CHAPTER VII

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This study is mainly associated with the socio-economic condition of the elderly women and their problems, compared to the men. The aim of this study is to know the socio-economic position, living arrangement and financial change in old age especially among the elderly women in urban community. For this purpose, 500 samples have been taken (250 elderly women and 250 elderly men) from middle income socio-economic group.

The age group distribution in table 1, most of the elderly respondents belong to the age group 60-65 years (48.4% elderly men and 38.4% elderly men).

Table 1, also shows that, most of the respondents in this study are married (77.6% elderly men and 55.2%). The percentage of single elderly women are very low than the elderly men (16.4% elderly men and 10% elderly women). The percentage of elderly widow (34%) is higher than elderly widower (4.4%). Loss of married partners has different impact on men and women. Women are more distressed by the death of their life partners, because they are much more dependent on their male partners economically, mentally etc. On the other hand, men, suffer from loneliness and lack of support throughout the rest of their life. The percentage of elderly widow is higher than the widower, because according to our social custom at the time of marriage man should be older than a woman. Loss of partner of an elderly not only affects the emotional aspects but also the economic well-being specially when they become ill or disable. An elderly woman depends on their husband for the economic support and an elderly man depends on their wife to receive assistance and care.

According to table 1, the percentage of elderly women in secondary education is higher (42.8%) and in higher studies (25.2% in graduation and 2.4% in post graduation) the percentage of elderly men is higher (50% in graduation and 13.6% in post graduation).
Many studies show that in joint family elderly feel secured. **Table 1** shows that, most of the elderly respondents lived in nuclear families (65.6% elderly men and 63.2% elderly women). Many elderly said that they were not happy with nuclear family. Many of them said that they were living in a joint family when they were young and they were happy at that time. Some of them said that they have accepted the nuclear family because they understand that, all the members of the family were busy with their work outside home and they feel that in these days of high market price it was necessary for all to work hard to earn money. They also said that, though they have to stay alone in the house all through the day and are facing many problems, still they have no complain. But it does not mean that all have good relations with their working daughter- in-laws even who are not working. The elderly who are living in joint families (34.4% elderly men and 36.8% elderly women) are more or less getting care from the family members but many of them are not satisfied with the attitude and behaviors of the members. Many of them expressed that, due to social responsibility they are taking care of them and not from the heart. They feel that these joint families now exist structurally but in practice they are nuclear.

According to **table 2**, most of the elderly are getting money from their investment in shares and policies (87.6% elderly men and 64.0% elderly women), interests from savings (72.8% elderly men and 76.8% elderly women) and pension (52.8% elderly men and 43.2% elderly women). The source of income for the rest are from the present jobs, property, house rent, business, service and monitory helps from the children and relatives.

The respondents have given a mixed response about their economic condition. According to **table 3**, most of the respondents are not in economic crisis compared to their needs. Some respondents are in a very good economic condition (19.6% elderly men and 11.6% elderly women), But according to this study most of the elderly, mainly elderly women are belonging to moderate economic group (39.6% elderly men and 51.6% elderly women). It means their economic condition is stable, to fulfill their
basic demands. Few respondents are suffering from economic hardship (9.2% elderly men and 12% elderly women).

Few questions were asked on employments and re-employments, that if they have economic instability then why they do not go for any job. Most of the elderly male replied that they wanted to get a job, but due to age factor and lack of opportunity they did not get it. The elderly widows, who were in economic hardship, had no experience about handling financial matters and less occupational skills to get a job. Few elderly women said that they want a job but did not get due to lack of higher education, age factors and also due to gender difference. Many elderly have not prayed for re-employment, mainly elderly women. Many of them said that due to ill health, physical disabilities, lack of desire they do not want a job. Those who wanted a job said that they want this due to economic problem, productive utilization of time and for an escape from boredom.

According to table 4, the elderly who are in economic crisis, said that due to inadequate savings, no monitory support, medical expenses, no retirement benefits they are going through such crisis. Table 5 shows that, most of them are trying to adjust with such situation by cutting their expenses (14% elderly men and 10.4% elderly women) on clothing, entertainments, luxury etc. Only 6% elderly men and 2.4% elderly women are trying to increase their income by doing job and business.

Table 6 shows that the relation with the relatives (who are not staying at the same house and sometimes who have no direct blood relations) of some elderly are not good and some have good relations. Some elderly also have good relations with the neighbours and some do not have the same. Relatives who have good relations with elderly, come to their house regularly and some come rarely but they have contacts over phone. Some have not much intimacy with the elderly, but they come to their house occasionally to just attend their family occasion or gathering. Few elderly have no talking terms with their relatives. The relations with the family members are not the same for everyone. Many elderly women have problems with their daughter-in-laws and some elderly men have with their brother's family staying under
the same roof. The percentage of bad relation with family members is higher among the women (4.4% elderly men and 23.6% elderly women).

In table 7, most of the respondents (64% elderly men and 56% elderly women) are receiving proper respects from their family members. Only 33% respondents have some adjustment problems with their family.

Many elderly male and female are engaged in social groups such as club, group etc. According to table 8, this percentage is higher among the elderly male. Most of them like to spend their time with the friends and neighbours (54% elderly men and 38.4% elderly women). Except few, most of the elderly like cultural programmes (98.4% elderly men and 99.2% elderly women). The percentage of involvement in the cultural groups and performance is higher among elderly male (14.4% elderly men and 7.6% elderly women). Many elderly women replied that they left stage performance after marriage or from the birth of their children. Some of them left due to in-law's pressure. But few of the elderly women were still involved in cultural groups. Elderly male did not face such problems throughout life.

Table 9 shows that, in decision making power, the position of the women are behind men (81.2% elderly men and 46% elderly female have decision making power). Many women said that they did not take any vital decision throughout their life; because in their parental house they were bound to follow the decision of their father or male head of the family. Many complained that before marriage they took their decision alone, but after marriage they had lost such power due to domination of the in-laws. Some of them said that they had the right in their husband's house, but they willingly did not participate in decision making due to the burden of daily family works. Now they are totally dependent on their children and allow them to take their decision, particularly in case of widows. Many elderly who have problems with their family members, expressed that the young generation consider them as persons of old values and others think that they have no ideas about modern life.
According to table 10, the health condition of the elderly respondents is generally not good. The percentage of bad health condition of elderly women is higher (55.6% elderly men and 69.2% elderly women) than elderly men. Table 11 shows that, vision defects are very common among them. Many elderly in this study are suffering from diabetes and arthritis. The percentage of diabetes is high among the elderly men; the percentage of arthritis is high among the elderly women. Asthma and heart problems are also high among the elderly men, but hearing defects and neurological problems are high among the elderly women. Many elderly complained that they cannot even walk properly due to arthritis and cannot go out of station due to multiple problems.

Table 12 shows that most of the elderly are very concern about doctor’s visit (76% of total respondents) and regularity in taking medicine (71.8% of total respondents). But this percentage is low among the elderly women. They neglect their health very much. This situation is also due to the old practice, i.e. to take care of others and no time for them. When they were asked about their neglecting attitude to health, they responded in a very casual manner.

According to table 13, most of the elderly people in this study visit to doctor’s private chambers and policlinics. Some of them visit to govt. hospitals and nursing homes.

Spending leisure time is a problem for the elderly people, because most of them do not know how to spend their leisure time. It become more difficult for the elderly women, because most of them have no friend circle; do not have book reading habits etc. They can mainly engage themselves in watching T.V. etc. Table 14 shows that most of the elderly in this study spend their leisure time by watching television and some elderly are spending by listening music and reading story books and magazines. Few of them have writing habits.

According to table 15, most of the respondents are non-vegetarian (99.2% elderly men and 93.2% elderly women). But there are few elderly women who are vegetarian and this percentage is very low among elderly male
(0.8% elderly men and 6.8% elderly women). But they did not leave the non-vegetarian items willingly; they leave it due to doctor's advice. The elderly women leave non-vegetarian items after widowhood. When the elderly in this study were asked about the amount of food intake, most of them said that they have reduced their food intake due to doctor's suggestion, age factor, physical or no desire. The other reasons of reduced food intake are changing life style. In breakfast most of the elderly male and female like to have toast, boiled egg, chapatti with sabji and prefer to drink tea and biscuit. In launch most of them eat rice, dal, sabji and fish curry. Some elderly eat chicken frequently but rarely mutton. Most of them do not like meat. Many elderly eat salad also. At dinner most of the elderly prefer to have chapatti with dal or sabji and sweet items. Many of them drink milk at night. In milk products most of the elderly do not eat ghee, butter and chocolate due to health problems. The elderly male and female who have economic problems cannot afford to buy chicken and mutton and sometime also avoid buying fish. Sometime this situation creates malnutrition among them. There is a relation between poor economic condition and malnutrition, which affects the normal life style. When the respondents were asked about fasting, the majority of the elderly women replied that they do fast.

From the result of statistical analysis the following conclusion can be drawn.

❖ In this study according to the responses of elderly women and men, they are not in much economic crisis. Their economic condition is moderate according to their needs and the types of their problems are not same. According to the result from table 16 (hypothesis no.1) there is no significant difference in economic condition the elderly women and men from the middle income group.

❖ In this study the status of the elderly men and women in primary and higher secondary education are almost same and in secondary education the percentage of women is higher. But in higher studies (graduation and post graduation) the percentage of women is lesser than elderly men. Most women reported that after higher secondary they were forced to get married and were involved in household activities. Many of their family members
did not want them to continue studies, so women's higher education was less important to them. Among the elderly population, in this study, the majority of the elderly women were not highly educated. Table 17 (hypothesis no.2) shows that there is a significant difference in higher education among elderly women and men.

- Some elderly women and elderly male complained that they have some adjustment problems with their family members but the percentage is very low among elderly male. On the other hand some elderly women and elderly male said that they were getting proper respects from their family members. In this study there is no significant difference in status within the family as revealed in table 18 (hypothesis no.3). But in respect of relationship with the family members the elderly women differ significantly from the elderly men. So according to table 19 (hypothesis no.4) there is a significant difference in relationship with the family members among the elderly women and elderly men.

- In this study the decision making power of the elderly women in their families is not high. There were many elderly women who had never been asked to give their opinion or suggestions involving family matters and in some cases they were not interested to give their opinion. According to the table 20 (hypothesis no.5) there is a significant difference among elderly women and men in decision making power.

- The elderly women in this study were mainly suffering from arthritis, neurological problems and hearing defects and were very much reluctant to take care of their health or neglect to take doctor's advice by taking medicine and nutritive diet. In the present study there is a significant difference in health condition according to table 21 (hypothesis no.6). There is also a significant difference in regularity in doctor's checkup and taking medicine regularly according to table 22 (hypothesis no.7) among elderly women and men.
Most of the respondents lived in jointly owned house and in flat. Some have their own house and few elderly lived in the rented house. In this study majority of the respondents are satisfied with their living arrangements, yet some are dissatisfied for the common bathroom in jointly owned house, bathroom facilities in another floor, poor drinking water supply and sanitary system. The majority of the respondents said that the position of their residence are not in interior part, so the market places, shops, police station, hospitals, nursing homes, doctor chambers, medical shops etc. are not so far from their residences and most of the people lived in their areas are Hindu.

Most of the respondents(elderly men and women both) in this study have T.V., radio, tape recorder, C.D./ D.V.D. player, refrigerator, telephone, mobile phone, etc in their house. Many of them have microwave/ O.T.G.(Oven- Toaster- Griller), computer in their house. Some respondents have their own car, scooter/ bike and A.C. etc.

The majority of the respondents in this study do not participate in household jobs, like cooking, washing, cleaning etc. Only some elderly women cook foods and take care of their grand children.

Most of the respondents in this study are retired. Few of them are still working in private sector/ office. Some are involve in business and some respondents are involved in some others job like librarian in local library, cashier in shop, sales man in shop, accountancy etc. Some of the respondents who are still working are re- employed. Most of the elderly (retired or working) are satisfied with their jobs. Some elderly who are not working replied that they did not get job due to age and ill health. Some of them also said that their family members did not allow them to do job outside the home at this age. When they were asked about the reasons of seeking job at this age, they replied that for economic supplementation, productive utilization of time, escape from boredom etc.

When the elderly were asked about their mental state, many have replied that they are very lonely and depressed. Many have no desire to live. They stated that due to ill health, loneliness their life have become burden. According to
the response of the elderly women, it is found that they were very much prone to depression and loneliness. Sometime they show anger unnecessarily and create unpleasant situations which make the other members irritated. Some of them had confessed that they are very much concern about what they are doing, but cannot help it. Some elderly are taking medicine prescribed by the psychiatrists. Some elderly consult their problems with their friends and family members. Most of the elderly males are missing their workplace atmosphere and the company of friend circle, but the elderly male and female both are missing the presence of their spouses, who have died. The majority of the elderly replied that they want mental support from the society, want respect, good behavior and care. To get rid from loneliness, the elderly males like to watch T.V., to meet friends, reading book, listening music. The elderly females like to watch T.V. etc. When the elderly were asked about their wish to do something new in life, most of them replied that they do not want so, because they are not physically fit as before and due to financial reasons they cannot open a new business. Some elderly wanted to be involved in social welfare group, NGO etc. to do something new.

At the time of their survey the elderly were asked about their needs. Most of them replied that, at first they want familial support from their close one. They also want proper respect, care and good behavior from others. They more or less accepted that economic problem will be there, but those who were not working in govt. sector, did not get monitory facilities from their working place so they want some improved policies and help from the govt. Some women said that there may be many policies and welfare programmes, but they were not aware of them and the policies have no applications, so they want the govt. as well as the society to take some stapes in this regard. Some elderly also said that it is also necessary for the govt. to sponsored some awareness programmes for then through the help of media (mainly some announcements in T.V. channels).

When the elderly were asked about their knowledge on the laws, policies and welfare programmes for the senior citizen, majority of the elderly women replied that they have no idea about this.
In this study the condition of the elderly women from middle-class socio-economic background are not significantly very different from the elderly male. They need family support, strong policies with their applications and social acceptance.

In the chapter literature review some important reviews have been discussed. These reviews are related to this study. In their study M. Taj Uddin, Md. Nazrul Islam, Md. Johurul Alam and Gias Uddin Baher (2010) described the socio-economic condition of the elderly people in Bangladesh in their article “Socio-Economic Status of Elderly of Bangladesh: A Statistical Analysis”. This article is relevant to the present study. But in Bangladesh 45% of the elderly are illiterate and in the present study in Kolkata the percentage of literacy is high among the elderly and among the educated 37.6% is graduate. The conditions of the elderly people in Bangladesh are more or less same with the elderly people in this study. Economic dependency is also observed in the article “Determinants of Living Arrangements of Elderly in Orissa: An Analysis” by Akshaya Kumar Panigrahi. In this study the author has also proved that there is a significant difference in living arrangements of elderly in Orissa according to their marital status and the percentage of married elderly is higher than the widowed and a negligible percentage is divorcee. The study of S. Irudaya Rajan (1999) on “Financial and Social Security in Old Age in India” is also relevant to the present study, because this study also deals with the financial and social crisis of the elderly men and women. In her study Narseen Asiva (2006) it is seen that most of the elderly were in financial crisis due to retirement. They have so many physical problems and many of them are dependent on their children. The gender differences in the study are also same as in present study. Regarding relation between the socio-economic condition and health status as found in the study, “Socio-economic Differences in Health among Older Adults in Mexico” by Kimbrly V. Smith. It is seen that the condition in Mexico is also similar to the present study in Kolkata. The first chapter the author described the growth of elderly population, sex structure and aging and their problems, position of the elderly, etc. In this book, the clear pictures of the retired women and their position, in family and society have been described. The book “The Graying
of India; Population Aging in the Context of Asia" by Raja Gopal Dhar Chakraborty is a compact book with big coverage on the issue of old age. The book is very much important for the present study. This book described the increasing condition of aging and its implication on socio-economic development.

The present study shows the state of the elderly belonging to middle-class socio-economic group in Kolkata. But this study cannot cover all the socio-economic groups in Kolkata due to time limitation. The study is only on 500 elderly people (250 elderly men and 250 elderly women) which cannot give the whole picture of the middle-class socio-economic group in Kolkata. But from this study an idea about the socio-economic condition of the elderly people, about their problems, needs and their position in family and society can be understood and thus this study will help a further study on the topic.