

Economic Independence of Aged Women: A Study in Assam

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Abstract- This paper is an attempt to explore the economic condition of aged women along with other problems related to ageing in rural areas of Assam. Specifically, the study tries to examine whether the economy dependency affects the well-being of aged women, whether the aged women who are economically prosperous have better adjustment in comparison to aged who are in poor economic condition. The study reveals that though the aged women have economic hardship but they are not ignored by the family members to a large extent, they are respected as an aged person within the family, community and society.

Keywords- Ageing, Aged Women, Assam, Economic Independence, Income, Problems

I. INTRODUCTION

Economic independence depicts a clear understanding of the economic condition of an aged person. An economic condition is the important criterion in determining the problems faced by the aged. In general notion, the root cause for the problems faced by the aged is the economic problem. Economic security plays an important role in well-being and adjustment of the elderly. As occupation is a significant and closely related determinant of socio-economic status of an aged. However, the elderly are sixty years and above, most of them have retired from their professional occupations. Significantly, though they are retired from their professional occupation, many of them still continue earn income and to be involved and remain active in economically gainful activities. Many studies reported that the aged persons who have still working (Nair, 1980; Goyal, 1989; Vijayakumar & Suryanarayana, 1989; Himabindu, 1990; Vijayakumar, 1991; Muttayya & Aneesuddin, 1992; Kumudini, 1993). Significantly, women often do not work in the formal labour force due to either family responsibilities or the cultural barriers. Majority of the aged women are engaged in own household work. The present occupation will also help in understanding how the aged women have spent their time. However, women tend to live longer than men is one of the commonly cited factor (Devi, & Bagga, 2006). This longevity of women's lives than men also creates disadvantages for women in Indian context. Women in India usually live their lives as an integral part of the family and most often they depend upon their husband and other male members of the family throughout their lives. Under these circumstances, after the death of their husbands they are deprived of this source of support, and will have to turn to their children. However, it has also been argued that in this context of longer life span, women have certain advantaged in comparison to their male counterpart due to women's have better capabilities to maintain the social networks with both friends and family members. But, this capability is ensured by her gender roles and gendered relations which she maintains throughout her life. However, Indian society, like most of the societies being patriarchal in nature keeps women subjugated and in a subordinate position in comparison to men throughout their lives, which has a major impact on their health and well-being as they go through the process of ageing. Women are more vulnerable to economic dependency because women often do not work in the formal labour force due to either family responsibilities or the cultural barriers pushes women into inferior economic position throughout their life. Hence, this study aims at understanding the plight of aged women in rural areas of Assam by covering two villages of Dibrugarh district of Assam.

II. Methodology

The universe of the present study comprises of the aged people reside within these three villages namely Kapahua and Barbam No. 1 villages of Tengakhat circle located in Dibrugarh district of Assam. Both the villages have been purposefully selected. The present study is a mixture of both quantitative and qualitative approach, while analysing the responses in respect to the objective of the study. For this study 118 respondents were taken who crossed the age of 60 years, out of which 56 respondents from Kapahua village and 62 respondents from Barbam no.1 village by employing census survey method. On the other hand, the data of this study have been collected with the help of both primary and secondary sources of data collection. The collected data have been classified and tabulated in a systematic manner and objective wise analysis has been done. The study employs exploratory research design to examine the problem under study.

III. RESULTS AND DISCUSSION

It is very significant to study the socio-economic characteristics of aged women as it facilitates an understanding about the socio-economic condition and helps to study the personality pattern of the individuals and somehow plays an important role in expressing and giving the responses to the problems. In this study, a set of personal characteristics namely age, education, marital status, living arrangement, income etc. of the 118 aged women has been seriously examined. In this study it was found that among 118 respondents, majority of the respondents, i.e. 39.83 percent are in the age group of 60-64 years. Majority of the respondents i.e., 50.84 percent belong to ST caste group, of which the second higher composed of OBC caste group with a total percentage of 49.15 percent among the total respondents. The study reveals that an overwhelming majority of (95.76 percent) respondents belong to the Hindu religion. However, only a meagre percentage i.e., 4.24 percent of the respondents belongs to the Christian religion. As regards marital status, majority i.e., 51.69 percent of the aged women are found to be married, followed by 40.68 percent respondents are in the category of widow. However, aged women, who are mostly widows, belong to the age category from 60-79 years. There have only 7.63 percent of the respondents who remained to be unmarried. None of them found to be divorced and separated respondents in the sample. The study reveals that out of the total 118 respondents, majority of i.e., 51.69 percent aged women are found to be illiterate. However, educational level of the literate respondents was highest amongst the aged women who were read up to primary level with 34.75 percent, followed by 9.32 percent respondents have studied up to secondary level, 2.54 percent read up to higher secondary level and 1.69 percent were read up to the graduate level respectively. Significantly, the data also reveals that the aged women who are illiterate they have been faced more economic problems than those who are literate. The study reveals that highest percentage, i.e., 37.29 percent of the respondents lived with their spouse and married son, followed by 26.27 percent living with their married son, 8.48 percent only with spouse, 6.78 percent staying alone, 6.78 percent with their spouse and unmarried children, 5.08 percent living with siblings, 3.39 percent with other relatives, 1.69 percent with unmarried son, 1.69 percent with unmarried daughter, 0.85 percent with married daughter, 0.85 percent with unmarried sister and 0.85 percent living with grandchildren. However, this clearly reflects the preference for living with the married son especially for aged women who have been married. Significantly, it is seen that those aged women who are married and living with married son are better in adjustment when compared to those who are unmarried.

3.1 Economic Independence and Economic Viability of the Aged Women

Like their own monthly income family income also important criterion in determining the problems faced by the aged. A description of the monthly family income makes a clear understanding of the economic status of these families to which extent these families are able to look after the aged. The study reveals that majority of the aged women (34.75 percent) are having monthly family income of more than Rs. 22000, followed by 21.19 percent of the aged women families having below Rs. 2000 monthly income; 19.49 percent of their families with Rs. 2001-7000 in a month, 14.40 percent families having Rs. 7001-12000, 6.77 percent of the respondent's families having Rs. 17001-22000 and 3.38 percent families having Rs. 12001-17000 monthly income respectively. It is evident that source of income of spouse also plays a very significant role to determine the economic condition of aged women those who are married. Because most of the time married aged women are dependent on their spouse, children and other family members. However, in this study it was found that out of 118 respondents, 61 respondents are married respondents. Among them only 29 respondents have been reported that their husband have source of income. Out of 29, most of the respondents (62.07percent) have reported agriculture as source of income of their spouse. It is followed by 13.79 percent respondents, who have reported any other source of income of their spouse, 10.34 percent respondents' have reported business as their spouse source of income and an equal number of respondents i.e., 6.89 percent who have reported live-stocks and govt. service as source of income of their spouse respectively. Significantly, the data reveals that majority of the respondent's husband is engaged in the unorganized sector such as daily wage earner, seasonal worker etc, which indicates that most of the respondents are not having a secure monthly income for their livelihood. As the study sample consist of aged are sixty years and above, most of them have retired from their professional occupations. Significantly, though they are retired from their professional occupation, many of them still continue earn income and to be involved and remain active in economically gainful activities for their livelihood. They provide their helping hands for enhancing economic status of their families and participate in income generating activities for the betterment of the whole family. It is also observed from different views that they are very helpful to the family and their presence is essential for the well being of the whole family members or even the society as a whole (Behura and Mohanty, 2005). The distribution over different occupations of the respondents is shown in the following table.

Table 1

Percentage Distribution of the Respondents by their Occupation			
Sl. No	Occupation	No. of Respondents	Percentage
1	Private Job	1	4
2	Horticulture related job	0	00
3	Small entrepreneur	2	8
4	Any other	22	88
Total		25	100%

Source: Field Survey

- Note:* 1. Here of the total 118 sample, only 25 respondents have been counted as they have their own present occupation.
2. 'Any other' includes responses such as shopkeeper, dairy, animal husbandry, non agricultural labour.

The above table 1 indicates that of the total 118 sample; only 25 respondents reported having income of their own. Of these, most of the respondents i.e., 83 percent have any other source of income that followed by small entrepreneur with 8 percent and private job with 4 percent. This is in conformity with the findings of Nair (1980), Goyal (1989), Kumudini (1993), Rao (2007). It is also observed that there are most of the respondents (93 or 78.81 percent) who do not have any present occupation and are economically dependent upon their sons and other family members to satisfy their day-to-day minimum needs. As the majority of the aged women were found in this study predominantly are housewives and are engaged in own household works, so that they often do not work in the formal labour force due to the family responsibilities. This clearly shows that most of the respondents were without or with meagre income. As a result, dependency among aged women is found to be greater towards their family members as they age, mainly due to their past occupational pattern. However, the data shows that the aged women, who are illiterate, unmarried and the widow who are living alone have been among the poorest.

Table 2

Percentage Distribution of the Respondents by their Monthly Income

Sl. No	Monthly Income	No. of Respondents	Percentage
1	Below Rs. 2000	18	72
2	Rs. 2001-5000	6	24
3	Rs. 5001-8000	0	00
4	Rs. 8001-11000	0	00
5	Above Rs. 11000	1	4
Total		25	100%

Source: Field Survey

- Note:* Here of the total 118 sample, only 25 respondents have been counted as they have their own present occupation.

The above table 2 shows that of the total 118 sample; only 25 respondents reported having income of their own. Of these, a majority (72 percent) of the respondents are getting income below Rs 2000 per month followed by 24 percent of the respondents having Rs 2001-5000 monthly income, and remaining 4 percent of the respondents having above Rs 11000 in a month. This clearly shows that most of the respondents with meagre income have been dependent on others. From the analysis, it is emerged that economic sufficiency of aged women was inadequate and most of them did not have any monthly income. This clearly shows that economic insecurity is the main most concern for the most of the aged women which gave rise to various problems among them. It depicts that most of the respondents become more dependent on their family members for their livelihood. On the other hand who have own source of income and economic viability for maintenance of their household, they worked hard for sufficient income to help their family members. It further reflected that more numbers of aged women who are unmarried and widow have to suffer from financial hardship and remains

poor in the later age of life than those who are married. On the contrary, majority of the respondents have been getting financial support from their family members. However, in this study majority of the respondents i.e., 93.22 percent of the respondents get old age pension from the state government, but they expressed that it is not sufficient for them for their economic survival as the amount is very less. Further, they also expressed that they could not save money is due to their earning insufficient, savings were utilized somewhere else and spent for family matter. Moreover, the aged people who have bank savings; they have a better adjustment in the family and society than for those aged people who have not bank savings. Significantly, the study reveals that among the total 135 married respondents, only 39 respondents have been reported that their spouse has source of income and most of the time they are dependent on their spouse. However, the data reveals that majority of the respondent's spouse is engaged in the unorganized sector such as dairy, animal husbandry, non agricultural labour, daily wage earner, seasonal worker etc, which indicates that the respondents are not having a secure monthly income for their livelihood. It is also reflected that though majority of the respondent have not any source of income and are dependent on their family member but they are not ignored by the family members. However, among the respondents who have felt negligence from their family members, majority of them, irrespective of sex, who are unmarried, physically ill and have not own source of income have been faced negligence from the family members. They have been felt negligence due to their family members do not try to understand them, do not take any responsibilities of them and their family members do not support them physically and mentally and do not interact with them respectively. On the contrary, it is reflected that most of the respondents, irrespective of sex, have felt secure within the family as they have been financially supported by their family members and their problems always have been listened and considered. They have no income source; however, they try to compensate it by doing various day-to-day works.

IV. CONCLUSION

The study has tried to explore the economic independence of aged women to observe whether the gender role expectations for aged women stand as a barrier for achieving equal rights with their male counterpart, i.e., aged men in patriarchal society. In light of this, the study depicts that the aged women are not ignored by the family members up to a mark. They are active and able to render their advice and expertise in important family matters. The study reveals that most of the aged woman suffers from various age-related diseases and their medical needs are not ignored and they are given full co-operation by their family members. The findings of the present study by and large reveals though ageing is associated with problems, a positive self perception of aged women present a picture of adjusted, satisfied and socially aware and responsible picture of aged women as perceived by themselves. They even expressed their contentment for getting economic and social security from their family members as well as others. Therefore from this study it is clear that though the aged women have economic hardship but they are respected as an aged person within the family, community and society.

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