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Economic Conditions of Elderly Women in Gulbarga City

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Abstract - Elderly women have many problems and economic problems are also playing significant role in their old age. As the women don't have any income of their own and have no properties, they are facing many problems. Hence, a sample survey of 150 elderly women was made in slum areas of Gulbarga city. Though good numbers of respondents have income, still the income is lower and though a few of the respondents have owned properties, the value of such properties is lower. Hence, there is needed to increase the economic status of elderly women by increasing old age pensions and other facilities and services.

I. Introduction

Ageing of populations and extension of life are significant by-products of the demographic transition. Ageing of population is primarily the result of two factors—reductions in fertility and mortality. The reduction in mortality rates implies a longer life span for the individual and the reduction of fertility implies a decline in the proportion of the young in the total population. Thus an 'ageing population' means a population characterized by higher average life expectancy and increasing proportion of the elderly in the total population (Siva Raju, 2000).

The elderly women, who generally do not have the ownership right to family housing or property, and ill, now tend to continue the household duties in order to prove useful to their family. Increasing number of elderly women experience neglect and indifference from their children. High level of illiteracy, a lack of remunerative occupation as well as negligible awareness about legal and economic rights among elderly women, in comparison with their male counterparts, make elderly women more vulnerable than elderly men, to neglect and abuse by their sons and daughters-in-law (Shah, et al, 1995). Hence, elderly women are always facing economic problems. For this purpose, a survey of slum areas was conducted to assess the economic status of elderly women in Gulbarga city.

II. Objectives

The present study is made:

1. To assess the employment and work, if any engaged by elderly women during their old age;
2. To look into the sources of income of the elderly women in slum areas of Gulbarga city; and
3. To study the economic conditions of elderly women in terms of income, properties owned, etc.

III. Methodology and Limitations

The present study was conducted in total 10 slum areas of Gulbarga city of Karnataka State. The elderly women of more than 60 years were interviewed to collect the primary data. Totally 150 elderly women were interviewed to collect the primary data. The collected primary data is analyzed and discussed as under.

IV. Analysis and Discussion:

The primary data collected on the economic conditions of the elderly women in slum areas of Gulbarga city is analyzed and discussed as under.

1. Age:

Age is an important factor while studying the problems of the elderly population. Of course, all the respondents covered under the study are of old age that is above 60 years. The increase in age refers to more socio-economic and health problems. Hence, the age-group of the respondents is shown in the following table.

Table No. 1. Age

Particulars	Frequency	Percentage
60-70 Years	116	77.33
71-80 Years	23	15.33
81 to 90 Years	11	7.33
Above 91 years	--	--
Total	150	100

It is observed from the above table that of the total 150 respondents, 116 (77.33%) are between the age group of 60 to 70 years, followed by 23 (15.33%) are between the age group of 71 to 80 years and the remaining only 11 (7.33%) are less than 90 years of age. It is surprising to note from the above table that none of the respondents of above 91 years are covered under the present study.

2. Caste:

Caste is also an important aspect in assessing the social status and culture of the elderly people. Hence, for the purpose of the present study the caste of the respondents was classified into four categories and the collected information is presented in the following table.

Table No. 2. Caste

Particulars	Frequency	Percentage
Scheduled Caste	53	35.33
Scheduled Tribe	18	12.00
OBC/GM	73	48.67
Others	06	4.00
Total	150	100

It is noted from the above table that of the total respondents, 73 (48.67%) are from Other Backward Classes and General Merit (Forward Caste), followed by 53 (35.33%) are from Scheduled Caste, about 18 (12.00%) are from Scheduled Tribe and the remaining 06 (4.00%) are from other castes.

3. Education:

Education level of the respondents helps to assess the level of knowledge of the elderly people in different social aspects in life. Education also helps to know about the awareness about the welfare policies of the Government for the old aged people. The education level of the respondents is shown in the following table.

Table No. 3. Education

Particulars	Frequency	Percentage
Illiterate	41	27.33
Up to Primary	56	37.33
Secondary/ SSLC/ SSC	31	20.67
P.U.C/ Diploma	18	12.00
Graduate/ PG/ Professional	04	2.67
Total	150	100

On their education level, as expressed by the total respondents, 56 (37.33%) have completed education up to primary level followed by, 41 (27.33%) are illiterates, about 31 (20.67%) have completed education up to secondary/ SSLC/SSC, about 18 (12.00%) have completed their P.U.C/ Diploma and the remaining 04 (2.67%) have completed Graduation/ PG/ Professional courses.

4. Occupation:

It is noted that many of the elderly women still engaged in handicrafts, small business, household work, working as domestic servant, beedi workers, construction workers, labour in small industry, retired from organized sector jobs and such other work to earn for livelihood. A few of the respondents are also unemployed and depend on children's income or on old age pension. The occupation of the respondents covered under the study is shown as under.

Table No. 4. Occupation

Particulars	Frequency	Percentage
Domestic Work	16	10.67
Business/Industry/ Self-Employed	12	8.00
Employed	06	4.00
Formal Sector	--	--
Informal Sector	31	20.67
Retired	07	4.66
Unemployed/ Housewife	78	52.00
Total	150	100

On their occupation, as expressed by the respondents, 78 (52.00%) are unemployed and functioning as housewives, followed by 31 (20.67%) are engaged in informal sector, about 16 (10.67%) are engaged in domestic work, about 12 (8.00%) are engaged in business/ industry/ self-employed, about 07 (4.66%) were working earlier and retired and the remaining 06 (4.00%) are employed in private institutions and organizations.

5. Individual Annual Income:

Income determines the economic power and purchasing power of the person. The income may be in the form of salaries, pension, rent, wages, interest, profit, dividend, agricultural return, etc. It was asked to the elderly women covered under the study to furnish the details on their present individual annual income. The collected data is presented in the following table.

Table No. 5. Individual Annual Income

Particulars	Frequency	Percentage
Below Rs. 10000	20	13.33
Rs. 10000 to Rs. 50000	33	22.00
Rs. 50000 to Rs. 1 lakh	17	11.33
Above Rs. 1 lakh	09	6.00
None	71	47.33
Total	150	100

It is revealed from the above table that of the elderly women covered under the study, 71 (47.33%) have no income and have to depend on the income of their husbands and children followed by, 33 (22.00%) have income between Rs. 10000 to Rs. 50000, about 20 (13.33%) have annual income below Rs. 10000, about 17 (11.33%) have annual income of above Rs. 1 lakh and the annual income of the remaining 09 (6.00%) have annual income of above Rs. 1 lakh.

6. Source of Individual Income:

As expressed above, more than half of the respondents have their own income. Hence, there is need to know about their source of income. The information collected on the source of their individual income is shown as under.

Table No. 6. Source of Individual Income

Particulars	Frequency	Percentage
Pension	13	8.67
Agriculture	48	32.00
Rent/ Interest/ Dividend	03	2.00
Own Profession/ Occupation	15	10.00
Depend on Children's Income	71	47.33
Total	150	100

It is clear from the above table that a considerable majority of the respondents are depending on their children's income. That is of the total respondents, 71 (47.33%) are depending on their children's income, as they have no income, followed by 48 (32.00%) have income from agriculture, about 15 (10.00%) have income from their own occupation or profession, about 13 (8.67%) have pension as their own income and 03 (2.00%) have rent/ interest and dividend as their source of income.

7. Worth of Properties Owned:

As specified in the above table many of the respondents have owned different types of properties in their own names. As such the amount of worth of properties owned by these respondents is stated as under.

Table No 7. Worth of Properties Owned

Particulars	Frequency	Percentage
Below Rs. 50000	27	18.75
From Rs. 50000 to Rs. 1 Lakh	32	22.22
From Rs. 1 Lakh to Rs. 1.5 Lakhs	14	9.72
Above Rs. 1.5 lakhs	08	5.55
None	63	43.75
Total	144	100

It was generalized from the above table that among the total respondents covered under the study, 27 (18.75%) have owned properties worth below Rs. 50000, about 32 (22.22%) have owned properties worth between Rs. 50000 to Rs. 1 lakh, about 14 (9.72%) have owned properties worth between Rs. 1 lakh to Rs. 1.5 lakhs, only 08 (5.55%) have owned properties worth above Rs. 1.5 lakhs and the remaining 63 (43.75%) have now owned any properties in their own name.

8. Borrowed Loans:

Due to urgent necessity, many of the elderly women have borrowed loans from their relatives, friends, money lenders and financial institutions such as banks. Hence information was collected from the respondents on whether they have borrowed loans and presented as under.

Table No. 8. Borrowed Loans

Particulars	Frequency	Percentage
Yes	61	40.67
No	89	59.33

Total	150	100
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It is noted from the above table that only 61 (40.67%) have borrowed loans, whereas the remaining 89 (59.33%) have not borrowed any loans.

9. Amount of Loans Borrowed:

As stated above, about 61 of the total respondents have agreed that they have borrowed loans; it was asked them to provide information on the amount of such loan. The information collected is presented as under.

Table No. 9. Amount of Loan Borrowed

Particulars	Frequency	Percentage
Below Rs. 50000	34	55.74
Rs. 50000 to Rs. 1 lakh	22	36.06
Rs 1 lakh to 2 lakhs	05	8.20
Above Rs. 2 lakhs	--	--
Total	61	100

Of the 61 respondents who borrowed loans, 34 (55.74%) have borrowed loans below Rs. 50000, followed by 22 (36.06%) have borrowed loans between Rs. 50000 to Rs. 1 lakh and remaining 05 (8.20%) have borrowed loans between Rs. 1 lakh to Rs. 2 lakhs. It is noted that none of the respondents have borrowed loan above Rs. 2 lakhs.

10. Contribution of Income to Family:

Even though many of the respondents are retired, they have income in the form of pension. Further, many of the respondents have owned houses; the income may be there for the respondents in the form of rent. A few of the respondents have owned Life Insurance Policies, Bank deposits, etc from which they may get interest or dividend. Similarly about 58 of the respondents still working after getting old age and for which they are getting wages and salaries. Hence, all these form to be the individual income of the elderly women. The information was collected from the respondents that whether they contribute their income to their respective families and collected information is shown as under.

Table No. 10. Contribution of Income to Family

Particulars	Frequency	Percentage
Solely Contribute	71	47.33
Partially Contribute	22	14.67
Do not contribute	05	3.33
Not Applicable	52	34.67
Total	150	100

It is observed from the above table that of the total respondents covered under the study, 71 (47.33%) have expressed that they solely contributing their individual income to their families, followed by 22 (14.67%) have stated that they are partially contribute their individual income to their family, about 05 (3.33%) have responded that they do not contribute income to their families and for the remaining 52 (34.67%) have stated that it is not applicable, probably they do not have any individual income.

V. Conclusion

It is found from the present study that, though majority of the elderly women have no income and those who have income; the amount of such income is lower. As per the economic status of the elderly women is considered nearly half of the elderly women have not owned any kinds of property, even though remaining respondents owned such property the cost of such property is negligible. Hence, it is essential to address the economic problems of the elderly women by increasing their old age pension and extending other services such as health care to elderly women.

VI. References

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