

***ECONOMIC STATUS OF ELDERLY WOMEN - A STUDY IN  
TAMILNADU***

**S.Usha\* &T.Sudha\*\***

***ABSTRACT***

*India is greying faster in the world. Tamil Nadu stands second in the ageing population. Women elderly is higher than men elderly. Rural elderly women population is higher than urban elderly women. Economic dependency is the main issue of them. Since they are almost unemployed and doing unpaid work they become dependents. Thus article is an attempt to examine the economic status of elderly women in Tamil Nadu. The economic status is evaluated on the basis of financial support and annual income of the elderly women.*

***Keywords :-*** Ageing, Elderly, Economic Status, Dependency, Independency.

***INTRODUCTION***

Ageing is a multi-dimensional process involving, psychological and social changes . Elderly people considered a burden because it is assumed that older persons have less physical and intellectual capabilities and the therefore dependent on the younger generation. The world is likely to have 2 billion aged persons by 2050, during which time the population aged 60+ will outnumber the 0-14 years of children. In developed countries, there will be two elderly persons for every child. Today 60 percent of older persons live in developing countries; by 2050 that proportion will increase to 80 percent.

---

**\*Ph.D Research Scholar, Department of Economics, Annamalai University, Annamalai Nagar, Chidambaram.**

**\*\*Assistant Professor, Department of Economics, Annamalai University, Annamalai Nagar, Chidambaram.**

While just 11 development countries have a median age of over 40, by 2050, 90 countries will fall into that group, 46 of them in the developing world. In India, the proportion of population aged 60+, 5.63 percent or 24 million in 1961, is expected to increase to 20 percent or 315 million by 2050. In almost all countries worldwide, the old age segment of the population contains a disproportionate share of the economically and socially disadvantaged people whose physical frailty increases the economic dependency. The fall rate among the oldest old is high. Hence dependency on others increases. Women are economically, physically weaker as they age. They are support seekers for their living in most of the condition especially when they are ill. Though some women may have savings as their economic security, their son, husband, daughters and relative who are bonded with them meet their medical expenses. The aged women, being less able to be independent, need the care and support of others in several respects, taking care of aged women refers mainly to the emotional support, on the other hand support given to the aged women refers to the financial and material support. The changes in the living arrangements, family structure and mode of retirement adversely affect the aged women.

## **REVIEW OF LITERATURE**

Demographic research has developed as an important area of interdisciplinary study within the ambit of social gerontology in the context of an ever greying world population. Literature review was conducted to find out the areas of concern within the emerging issues in the process of ageing, know the various sources of data and methodologies applied in the identify the research gaps and areas for future research. There has been a vast growth of literature on ageing trends, pattern, socio-economic and demographic profiles of the elderly. Cross sectional studies on specific aspects of the elderly have been done based on ample studies. However, longitudinal cohort studies with in depth analysis of the different strata within the elderly need to receive specific attention on a multidisciplinary level by adopting a holistic approach to population ageing (Baruwa Anita,2015).

Sudha (2018) has conducted a study at Chidambaram (Tamilnadu) old age home named ANBAGAM and found that rural elderly women who are poor moved to oldage homes due to poor economic status in the family. They have no financial support and moral support and thereby they accommodated with the prevailing conditions of the old age home. The study suggests that government support should be more effective to protect the elderly in the country.

Nasree (2010) conducted a study their elder is an emerging social issue in contemporary society. The care and support to the elderly was never a problem in Indian society as well the numbers of the joint family group used to look after them gradually, the competence of the families in modern urban set up to provide care to its aged members has reduced. Still, in difficult times the elderly rely on the family and it too pull out its resources to respond to its aged members. Organizing substitutive services could bring the sustainability of the family. Somayajulu, et al., (2010) provide socio-economic and demographic profile of the elderly and identified the needs of them. The paper uses the available sources of secondary data and reports including the help Age and NSSO. In this study economic dependence is more in rural areas and among female elderly as getting any retirement benefits was less common in rural areas. Prevalence of chronic ailments was generally high among the elderly and higher in urban areas.

Offer (2006) reported d that social isolation among low income was more prevalent. He found that living below the poverty line, low level of education and immigrant status were the major factor associated with an increased likelihood of social isolation. He also discussed the implications of inadequate social support for family functioning and well-being in the post reform era. Prabhavathy (2006) says that the elderly women face many miseries which are mainly due to their powerlessness, lack of financial asset and regular source of income. This combined with existing social prejudice towards them, has made their position precarious. Therefore what is needed to rectify the situation is social and economic empowerment of elderly women.

Bhattacharya (2002) explained that elderly is a real challenge in India because of an absence of adequate economic and social security programmers for the elder by the government and the problem has been aggravated because of lack of personal saving. Siva (2002) explained that problem faced by the females are more critical compared to of men due to low literacy rate, higher incidence of widowhood, customary ownership of property by men and majority of women being not involved in economic and financial tasks during their prime age with only very few in the organized sector. As female live longer, they need more intensive and long term care, which in turn may increase financial stress in the family. Alejandra Cox Edwards (2001) stated that old pensions are expected to be lower for women than men, because women accumulate funds at the lower pace, can retire 5 years earlier and are expected to live longer than men.

### **SIGNIFICANCE OF THE STUDY**

Economically, ageing is concerned more with maintain income and consumption streams in old age, health care and social security. An ageing population imposes costs on the economy in the forms of pensions, social security, medical care and taxes that has fiscal consequences and impact on economic growth and policy perspectives. Economic security is the pre-request of the aged women's. That will give self-confidence to them and can be independent in their life bargaining power and decision making power also be augmented through economic independence. Specific policies are to be implemented for the betterment of economic security of aged women.

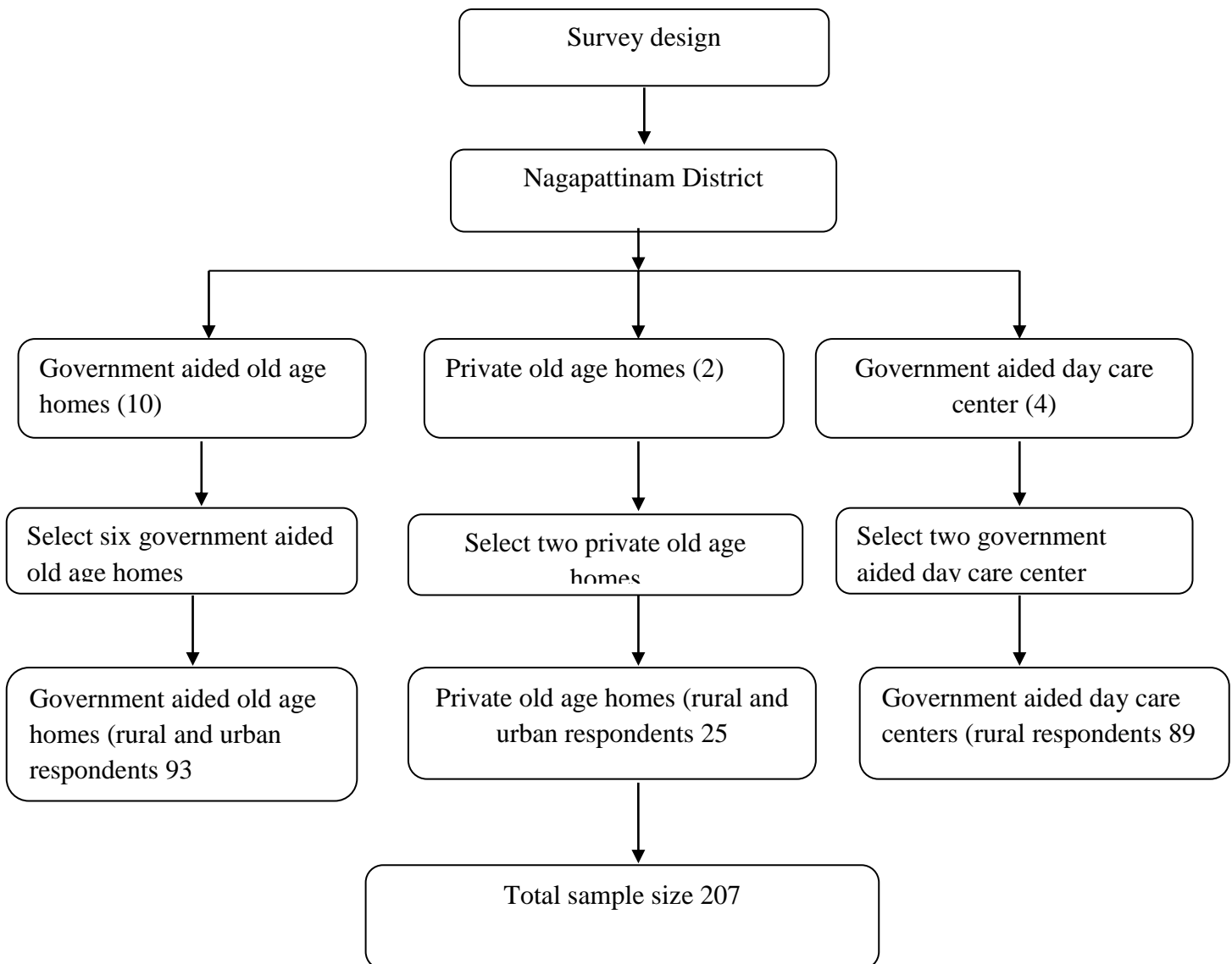
### **OBJECTIVE**

- The objective of the study is to examine the economic status of elderly women who are the off the home in Tamil Nadu.

### **METHODOLOGY**

In collecting information of the study, the researcher decided to use two main techniques of data collection, primary and secondary techniques. Primary data are collected by the researcher directly from the field using the pretested interview schedule. The data

generated from primary sources are more contexts oriented to the study. Secondary data are collected from social welfare office in Nagapattinam District, besides censuses reports of India have also been used. The primary data are collected from November 2019 to January 2020



Source: Researcher

*SELECTION PROCESS OF THE RESPONDENTS*

The respondents are selected from old age homes and day care centers in Nagapattinam District Tamil Nadu.

**Table-1:List of old age homes and Day Care Centers**

<b>S.No</b>	<b>NAME OF THE OLD AGE HOMES / DAY CARE CENTER</b>	<b>PLACE</b>	<b>MALE</b>	<b>FEMALE</b>	<b>TOTAL</b>
<b>Government Aided Old age Homes</b>					
<b>1.</b>	<b>Anubavam old age home</b>	<b>Palpannai cherry</b>	<b>12</b>	<b>12</b>	<b>24</b>
2.	S.S and Nehru old age home	Vedaraniyam	14	11	25
<b>3.</b>	<b>Village Welfare Society</b>	<b>Mathirimangalam</b>	<b>03</b>	<b>22</b>	<b>25</b>
4.	Bharathamatha old age home	Thirukkuvalai	11	09	20
5.	SRD Trust	Sirkali	05	03	08
<b>6.</b>	<b>Karunalaya old age home</b>	<b>Neermulai</b>	<b>10</b>	<b>13</b>	<b>23</b>
7.	Naamgo Turst	Keelaiyur	13	10	23
<b>8.</b>	<b>Namco Turst</b>	<b>Nagapattinam</b>	<b>09</b>	<b>16</b>	<b>25</b>
<b>9.</b>	<b>Arumai old age home</b>	<b>Mayiladuthurai</b>	<b>08</b>	<b>17</b>	<b>25</b>
<b>10.</b>	<b>Avvai Village Welfare Society</b>	<b>Keelvelure</b>	<b>12</b>	<b>13</b>	<b>25</b>
<b>Private Old age Homes</b>					
<b>11.</b>	<b>Sontham old age home</b>	<b>Sikkal</b>	<b>07</b>	<b>12</b>	<b>19</b>
<b>12.</b>	<b>Manitha Neyam old age home</b>	<b>Porayar</b>	<b>05</b>	<b>13</b>	<b>18</b>
<b>Day Care Center</b>					
<b>1.</b>	<b>Village Welfare Society</b>	<b>Kuttalam</b>	<b>36</b>	<b>34</b>	<b>70</b>
<b>2.</b>	<b>Malliam Village Welfare Society</b>	<b>Kadalangudi</b>	<b>35</b>	<b>55</b>	<b>90</b>
4.	Avvai Village Welfare Society	Puliyur	13	33	46
5.	Social for Rural Development	Athipuliyur	09	16	18

Source : Computed

Among these 12 old age homes, 8 old age homes and among 4 day care centers, 2 day care centers have been selected for the present study. Complete enumeration survey method has been adapted to select the respondents. The district occupies eight rank in ageing population in Tamil Nadu.

#### *DELIMITATION*

- This study is delimited to the elderly women who are away from the home. That is elderly women living in day care center and old age homes have been selected for the study.
- But the study does not include the samples from retirement homes.

#### **ANALYSIS AND DISCUSSION**

The data collected through well structured questionnaire have been analysed on the basis of financial support by their children including both gender, pension details and annual income of the family. Besides reasons for out off the home also been identified

**Table-2: Pension details of the respondents**

Category	Pension		Total
	With Pension	Without Pension	
Government aided Old age Home(U)	16 (23.2)	34 (24.6)	50 (24.2)
Government aided Old age Home(R)	13 (18.8)	30 (21.7)	43 (20.8)
Private Old age Home (U)	3 (4.3)	10 (7.2)	13 (6.3)
Private Old age Home (R)	6 (8.7)	6 (4.3)	12 (5.8)
Government aided Daycare Center( R)	31 (44.9)	58 (42.0)	89 (43.0)
<b>Total</b>	<b>69</b> <b>(100)</b>	<b>138</b> <b>(100)</b>	<b>207</b> <b>(100)</b>

Source: Computed from primary data

Note: Figures in parentheses indicate percentage to the column total

U- Urban R- Rural

Table -2 shows that, out of 207 respondents, 138 respondents are non-pensioners, 69 respondents are pensioners. Nearly seven tenth of the government aided old age home (urban) respondents are non-pensioners.. Less than four sixth of the government employed aided old age home (rural) respondents are non-pensioners. Only few private old age home (urban) respondents are pensioners. The same proportion can also be seen in the group of private old age home (rural). Exactly two third of the government aided day care center (rural) respondents are non-pensioners. It is observed that majority of the respondents are non-pensioners.

**Table-3: Financial support by Son**

Category	Money given by Son			Total
	Never	Some times	Always	
Government aided Old age Home(U)	42 (24.9)	6 (20)	2 (25)	50 (24.2)
Government aided Old age Home(R)	37 (21.9)	4 (13.3)	2 (25)	43 (20.8)
Private Old age Home (U)	11 (6.5)	1 (3.3)	1 (12.5)	13 (6.3)
Private Old age Home (R)	10 (5.9)	2 (6.7)	-	12 (5.8)
Government aided Daycare Center( R)	69 (40.8)	17 (56.7)	3 (37.5)	89 (43.0)
<b>Total</b>	<b>169</b> <b>(100)</b>	<b>30</b> <b>(100)</b>	<b>9</b> <b>(100)</b>	<b>207</b> <b>(100)</b>

Source: Computed from primary data

Note: Figures in parentheses indicate percentage to the column total

U- Urban R- Rural

Table -3 exhibits the money given by son of the respondents out of 207 respondents, 169 respondents do not receive money, and 30 respondents receive money sometimes. More than one fifth of the government aided old age home (urban) respondents do not receive money, very government aided old age home (rural) respondents always receive



money. Not a single respondent has always received money in the group of private old age home (rural). Out of 89 respondents, 69 government aided day care center (rural) respondents do not receive money. It is seen that more than seven eight of the respondents do not receive money.

**Table-4: Financial support by Daughter**

Category	Money given by Daughter			Total
Government aided Old age Home(U)	40 (22.6)	8 (30.8)	2 (50)	50 (24.2.)
Government aided Old age Home(R)	36 (20.3)	7 (26.9)	-	43 (20.8)
Private Old age Home (U)	12 (6.8)	1 (3.8)	-	13 (6.3)
Private Old age Home (R)	11 (6.2)	1 (3.8)	-	12 (5.8)
Government aided Daycare Center( R)	78 (44.1)	9 (34.6)	2 (50)	89 (43.0)
<b>Total</b>	<b>177</b> <b>(100)</b>	<b>26</b> <b>(100)</b>	<b>4</b> <b>(100)</b>	<b>207</b> <b>(100)</b>

**Source: Computed from primary data**

**Note: Figures in parentheses indicate percentage to the column total**

**U- Urban R- Rural**

Table -4 exhibits the monetary assistance from daughter of the respondents. More than one third of the respondents do not receive money. More than four fifth of the government aided old age home (urban) respondents do not have money. Not a single respondent received money in the group of government aided old age home (rural), only one private old age home (urban) respondent always receive money. Nearly one third of the private old age home (rural) respondents do not receive money, very few the government aided day care center (rural) respondents do receive money sometimes. It is clear that more than seven eight of the respondents do not receive money.

**Table -5: Annual Income of the respondents**

Category	Annual Income (per years)				Total
	No Income	Below Rs.15000	Rs.15000-25000	Above Rs.25000	
Government aided Old age Home(U)	32 (34.8)	13 (18.0)	2 (6.7)	3 (23.1)	50 (24.2.)
Government aided Old age Home(R)	29 (31.5)	10 (13.9)	3 (10)	1 (7.7)	43 (20.8)
Private Old age Home (U)	8 (8/7)	3 (4.2)	2 (6.7)	-	13 (6.3)
Private Old age Home (R)	7 (7.6)	2 (2.8)	2 (6.7)	1 (7.7)	12 (5.8)
Government aided Daycare Center( R)	16 (17.4)	44 (61.1)	21 (70)	8 (61.5)	89 (43.0)
<b>Total</b>	<b>92</b> <b>(100)</b>	<b>72</b> <b>(100)</b>	<b>30</b> <b>(100)</b>	<b>13</b> <b>(100)</b>	<b>207</b> <b>(100)</b>

**Source: Computed from primary data**

**Note: Figures in parentheses indicate percentage to the column total**

**U- Urban R- Rural**

It is noted from the table -5 that out of 207 respondents, 92 respondents do not have income, 72 respondents have below Rs.15000, 30 respondents have Rs.15000-25000, and few respondents have above Rs.25000. Less than three fifth of the government aided old age home (urban) respondents do not have income. Nearly two third of the government aided old age home (rural) respondents do not have income. Out of 13 respondents, 8 private old age home (urban) respondents do not have income. Only one private old age home (rural) respondent has aboveRs.25000 as income. Exactly half of the government aided day care center (rural) respondents have belowRs.15000. It is understood that less than three seventh of the respondents do not have income.

**Table-6: Reason for off the home at old age homes/ day care centers**

Category	Reason			Total
	Poverty	Willingness	Family problem	
Government aided Old age Home(U)	7 (16.7)	21 (30.4)	22 (22.9)	50 (24.2.)
Government aided Old age Home(R)	4 (9.5)	14 (20.3)	25 (26.0)	43 (20.8)
Private Old age Home (U)	-	6 (8.7)	7 (7.3)	13 (6.3)
Private Old age Home (R)	1 (2.4)	2 (2.9)	9 (9.4)	12 (5.8)
Government aided Daycare Center( R)	30 (71.4)	26 (37.7)	33 (34.4)	89 (43.0)
<b>Total</b>	<b>42 (100)</b>	<b>69 (100)</b>	<b>96 (100)</b>	<b>207 (100)</b>

**Source: Computed from primary data**

**Note: Figures in parentheses indicate percentage to the column total**

**U- Urban R- Rural**

It is understood from the table-6 that more than half of the respondents do have family problems. Exactly half of the respondents do have willingness to stay at old age homes and day care centers. More than half of the respondents have the problem of poverty. Less than two fifth of the government aided old age home (urban) respondents do have family problem. Only few government aided old age home (rural) respondents do have the problem of poverty. Out of 13 respondents, 7 private old age home (urban) respondents came out of the family due to their willingness. One in third of the private old age home (rural) respondents do have family problem. More than half of the government aided day care center (rural) do have family problem.

**Table-7: Duration of stay at old age homes/ day care centers**

Category	Duration of stay			Total
	1 to 5 years	6 to 10 years	Above 10 years	
Government aided Old age Home(U)	21 (22.3)	18 (21.7)	11 (36.7)	50 (24.2.)
Government aided Old age Home(R)	17 (18.1)	20 (24.1)	6 (20.0)	43 (20.8)
Private Old age Home (U)	10 (10.6)	3 (3.6)	0 (0)	13 (6.3)
Private Old age Home (R)	7 (7.4)	5 (6.0)	0 (0)	12 (5.8)
Government aided Daycare Center( R)	39 (41.5)	37 (44.6)	13 (43.3)	89 (43.0)
<b>Total</b>	<b>94</b> <b>(100)</b>	<b>83</b> <b>(100)</b>	<b>30</b> <b>(100)</b>	<b>207</b> <b>(100)</b>

**Source: Computed from primary data**

**Note: Figures in parentheses indicate percentage to the column total**

**U- Urban R- Rural**

It is noted from the table-7 out of 207 respondents, 94 respondents stay four to 5 years, 83 respondents stay for 6 to 10 years, and 30 respondents stay for above 10 years. Less than two fifth of the government aided old age home (urban) respondents stay for 1 to 5 years. More than half of the government aided old age home (rural) respondents stay for 6 to 10 years. Exactly five sixth of the private old age home (urban) respondents stay for 1 to 5 years. Not a single respondent has found as above 10 years in the group of private old age home (rural). More than half of the government aided day care center (rural) respondents stay for 1 to 5 years. It is seen that 44.6 per cent of the respondents stay for 6 to 10 years.

**Table-8: Financial dependency of the respondents**

Category	Financial support			Total
	Never	Some times	Always	
Government aided Old age Home(U)	18 (27.7)	23 (25.8)	9 (17.0)	50 (24.2.)
Government aided Old age Home(R)	15 (23.0)	19 (21.3)	9 (17.0)	43 (20.8)
Private Old age Home (U)	5 (7.7)	4 (4.5)	4 (7.5)	13 (6.3)
Private Old age Home (R)	5 (7.7)	4 (4.5)	3 (5.7)	12 (5.8)
Government aided Daycare Center(R)	22 (33.8)	39 (43.8)	28 (52.8)	89 (43.0)
<b>Total</b>	<b>65 (100)</b>	<b>89 (100)</b>	<b>53 (100)</b>	<b>207 (100)</b>

**Source: Computed from primary data**

**Note: Figures in parentheses indicate percentage to the column total**

**U- Urban, R- Rural**

It is clear from the table -8 that out of 207 respondents, 87 respondents are not depending for financial support, 83 respondents are sometimes depending upon others.37 respondents are always depending for financial support. Less than half of the government aided old age home (urban) respondents are depending for financial support sometime. More than one six of the government aided old age home (rural) respondents are always depending upon financial support. Nearly half of the private old age home (urban) respondents are not depending financial support. Exactly one fourth of the private old age home (rural) respondents are always depending upon financial support. Half of the government aided day care center (rural) respondents do not have financial support.

### *MAJOR FINDINGS*

- More than half of the day care center (rural) respondents are not getting any pension and more than half of the government aided old age home (urban) respondents are not getting any pension. But one third of the private old age home (urban) respondents are getting pension.
- Half of the day care center (rural) respondents have below Rs 15,000 as income while a few respondents in old age home have above Rs25,000 as income.
- Less than half of the private old age home (rural) respondents have been in the home for the past 5 years while one third of private old age home respondents had been there for past 10 years.
- Less than half of the day care center (rural) respondents are off the home due to family problem and only one is due to poverty.
- Less than half of the day care center (rural) respondents are depending upon financial support for some times. While one third of the private old age home (rural) respondents are always depending upon financial support.

### **SUGGESTIONS**

- ❖ Children who are not taking care of their parents should severely be punished. Legal policies should be rigid in this regard.
- ❖ Gender disparities in taking care of elders should be removed. Programs should be given awareness on gender equality and their cultural benefits, son preference mind setup should be changed by the counselor.
- ❖ Elderly women in the study area may be encouraged to participate in employment programmes like NREGP which would improve economic conditions and reduce dependency status of elderly women and they should be encouraged to get employment opportunities according to their healthy condition.

## SCOPE FOR FURTHER RESEARCH

- ❖ Gender and ageing can be examined and their living status can be compared.
- ❖ Cultural and economic factors and its trade off may be an interesting study.
- ❖ Financial dependency and independency of elderly women and their market achievements at old age may be a separate study.

## REFERENCES

Alam, M., and Mukherjee, M. (2013). Ageing, Activities of Daily Living Disabilities and Need for Public Health Initiatives: Some Evidence from a Household Survey in Delhi. *Asia-Pacific Population Journal*, 20(2), 47-76.

Alejandra Cox Edwards (2001). Social Security Reforms and Women's Pensions. *Research Report on Gender, The World Bank*, Washington D.C.

Baruwa Anita (2015). A Review of Socio-Economic and Demographic Agein Literature with Special thrust on North-East Indian studies. *International Research Journal of Social Sciences*, 4(5), 89-98.

Bhattacharya, Prakash (2002). Old Age Income Security: Indian Perspective. *Insurance Chronicle*.

Nasreen (2010). Family in Transition and Challenges for Elderly Person Department of Social Work. *Jamia Islamia*, New Delhi, 24(4), 501-508.

Offer, S. (2006). Social Isolation among Low-income Families in the Post Welfare Reform Era. *Proc. Annual Meeting of the AmerSocAssoc, Montreal Convention Centre, MontreaOwber, Canada*.

Prabhavathy Nair and Thamilarasi Murukeshan (2006). Aged Women in India: A Chinging Scenario. *Journal of Social Welfare*, 2(14), pp.31-36.

Siva Raju, S. (2002). Health Status of the Urban Elderly: a medico social stud. *Mew Delhi: B. R. Publishing Company*.

Somyajulu, Ulmiri V. Tilak Mukherji and Jagadish Krishnappa. (2010). Profile and needs of Elderly in South Indian States. *National Conference on Population Ageing and*

Implications for Health and Socio-Economic Transformations: Special Focus on South Indian States, *International Institute for Population Sciences, Mumbai.*

Sudha.T.(2018) “Aged women are Under care or Undercared? –A study of Tamilnadu”*Bothi International Journal of Research in Humanities, Arts and Sciences* Nov.2018 (E-ISSN-2456-5571,WWW.Mothijournas.com

[www.censusreport](http://www.censusreport)