.0%
8	14000+	1
		0.5%
Total		200
		100.0%

Table No-5.3: reveals that 13.5 % of the elderly women had income between Rs.2000-4000 per month; 23.5% had Rs.4000-6000; 15.5% had Rs.6000-8000; 11.5% had Rs.8000-10000 and only two aged had above 12000 incomes per month. 32.5% of the elderly women had no income and they were totally dependent on their family members for their basic needs.

5.4: Contribution of Money in the Household Expenses by the Elderly Women:

Table-5.4:

Contribution of Money in Household Expenses by the Elderly Women

Sl. No.	Respondents' view	Respondent
1	No	90
		45.0%
2	yes	110
		55.0%

Total	200
	100 %

Table -5.4: reveals 55.0% of the respondents had advocated about the monetary contribution in household expenses of their family. A good number of the respondents were of the view that due to their contribution only the survival of the other family members became possible.

5.5: The Elderly and No. of Dependents in their Income:

Table-5.5:

No. of Dependent on Elderly Women

Sl. No	No. of dependent	Respondent
1	Zero	45
		22.5%
2	One	33
		16.5%
3	Two	50
		25.0%
4	Three	30
		15.0%
5	Four	22
		11.0%
6	more than five	20
		10.0%
Total		200
		100 %

Table -5.5: reveals that 22.5% of the elderly had not a single number of dependents on their income. 25.0% of the elderly had two numbers of dependents, 15.0% had three, 11.0% had four, and 10.0% had more than five dependents.

5.6: The Elderly Women and Their Views Regarding the Sufficiency of Monthly Income:

Table -5.6:

Sufficiency of Monthly Income and Respondent

Sl. No.	Respondents' view	Respondent
1	less than required	127
		63.5%
2	Same	63
		31.5%
3	more than required	10
		5.0%
Total		200
		100%

From Table -5.6: it is amply clear 63.5% of the aged had 'less income' than they required, 31.5% of the aged had 'same income' that they required and 5.0% of the elderly had 'more income' than they required. The elderly who had no income and whose income is not sufficient had to live in vulnerable conditions.

5.7: The Elderly and Ways of Handling the Situation of Financial Crisis:

Table-5.7:

Ways of Handling Financial Crisis by the Elderly Women

Sl. No.	Respondents' view	Total
1	Withdrawal from saving	32
		25.2%
2	Help from son /daughter / other relatives	13

		10.2%
3	Cutting down the expenditure	18
		14.2%
4	Withdrawal & help from son/daughter/relatives	22
		17.3%
5	Withdrawal & cutting down the expenditure	42
		33.1%
Total		127
		100%

Table no-5.7: reveals that in the studied villages, out of the total 127 elderly women (who had less income), 25.2% of women had handled the situation of the financial crisis by withdrawal from their earlier savings; 10.2% of aged had received help from their sons, daughters and other relatives; 14.2% of the elderly handle the situation by cutting down the expenditure and 33.1% handle the situation by 'withdrawal and cutting down the expenditure'.

5.8: Interest of the Elderly to go for Income after Sixty:

Table-5.8:

Want to go for New Income at sixty and above

Sl. No.	Respondents' view	Total
1	no	141
		70.5%
2	yes	59
		29.5%
Total		200
		100.0%

Table -5.8: reveal that 29.5% of the elderly had advocated about their interest to go for better income. They were of the view that they were strong enough to go for income-generating activities, but the existing system was not allowing them to do so. They were subjected to forceful disengagement by society but they would like to continue their income-generating activities to meet their own as well as family needs.

5.9: The Elderly and their Saving Habit:

Table-5.9:

Have Savings for Emergency Purpose and the Elderly Women

Sl. No.	Respondents' view	Total
1	No	73
		36.5%
2	Yes	127
		63.5%
Total		200
		100.0%

The data in the above table depict that 63.5% of the elderly had savings for emergency purpose whereas 36.5% had no savings. The elderly women without savings and support from the family members find difficulties in maintaining their daily life and had to live in pathetic conditions.

5.10: Elderly and Family Support:

Table-5.10:

Family Members' Willingness to Support and Respondent

Sl. No.	Respondents' view	Total
1	no	59
		29.5%
2	yes	141

		70.5%
Total		200
		100 %

Table -5.10: reveals the support of the family members. According to 29.5% of the respondent, their family members did not give them economic support willingly. At many times for basic needs such as medicine and health checkup, they had to make several requests to their family members. The majority of them belonged to the category who failed to contribute money for household expenditure and dependent solely on their care.

5.11: Status in the Family after Loss of Economic Status:

Table-5.11:

Loss of Economic Status Leads to Loss of Family Status and Respondents

Sl. No	Respondents' view	Respondent
1	no	141
		70.5%
2	yes	59
		29.5%
Total		200
		100 %

From the following table, it is clear that [Table-5.11:] a total of 70.5% of the respondents' viewed that their loss of economic status had no negative consequences on their family relations, and their status remains the same as it was before. On the other hand, 29.5% of the respondents stated their loss of status in the family with the loss of their economic status and it comprised 12.5% elderly women. A good number of respondents were of the view that in their middle age, they used to earn respect and care from their family

members. But with their failure to contribute to the family both physically and financially, they had to lose the status they had earlier.

5.12: The Elderly and Their View on Savings:

Table no-5.12

Saving is Necessary for Emergency Purpose and Respondents' view

Sl. No.	Respondents' view	Total
1	no	18
		9.0%
2	yes	182
		91.0%
Total		200
		100.0%

The data in the following table (5.12 :) reveals that a total of 91.0% of the respondents positively viewed that saving is necessary for emergency purposes. It also helps in retained their status in the family.

5.13: The Elderly Women and Their Views on not providing Economic support by their Family Members:

Table-5.13:

The Reasons for not Providing Economic Support and Respondents' view

Sl. No	Respondents' view	Respondent
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1	Family members financial condition is not good	13
		22.03%
2	Children are dependent and aspects from me	14
		23.72%
3	Members are not interested in your problem	8
		13.55%
4	Unemployment of the child	24
		40.67%
Total		59
		100.0%

The above table reveals data regarding the factors for not providing supports to the elderly by the family members. Table-5.13: reveals that 22.03% of the elderly women advocated about the bad financial condition of the family members; 23.72% stated that their children are still dependent and aspects from them; 13.55% of the aged was of the view that their family members were not interested with their problem and 40.67% of the elderly advocated about the unemployment of their child.

5.14: Result and discussion:

To gain insight into the economic problems and status of the elderly women in old age, they were asked whether they were engaged in any new occupation or with their past occupation with their increase in age. The majority of the elderly women of the present study had stated that they were not engaged with any occupation after crossing sixty. The elderly who were engaged in an occupation in old age, to some extent, they can handle their situation of the financial crisis. An important question arises here is - What will happen to the aged who have no income and who are not getting any financial support and help from their family members? Especially, the aged who are subjected to physical and mental health problems, their condition becomes vulnerable.

The elderly engaged in new occupation was asked about the nature of the

occupation they were associated with. Total 42 numbers of elderly were associated with occupation after sixty and the majority (57.1%) of them were engaged with 'farming'. And only 11.9% were engaged in small businesses. So, in the rural setting, the elderly who were engaged in an occupation, the majority of them were engaged in agriculture, farming, and allied activities. A question may arise here that, "After the age of sixty- is agriculture is a suitable occupation for the elderly keeping in view their poor health status?" Because the Chapter-VI regarding the health status of the elderly reveals that the elderly in the rural setting were subjected to many ailments. Inadequate medical facilities in the rural setting make their problem more vulnerable. So, definitely in spite of poor health, elderly in rural society, were forced to go for agricultural activities due to their miserable economic conditions. In such a situation, those who were not getting family support, they were facing a lot of problem for their survival.

The elderly were asked about their income after the age 60. A significant percentage of elderly women had no income. During our study, it was found that the elderly women who had no income they had to live in very miserable conditions. Many of them were not getting any financial help from their family members. Many of them had dependent children. The psychological pressure of maintaining the family had threatened their existence too.

When the elderly were asked whether they had made any contributions to the family maintenance, a good number of elderly women had advocated about their contribution to their household expenditure. It is because a good number of elderly women were engaged in some kind of income-generating activities for earning.

Regarding the number of dependents on one's income, the study reveals that the majority of the respondents had 'no dependents' on their income. The elderly women who had no dependents were able to maintain good economic adjustment. Due to the

economic independence of the family members and their contributions to meet the family needs; the elderly were free from the psychological pressure of maintaining the family. It helped in the maintenance of their physical and mental health status. The elderly who had a number of dependents and those who had 'no income' after the age of 60 were in serious crisis. The widow elderly had to live a very miserable life. There is a lack of opportunities to engage oneself in income generating activities in rural society. In such a situation, it becomes very difficult for them to meet the needs of their dependents.

The elderly who had engaged in income-generating activities were asked about the 'sufficiency' of their income for maintaining their family. The majority of the respondents had stated that they had 'less income' than their requirement. So, it can be said that the elderly those who were associated with income-generating activities, their economic condition was also in a miserable condition. A few percentages of the elderly women had stated about more income than they required. The elderly constituted this category were either getting financial help from their children or from their spouse and the majority of them were pensioners. Due to too much expenditure on medicine and health, the elderly need more income for their old age, but the majority had stated about their insufficient income than the females.

The elderly women who had stated about their insufficient income were asked about how they handled the situation of the financial crisis. A significant percentage of the elderly women had handled the situation of the financial crisis by withdrawal from their earlier savings. A good number of elderly women had got help from their sons, daughters, and other relatives. But during the time of the interview, many of the elderly women had revealed that their children were unemployed. So, they were not always in a position to help the elderly. Though a significant percentage of the elderly women had viewed that they received help from their children, they received only occasional help. During the time of the interview, respondents were asked whether they want to go for a

better income if they would provide opportunities. A higher percentage of elderly women had advocated about their interest to go for income. Though the elderly women were in need of economic support, the majority of them had shown their unwillingness to go for a new occupation. The reason for this unwillingness was their poor health. The aged who were able to maintain their physical and mental health, they were also not getting employment opportunities, especially in the rural setting. After the age of sixty, they were not interested in migration to other places in the search of income generating activities. A majority of the elderly women i.e. 63.5% had savings for emergency purposes.

The majority of the elderly women had stated that their family members provided them with economic support. However, a significant percentage of them had negatively responded. During the study, it was found that a higher percentage of the elderly women were up-set with the relation among the family members.

29.5% percentage of the elderly women had stated that due to the loss of economic status they had lost their status in the family. In the study of the health problems of the elderly also it was found that a greater percentage of the elderly women who had property in their name were getting help from their children for medical treatment than the others (Chapter-vi). It reflects the materialistic attitude of the new generation.

The majority of the respondents had stated that for good adjustment in old age, one has to develop the habit of 'saving' from a very early period of service. When the respondents were asked why did their family members not provide them economic support, a significant percentage of the respondent i.e. 40.67% had stated that their children were 'unemployed' and still depends and aspects from them. The majority of the a had stated about 'disinterestedness' of their family members towards their problems as

5.15: Major Findings:

- The majority of the elderly women had stated that they were not engaged in any occupation in their old age.
- In old age, elderly women had preferred agriculture and farming. It is because, in the rural setting except for agriculture, there was no other employment opportunity. The study reveals that the aged who were interested to go for a new occupation in old age to minimize their financial problem and to support their family members were deprived due to the lack of occupational opportunities for re-employment in their locality. After the age of sixty, they were not interested in migration to other places in the searching for a job. However, the majority of the respondents were disinterested to go for a new job because of their deteriorated health. With an insufficient pension or without pension their condition becomes unbearable.
- The new of occupations the rural elderly were engaged with after retirement was mainly agriculture and allied activities. Agricultural activities are not suitable for their growing age. This results in more physical deterioration and health problems. They failed to maintain their health status due to the lack of medical facilities and their poor economic condition.
- A significant percentage of elderly women were able to contribute to household expenses through their income generating activities.
- The aged who had a number of dependents and those who had no income were in serious crisis. The widows with no income were facing a lot of problems. The aged who had no dependents on their income able to maintain their daily life but the aged having more than three dependents are facing a lot of problems in financial matters. At the same time, it cannot be ignored that the responsibilities of the aged as head of the family towards their dependent child become a very difficult task for them at the age of 60 and above. The loss of economic and health

status in this stage naturally makes them psychologically weak. In such a situation if they have to take the responsibilities of the dependents, it is bound to become unbearable for them.

- The elderly women who were associated with income-generating activities, a significant percentage of them had also subjected to the poor economic condition due to the number of dependents on their income.
- The elderly who had revealed that due to the unemployment of their children, their children were not always in a position to help them.
- A good number of elderly had handled the situation of the financial crisis by cutting down the expenditure even the expenditure for basic needs such as for medicine and health treatment.
- Though elderly were in the need of economic support, the majority of them had shown their 'unwillingness' to go for a new occupation. The reason for this unwillingness was their poor health. Even, the re-employed retirees had not willingly gone for re-employment. The financial condition of the family forced them to go for income-generating activities after retirement. Only 16.0% of the respondents viewed that to remain self-dependent they were re-employed. They also viewed that this provides them mental satisfaction and kept them physically fit.
- 29.5% of the elderly women had stated that with the loss of economic status they had lost their status in the family. The study revealed that with the loss of economic status, the family relationship is affected and the attitudes of the family members towards them have changed. The majority of the respondents viewed that their income is less than their requirement. In such a situation, in the absence of income, they cannot meet their daily requirement. It proves to be difficult for the maintenance of the physical and mental health of the elderly. Though the majority of the respondents had denied that their loss of economic status had no negative effect on the family relations, during the field study, it was felt by the

researcher that the respondents were trying to hide the real facts. However, for the respondents who had lost the status in the family with the loss of occupational status, their situation became unbearable.

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