EMPOWERMENT OF ELDERLY WOMEN NEED AND CONCERNS

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ABSTRACT

India is home to 103 million elderly persons, among them around 60 million are females. These women are most vulnerable in all respect. This paper presents the need for empowerment of elderly females and the factors that work against them. According to the census 2011, literacy among female elderly is only 28% and most of the elderly females were not the part of workforce throughout their life. This means they have no income of their own and most of them do not posses valuable assets to fall back upon in their old age. The present study is aimed to examine the position of elderly women belonging to BelowPoverty Line families. 231 elderly women in the age group of 60 years and above were selected from Nagar Nigam Sagar and Jesinagar block of District Sagar (M.P.). Data was collected using interview schedule to find out the position of women in their families and the need for social work intervention for the betterment of elderly females. All the respondents were the beneficiaries of the Indira Gandhi National Old Age Pension Scheme (IGNOAPS). The findings of the study revealed that due to lack of awareness and illiteracy these women face a lot of challenges in their life and there is a need for the awareness generation among them so that can lead a better life in their silver years.

Key Words: Elderly Women, Empowerment.

India is home to 103 million elderly persons, among them around 60 million are females. These women are most vulnerable in all respect. This paper presents the need for empowerment of elderly females and the factors that work against them. According to the census 2011, literacy among female elderly is only 28% and most of the elderly females were not the part of workforce throughout their life. This means they have no income of their own and most of them do not posses valuable assets to fall back upon in their old age. Indian society has changed a lot during last few decades and a large number of younger people are migrating to bigger cities and to different countries for better carrier opportunities leaving these senior citizens to their native places to live alone. The total dependency and loneliness generate many psychological and emotional problems among female elderly. Again there is a lack of awareness about their rights and the legal and constitutional provisions for the welfare of older persons among these female elderly. There is an urgent need to generate awareness among them and to sensitize the community and society towards the needs of older females. Present government initiatives are not enough with the magnitude of the problem. The empowerment of female elderly can be done through government initiatives as well as through NGOs working for the older persons

According to census 2011, the elderly population of India has crossed 100 million mark among them 50.33 million are females whereas 49.14 millions are males. It is clear that elderly population sex ratio is in favor of female elderly. According to the census 2011, sex ratio for the total Indian population is in favor of male population in ratio 940:1000 but for elderly at 60+ populations is in favor of elderly women by 1022:1000. If we further analyze the data, it is clear that in the upper age groups population of older women is increasing remarkably. Table given below depicts the data of the ratio of elderly females per 1000 males in different age groups.¹

Table 1.1Sex Ratio: Number of females per 1000 males at different age groups

Sex Ratio	Total	At 60	At 65	At 70	At 75	At 80
	population	years	years	Years	years	Years
Females per 1000 males	940	1022	1310	1590	1758	1980

It is clearly indicated from the above table that there is a sudden decrease in the number of old men from the age of 70 onwards whereas it has been found that this faster decrease in number of older women starts after the age of 80 years.

Any woman who is above the age of 60 years comes under the category of female elderly. Elderly females face double disadvantage of being a woman as well as of being old because women as a social class is marginalized within the Indian society and old age brings with itself many vulnerabilities and limitations. It is also clear from census data that a large number of older females face widowhood since traditionally men marry younger women and women live longer than men. Due to this higher longevity and age difference from spouse, women tend to lead their old age without assistance of their spouse. The number of years a woman lives as a widow varies with an average of 12 years (Nayar 1999)². Widowhood changes the social and economic status of older women. Traditionally in India women has held a respectable place among almost all the communities, but it is also true that she has an inferior position and always placed behind their male counterparts. Now in 21st century we find women in a better position because they are educated and many of them working and are economically independent. But the condition of female elderly is quite different than those of today's females as they belong to the era when female education was not considered as important and very few females joins the workforce and become economically independent. In the 60+age group female literacy rate is far behind males because up to the middle of last century women education was not an important issue. Women were considered as home makers and the role of men and women were clearly defined within the family where the role of men was of provider and that of the female was of care giver. This was the main reason for lower literacy rates among female during that period. Traditional Indian society was male dominated patriarchal society where females have limited rights. It was considered that a girl should be dependent on her father before marriage, after marriage on her husband and in case of widowhood must depend on her son. This is the main reason that they have never been financially independent. The concept of an independent woman with all the rights and responsibility is a new thing within the society even now. Table 1.2 depicts the data of literacy rate among elderly according to the census 2011.

Table 1.2: Percent of literates among elderly persons over years

Place of residence	Sex	Census 1991	Census 2001	Census 2011
Rura1	Males	34	45	51
	Females	8	13	18
	Persons	21	29	34
Urban	Males	66	75	80
	Females	31	42	53
	Persons	49	58	66
Tota1	Males	41	53	59
	Females	13	20	28
	Persons	27	36	44

Source: Census data 2011

This table clearly shows that there is a huge gap between male and female literacy. The literacy rate among elderly females (28%) is less than half of the literacy rates among elderly males³.

"Traditional roles have always offered a lower position to women especially on matters concerned with finance and financial transactions, and it is this tradition that places women in financial destitution in old age".4 Older women depend largely on others for their day to day needs.

Older women have more critical problem than that of older men. Traditionally men marry women younger to them in Indian society and women live longer to men, so most of them have to face widowhood in later years of their life. Widow Remarriage is not common in India even today hence it is more likely that most women lead a life of widowhood in the silver years of their life. Life of a widow was not easy even within joint families. We are witnessing major changes in the family structure of Indian families. The social structure of India has changed drastically in last few decades. The Globalization, Liberalization and advancement in communication technology changed the society in such a way that has a negative impact especially on older women. The traditional big joint families have been replaced with many small nuclear families. Younger generations are migrating to bigger cities and even to different countries for better job opportunities and future

leaving their parents alone. According to a news report of Indian Express "There is a large scale migration in India. In fact, 475 million people in this country are currently not living in the place where they were born. 20 million Indians are living abroad. Women are a part of a workforce so her traditional role of the care giver to the elderly within the family has affected. These problems were not prominent in the past as people did not live longer and if they survive there was a shield of joint family to look after their needs. Now the conditions have been changed and many older persons are forced to live alone with no or little means of subsistence. These persons, especially older women found themselves in a very vulnerable position even if they belong to well off families. Lack of resources means no financial freedom and this generates a sense of helplessness among elderly women. Most of the persons in India do not make their will and hope that children will take care of their spouse which many times lead to helplessness among the elderly women. Hence older women belonging to well off families too face deprivation and a feeling of worthlessness and helplessness due to lack of control over resources.

According to the Help Age India's Chief Executive Mathew Cherian, "India has 103 million senior citizens, including 51 million under BPL and Added that there is a total lack of services for the elderly." Citing a 2006 report, Cherian said one in three elderly persons in India reported some form of abuse by their children.

The older women continue with household duties such as assisting in kitchen, home management and childcare to prove themselves useful to the family, Radha Devi et al., (2002) revealed that financially weak older women are involved more in non economic aspects of the household (including household work and child care) as compared to those with finance⁵.

A large number of older people belong to Below Poverty Line (BPL) category. According to a report published in Deccan Chronical "There are a total of 103 Million elderly; of these 51 percent are below the poverty line and are most neglected. The older women belonging to poor families face economic crisis as they are without any means of finance and considered as an economic burden. Older women, particularly those who are poor, are often undervalued at home and in society (Help Age International, 2002)⁶.

Objectives of the Study:

The broad objective of the study is to explore the position of elderly females belonging to low socio economic families, within the family and society. The specific objectives are

- 1. To examine the financial condition of the elderly females belonging to low socio economic families
- 2. To find out the awareness level of the elderly women towards their rights and constitutional and legal provisions for the elderly persons and to find out the need for their empowerment

Methodology: Sampling-

All women above the age of 60 years and beneficiaries of IGNOAPS belonging to the district Sagar (M.P.) form the universe of the study. Total 231 elderly women (60 years or above in age), belonging to Below Poverty Line families and beneficiaries of IGNOAPS, were selected for the study by purposive sampling technique.

Table 1.3: Demographic and Socio-economic Characteristics of the samples Elderly Women

Variable	Respondents (Elderly Women)			
_	Numb er	Percentage		
Age in Years				
60-64	64	27.71		
65-79	135	58.44		
80 and above	32	13.85		
Marital status				
Ummarried	1	0.43		
Married	99	42.86		
Widow	129	55.84		
Divorced	2	0.87		
Education				
Illiterate	207	89.61		
Literate	10	4.33		
Primary	14	6.06		
Type of Family				
Nuclear	100	43.29		
Joint	131	56.71		
Present Occupation				
Not Working	143	61.90		
Working	88	38.10		

Tools of Study:

Tool used for data collection was the Interview Schedule. Closed and open ended questions were included in the Interview Schedule. All the elderly were personally interviewed. Prior permission was obtained from the respondents. The purpose of study was explained and consent of each subject was taken before data collection. Quantitative technique includes frequency distribution and percentage. The tabulation and data analysis was carried out using Microsoft Excel.

Finding and Discussions:

Family was the main support for the elderly especially for older women. Elderly women mean a woman born before mid nineties. At that time the role of women was confined to the house and very few among them went to school for education or join the work force. This is the reason for low literacy rates among elderly women today. In the present study we found that about 90% of the respondents were illiterate. These women are economically dependent on their husbands or sons in case of widowhood. There are drastic changes in the society in general and within families in particular, during last two to three decades. The traditional joint family or extended family is being replaced by small nuclear families where both the spouses are working. Hence the natural protection of the family for the elderly has declined and many older persons are forced to lead the old age alone and with very little resources. The disintegration of joint families to nuclear family is also reflected in the sample as 43.29% of the respondents are either living alone or with their spouse in the old age. In the absence of any income of their own, these older women are most vulnerable to abuse and neglect. 143 respondents (61.90) out of total 231 respondents were not engaged in any economic activity. Only 88 (38.10%) were involve in small jobs. 76 respondents were engaged in Bidi making which is the most common cottage industry of the Sagar region. Bidi workers told that they earn Rs. 75/week to Rs. 150/week according to their strength. Others were working as house maid, farm laborer, small vender etc.

"To economically empower poor elderly women government of India provide India Gandhi National Widow pension to the widows belonging to Below Poverty Line families and in the age group of 40 to 79. A sum of Rs. 300/month is provided as pension to these widows under this scheme. Another social security scheme is Indira Gandhi National Old Age Pension Scheme in which pension is given to older persons (above the age of 60 years), who belong to Below Poverty Line Families. Under this scheme a sum of Rs. 200/month is provided to the age group of 60 to 79 and Rs. 500/month is given to persons 80 years of age or above. Widows who above the age of 80, receive the pension under IGNOAPS scheme''⁷. Some states have their own social security schemes for the welfare of elderly women, but this is not enough. Many NGOs are working for the older persons but most of them are concentrated in urban areas and are not enough as the population of older persons is increasing very fast.

A question about the behavior of children towards the elderly was asked from the respondents on five point scale from very good, good, ok, bad and very bad. 45.02% respondents rated the behavior of their children as ok, whereas 25.54% respondents rated the behavior as good or very good. 29.44% respondents rate the behavior of their children as bad or very bad.

In response to the question about the fulfillment of daily needs of the respondents around 51% respondents said that their daily need were fulfilled by their children where as the rest 49% respondents said that the needs are fulfilled either by pension or by their own earnings.

64% respondents accepted that they take small loans from the neighbors or shopkeepers in order to run their house as disbursement of pension is not regular and they do not have any other source of income to fulfill their daily needs.

71% of the respondents feel themselves neglected as according to them no one has time for the elderly and no one take their opinion in any matter. In response to a question about the behavior of younger generation towards elderly, 51% of the elderly feel that the behavior of the younger generation is either bad or very bad, whereas 37% found the behavior as ok. Only 11% of the elderly respondents found the behavior as good or very good.

A question was asked to access the awareness of the respondents towards the legislation "Maintenance and Welfare of Parents and Senior Citizen Act 2007".

Out of 231 respondents, only 4respondents (1.73%) have heard of this legislation and all others were not even heard of this legislation which is meant only for the welfare of the older persons. The 4 respondents who have heard about the said Act were not able to tell the main provisions of the Act. This clearly indicates the state of awareness among elderly women towards their rights and legal and constitutional provisions especially made for them.

Conclusion:

This is clear that the empowerment of elderly women is a need of today as their numbers are increasing and changes within the society and family had a negative impact on their economic, social and emotional well being.

Robert Adams defined the term 'Empowerment' as the capacity of individuals, groups and/or communities to take control of their circumstances, exercise power and achieve their own goals, and the process by which, individually and collectively, they are able to help themselves and others to maximize the quality of their lives⁸.

Change in attitude towards ageing and affirmation of the rights of older people is necessary for empowerment of elderly. UNDESA terms empowerment as a "long-term dynamic process affected by the resulting in changes in norms, values, rules, institutions and social relations"⁹.

There is a need of creating awareness among elderly women about their legal rights so that they may not face neglect and abuse. Government alone cannot handle this issue as there are many social and emotional aspects attached with the problem. There is a need of sensitization of society as a whole towards the needs of older women. Children can help in this situation if given proper values. Ageing is inevitable process and everyone has to face the consequences of old age. These women are not burden on society. They may not have wealth in terms of money but they have wealth of knowledge that they have gained through years of experience. We can empower them by giving them opportunities to work according to their strength. Young-old i.e. women between 60 to 70 years of age can contribute with their knowledge and experience if given opportunities. Even the oldest old can also contribute. They can inculcate values to the younger

generation, but for this we have to change our mindset. Older persons are the most valuable resources that can help the society in many ways. Older women can be empowered through educating them about their rights and giving them support in their day to day life. Institutionalization is not a solution to this problem as family in particular and community in general can provide a better solution to these older females. Many times it is found that these senior citizens are just waiting to their death as there is no charm left in life to them. There is a need of generating hope in them so that they too can enjoy their life to the fullest even at the second inning of their life. This can be done through Self Help Groups for elderly in whom older women as well as younger women both take part and work together for the welfare of society. Even in co-operative societies the older women can contribute through their experience and knowledge. We have to make a society where each and every member, weather young or old, can lead a life full of dignity and happiness. We cannot celebrate our achievements if our mothers or grandmothers are deprived and unhappy. There is a need to generate awareness among the members of the society towards the need of elderly women so that they too can lead a peaceful and happy life.

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