ABSTRACT OF THE THESIS

From a gender perspective, this study examines the access to inheritance rights, ownership of property and economic security and their linkages with autonomy/decision making, family support, life satisfaction and well-being among the elderly women in rural Uttar Pradesh. In this way, the present research attempts to fill the existing knowledge deficit related to the gender dimensions of population ageing in Indian context. By virtue of employing a mixed-method approach, the study undertakes a novel attempt to substantiate the observed empirical quantitative associations on a range of demographic, socioeconomic and health related aspects obtained through primary survey of elderly women in selected villages, with substantive interpretations gleaned through case studies and focus group discussions. After dwelling on theoretical underpinnings of gender issues of population ageing, the study presents a macro level analysis related to the ageing of population in India and its states, with particular focus on the state of Uttar Pradesh, using data from the Census of India and other nationally representative household surveys. The analysis indicates that elderly women in India are prone to vulnerabilities on many counts- being women, being old, and being poor.

This study further provides detailed insights into demographic and socioeconomic patterns related to the share of inherited property and ownership of land/house among elderly women. It highlights the extent of awareness about inheritance rights, sources of information about
inheritance rights and perceived importance of the same for enhancing the status of elderly women. It was found that majority of the elderly women do not inherit/own any property. Less than one-third of respondents had inherited some property from husbands (28 percent), and a very small proportion of respondents had inherited some property from their parents (four percent). Elderly women below 80+ years, non-literate, belonging to backward classes or forward castes, engaged in economic activity, and those who were widowed/divorced/separated had comparatively higher ownership of property. Interestingly, a large proportion of respondents from households with a poor standard of living inherited/owned property as compared to their better-off counterparts. A higher proportion of widowed women inherited property as compared to married women. Another important finding suggests that the current living arrangements of elderly women also mattered as a large proportion of them either living with spouse or with spouse and children, had relatively lower ownership of property.

It addition, efforts have been made to study the salient factors associated with economic security, decision-making agency/autonomy and economic dependency among elderly women. Overall, elderly women had relatively limited decision-making power within the family, with substantial demographic and socioeconomic differentials. A relatively large proportion of elderly women who were oldest-old (above 80 years), illiterates, Muslims, widowed/divorced/separated, living without spouse but with children, experienced abuse/ill-treatment in the house were categorized with low autonomy/decision-making agency. The extent of economic security among elderly women was inadequate. Close to one-third of the elderly women inherited/owned property, less than one-fourth received pension, and less than
one-fifth had some fixed/recurring/term deposits. The multivariate analysis confirmed that inheritance and ownership of property had a significant positive association with the autonomy/decision-making power of the respondents. Elderly women who inherited/owned some property, either from their parents or from husbands, were significantly more likely to have higher autonomy/decision-making agency as compared to those women who did not inherit/own any property. Findings from the study also illustrate that women who inherited some property or had savings had higher autonomy and decision-making power. Some of the studies suggest that women who have control over land tend to have greater self-esteem, decision-making power, autonomy, mobility outside the home, economic opportunities and respect from family members. It was evident from the interviews with elderly women that owning property positively influences their attitude towards life. Even if many women do not have the actual control over the property they own, but they had the feeling of economic security and psychological satisfaction which enhanced their well-being.

Another important finding relates to the association between selected economic and socio-demographic factors associated with family support (support rendered by spouse, children and grand-children) received by elderly women. Data from the present study confirmed a statistically significant and positive association between economic factors and family support received by elderly women. Elderly women who inherited/owned some property, received pension, had fixed deposits/recurring deposits/term deposits, and were economically independent had a higher likelihood of receiving relatively better family support. Finally, an attempt has been made to examine selected demographic, socioeconomic and health related determinants of well-being, life satisfaction and preferred life expectancy among elderly women. Data suggests that elderly women who were relatively older (80 years and above),
with self-reported poor health, widowed/divorced/separated, from Scheduled Castes/Scheduled Tribes had on average, lower activities of daily living (ADL) than their counterparts. It was further observed that age, education, caste, living arrangements, work status, economic dependence and self-rated health had a statistically significant association with instrumental activities of daily living (IADL). Findings indicate a statistically significant association of life satisfaction (LSI) with age, living arrangements, family support, self-rated health and social interaction. It was also observed that preferred life expectancy (PLE) had a strong negative association with the age of elderly women. Elderly women from wealthy households, economically independent, with high social interaction and good self-reported health status were significantly more likely to have high PLE than others.

Despite the existing legal statutes that guarantee equal rights to sons and daughters over parental property, hardly few elderly women had heard about it. In addition, the social taboo of daughters demanding a share in parental property also deterred many women from inheriting any property. Therefore, it becomes imperative to generate mass awareness about equal rights of sons and daughters related to parental property so that a large proportion of women shall benefit from legal statutes. Furthermore, in order to tackle issues of economic security of elderly population—particularly of elderly women—on a sustainable basis, the government should work out longstanding policy that ensures appropriate combination of welfare and enterprise instruments. It would be a good idea to provide financial incentives/preferences to children who look after elderly parents or those who are staying with elderly parents. There is also an urgent need to develop targeted programmes for the elderly belonging to socioeconomically weaker sections. For instance, policies and programmes must device specific instruments in the form of pension benefits, health care
assistance, cheaper food grains through fair price shops, and so on to facilitate financial security for elderly women. The study advocates more gender friendly laws/policies/programmes to safeguard the interests of elderly women.