

# Living arrangements of rural elderly women in Haryana

## “Abstract”

In this study we have investigating the living arrangements, decision making pattern, and position of elderly women in Haryana state. In spite of it we are also analyzing the dependence and dependents of elderly women after getting old age pension which is known as Old Age Samman Allowance (OASA) in Haryana and Indira Gandhi National Old Age Pension Scheme (IGNOAPS) at national level. The study was done in Haryana state of India and data was collected from 200 elderly women of age 62 years or above from four different village (50 women from each village) of Haryana. In results majority of elderly women were living with their family members and only 2 percent elderly women were living alone and dominance of male members either the spouse or son as head of the family was observed. Closest family member were their children either son or daughter. Though the elderly women were not head of the family, but majority of them had involvement in decision making related to household matters. Economic dependency of more than 35. 0 percent of the selected elderly women in spite of getting financial assistance of Rs. 2250 per month as OASA assistance raises the question of utilization of this assistance by the actual beneficiaries. Around half of the financially independent elderly women were supporting at least one person in their family. The elderly women either supported their son or grandson but not the spouse. In total old age samman allowance is very beneficial and much needed to the elderly as they become self-dependent and could live their life with full of dignity and according to their wishes.

**Keywords:** elderly women, living arrangements, rural area, dependency, decision making, social security scheme

**“1.Introduction”** India is the second most populated country in the world. Which is facing a histrionic demographic evolution from past 50 years, including nearly a tripling of the elderly population (above 60 years). Because of speedily increasing of population there is also increase in old age dependency ratio. Currently, India has about 90 million aged and till 2050, the figure is expected to rise to 315 million, comprising 20 per cent of the total population. Presently, where every 8 employed persons take care of one elderly, by 2050 there will be 3 care taker for one aged person. In Indian rural area 70 per cent of elderly are dependent on others and are economically poor. Government of India started many schemes for the upliftment of elderly and to take care of them economically from which many schemes or services are like Indira Gandhi National Old Age Pension Scheme (IGNOAPS) which is known as Old Age Samman Allowance (OASA) in Haryana, Indira Gandhi National Widow Pension Scheme (IGNWPS) and Annapurna scheme, income tax benefits, higher interest on deposits in banks/post offices, seat reservations etc. are specifically targeted for elderly. These schemes were started by government to give the respect and dignified life which an aged deserves, the

Thus an attempt was made by this study to know the living arrangements of the elderly women and whether there was any major change in life after getting old age pension or the life is same as before. With this objective, the study was conducted to know the living arrangements, their position in the house, decision making and economic dependence etc. of the rural elderly women.

## **“2.Material and methods”**

**“2.1.Locale of the study”:** As per the study, living arrangements of the elderly women was find out. The study was conducted in four randomly selected villages from Hisar and Rohtak administrative divisions of Haryana state. The selected villages were *Kanwari*, *Dandheri*, *Sangwan-I* and *Sohan Kharkari*.

**“2.2.Research sample”:** In sample 50 women from each village thus total 200 women having age of 62 years or above were selected by simple random sampling technique.

**“2.3.Collection of data”:** Data were collected personally by the researcher with the help of the semi structured interview schedule.

**“2.4.Analysis of data”:** Qualitative data gained from the processes were calculated and examined by statistical package for the social science (SPSS for windows). Statistical techniques like frequency, percentages and mean score were employed to analyze the data.

## **“3.Finding”**

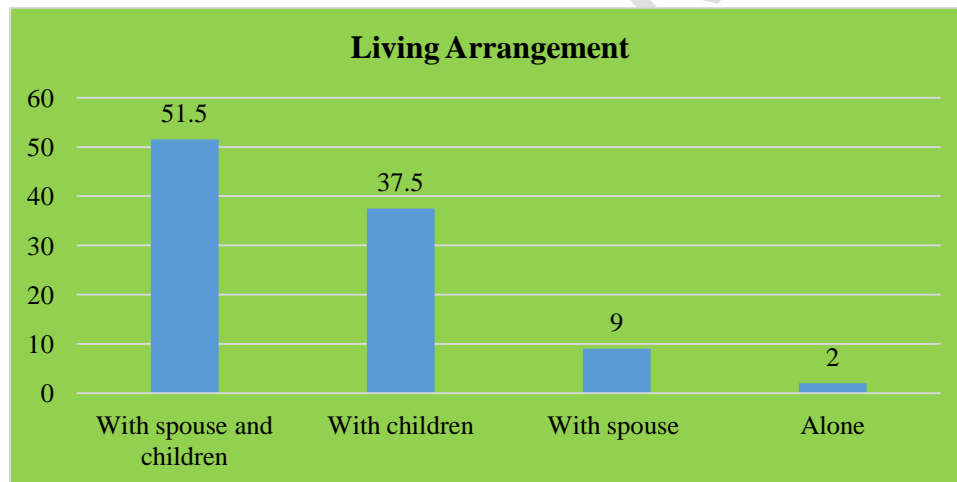
### **“3.1. Distribution of the elderly women by type of living arrangement”**

Four types of living arrangements of the elderly women i.e. living with spouse & children, living with children, living with spouse, and living alone were observed in the study. It was found that around half (51.5 %) of the elderly women lived with their spouse & children and 37.5 percent of them live with their children. Percentage of the elderly women living with spouse only (9.0%) and those living alone (2.0%) was comparatively low. Similar trend was observed with respect to living arrangement of the elderly women from Bhiwani and Hisar district (Figure1). Living arrangement is viewed as the best indicator to understand the status and the wellbeing of the elderly in the society. The living arrangements are the reflection of economic development, cultural practice and perception of the society towards the old age people Sandeep *et al.* (2015). Four types of living arrangements of the respondents i.e. living alone, living with spouse, living with children and living with spouse & children were observed in the study. Around 50.0 percent of the elderly women live with their spouse & children, 37.5 percent with children and total four women out of 200 i.e. 2.0 percent were living alone. All four of them were widow and two were childless. Two women had married had only daughters and they did not wish to live with their daughters after marriage. The findings are in accordance with Sandeep *et al.* (2015), who observed that about 0.5 percent elderly women due to widowhood are living alone in Rohtak district of Haryana state. According to Jamuna (2005), the preference for the co residence of the elderly members with the

rest of the family declined from 81 per cent in 1984 to 51 per cent in 2001. Government of India report on status of elderly in India support the motion of majority of the elderly living with their family or spouse as more than 56% of elderly persons live with their spouse and 32% of aged persons live with their children and about 5% of elderly persons live alone as per the report GOI (2016). As majority of the elderly women were living with their family, this shows that elderly women are still revered by their family members.

**Table 1: Distribution of the elderly women by type of living arrangement**

Type of living arrangement	Bhiwani (n <sup>1</sup> =100) f (%)	Hisar (n <sup>2</sup> =100) f (%)	Total N=200 f (%)
Living with spouse and children	46 (46.0)	57 (57.0)	103 (51.5)
Living with children	44 (44.0)	31 (31.0)	75 (37.5)
Living with spouse	7 (7.0)	11 (11.0)	18 (9.0)
Living alone	3 (3.0)	1 (1.0)	4 (2.0)



**Fig. 1: Distribution of the elderly women by type of living arrangement**

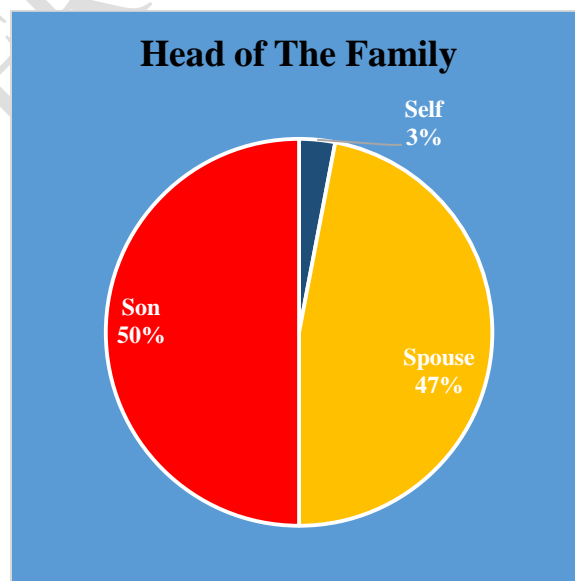
### **“3.2. Distribution of the elderly women by their position in the house”**

Position of the elderly women in their house was studied in terms of head of the family, head among women and most close person in the house. Majority of the elderly women mentioned either their son (50.0%) or spouse (47.0%) as head of the family. Only 3.0 percent elderly women were head of their family. In Bhiwani district same pattern with respect to head of the family was indicated as in total sample, however, in Hisar district there was variation with respect to head of the family. Elderly women's spouse was head of the family in more number of households (55.0 %) than their son (44.0%) in Hisar district.

As regards position of the elderly women among women of household it was indicated that more number of them were subordinate (67.0%) than being head women (33.0%) of the household. Maximum number of the elderly women (48.5%) reported their son as their most close person in the household followed by daughter (26.5%), spouse (20.0%) and daughter in law (3.5%). Very small fraction of the elderly women i.e.1.5 percent mentioned that no person in the family was close to them with whom they could share their feelings and issues. (Figure 2)

**Table 2: Distribution of the elderly women by their position in the house**

Aspect	Response category	Bhiwani (n <sup>1</sup> =100) f (%)	Hisar (n <sup>2</sup> =100) f (%)	Total N=200 f (%)
Head of the family	Self	5 (5.0)	1 (0.0)	6 (3.0)
	Spouse	39 (39.0)	55 (55.0)	94 (47.0)
	Son	56 (56.0)	44 (44.0)	100 (50.0)
Position among women of the household	Head	30 (30.0)	36 (36.0)	66 (33.0)
	Subordinate	70 (70.0)	64 (64.0)	134 (67.0)
Most close person in the house	Son	49 (49.0)	48 (48.0)	97 (48.5)
	Daughter	23 (23.0)	30 (30.0)	53 (26.5)
	Spouse	22 (22.0)	18 (18.0)	40 (20.0)
	Daughter in law	4 (4.0)	3 (3.0)	7 (3.5)
	No one	2 (2.0)	1 (1.0)	3 (1.5)



**Fig. 2: Distribution of the elderly women by position in the house**

**“3.3. Distribution of the elderly women by participation in decision making”**

It can be seen from the last column of first row in table 3 that total 178 i.e. 89.0 percent of sampled elderly women reported their participation in decision making at household level, hence, the data in Table 3 pertain to these elderly women only. The components of decision making included decision making pattern and partner in decision making. As regards type of decision making pattern, majority of the elderly women participated in decision making jointly with family members (95.5%) and rest of them (4.5%) took their decisions independently. Among those who participated in joint decision making, majority took decision jointly with their son (69.6%) followed by with spouse (56.7%), with daughter in law (44.9%) and grandson (1.6%). Lena *et al.* (2009) observed that total of 35.0 percent elderly women were not consulted by the family members for making decisions and felt that they were ignored by family members because of their physical illness and economic dependence. The percentage of elderly women having participation in decision making was quite high in the present study. This may be due to some sort of economic independence they had due to financial assistance provided under OASA scheme.

**Table 3: Distribution of the elderly women by participation in decision making**

Variable	Particular	Bhiwani (n <sup>1</sup> =86) f (%)	Hisar (n <sup>2</sup> =92) f (%)	Total N= 178 f (%)
Decision making pattern	Joint	82 (95.5)	88 (95.6)	170 (95.5)
	Alone	4 (4.5)	4 (4.3)	8 (4.5)
Partner in decision making	Son	69 (80.2)	55 (59.7)	124 (69.6)
	Spouse	48 (55.8)	53 (57.6)	101 (56.7)
	Daughter in law	38 (44.1)	42 (45.6)	80 (44.9)
	Grand son	0 (0.0)	3 (3.2)	3 (1.6)

**“3.4. Distribution of the elderly women by state of economic dependence”**

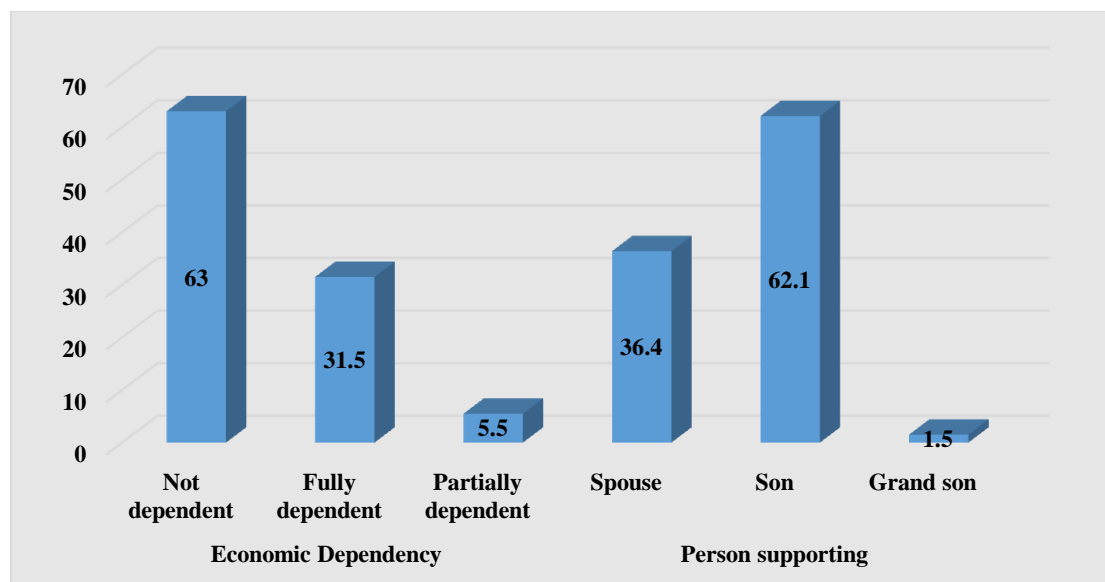
Table 4 incorporates information on state of economic independence of the elderly women. It can be observed from table that a high proportion (63.0%) of the elderly women was not economically dependent and rest (37.0%) was dependent either partially or fully. Among 37.0 percent (31.5+ 5.51) economically dependent elderly women, 31.5 percent were partially dependent and a small proportion i.e. 5.5 percent had complete dependence on others. Total 74 elderly women who were economically dependent on other were financially supported by their spouse or son as shown further in the table.

Majority of the economically dependent elderly women were financially supported by their son (62.1%) and spouse (36.4%) except one elderly woman was economically dependent on her grandson. (Figure 3)

In spite of being economically inactive, majority (63.0 %) of the elderly women were not economically dependent which was due to impact of financial assistance provided under OASA scheme, however 37.0 percent needed financial support and were supported by their son and spouse. Similar trends were reported in the Sample Survey conducted by National Sample Survey Office (2016), it was revealed that 65 per cent of the aged persons had to depend on others for their day-to-day maintenance. The situation was worse for rural elderly females with about only 14% being economically independent in while the remaining are dependent on others - either partially or fully. In rural areas, 16% women depended on their spouses, 75% on their children, 3% on grandchildren and 6% on others GOI (2016). In terms of dependency, 22.26% of the elderly were economically dependent on their spouse while 70.86% were dependent on their children Unnikrishnan (2016).

**Table 4: Distribution of the elderly women by state of economic independence**

<b>Economic independence</b>	<b>Bhiwani (n<sup>1</sup>=100) f (%)</b>	<b>Hisar (n<sup>2</sup>=100) f (%)</b>	<b>Total N=200 f (%)</b>
Not dependent	59 (59.0)	67 (67.0)	126 (63.0)
• Partially dependent	36 (36.0)	27 (27.0)	63 (31.5)
• Fully dependent	5 (5.0)	6 (6.0)	11 (5.5)
• Total number of dependent elderly women (2+3)	41 (41.0)	33 (33.0)	74 (37.0)
• <b>Person supporting the elderly women</b>	<b>N<sup>1</sup> = 41</b>	<b>N<sup>2</sup> = 33</b>	<b>N= 74</b>
Spouse	18 (43.9)	9 (27.2)	27 (36.4)
Son	23 (56.0)	23 (69.6)	46 (62.1)
Grand son	0 (0.0)	1 (3.03)	1 (1.5)



**Fig. 3: Distribution of the elderly women by state of economic independence**

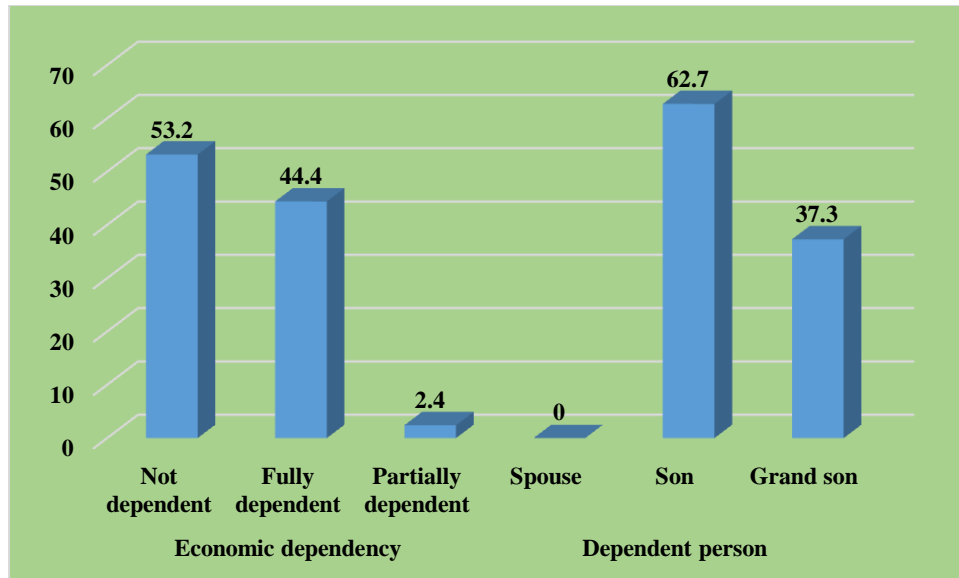
### **“3.5. Distribution of economically independent elderly women by number of dependents”**

As mentioned in Table 5 that there were 126 economically independent elderly women. Efforts were made to study the financial dependence of at least one family members / relative on these 126 economically independent elderly women. It can be seen from Table 5 that more than half of them (53.2%) mentioned that no person was financially dependent on them. Among 46.8 percent elderly women who reported financial dependency of at least one person, 44.4 percent mentioned that the dependency is partial and rest 2.4 percent reported full dependency. Spouse of none of the elderly women was financially dependent on them while son or grandson were financially dependent on economically independent elderly women (62.7% and 37.3%, respectively.) (Figure 4). Around half of the financially independent elderly women were supporting at least one person in their family. The elderly women either supported their son or grandson but not the spouse. None of them rendered support to female members' i.e. daughter, granddaughter or daughter in law. This speaks of inclination or compulsion of the elderly women to support male members of their family from the money received as OASA assistance. Contradictory views were expressed by Lal (2015), he mentioned that 62.45% pensioners did not have any dependents whereas 22.64% pensioners had disabled family members as dependents while only 14.91 are having their spouse as their dependents.

**Table 5: Distribution of economically independent elderly women by number of dependents**

<b>Economic dependency</b>	<b>Bhiwani (n<sup>1</sup>=59) f (%)</b>	<b>Hisar (n<sup>2</sup>=67) f (%)</b>	<b>Total N=126 f (%)</b>
Not dependent	25 (42.3)	42 (62.6)	67 (53.2)
• Partially dependent	33 (55.9)	23 (34.3)	56 (44.4)
• Fully dependent	1 (1.6)	2 (2.9)	3 (2.4)
• Total number of dependents (2+3)	34 (57.6)	25 (37.3)	59 (46.8)
<b>Category of dependents person</b>	<b>N<sup>1</sup>= 32</b>	<b>N<sup>2</sup>=25</b>	<b>N= 59</b>
Spouse	0 (0.0)	0 (0.0)	0 (0.0)
Son	30 (88.3)	7 (28.0)	37 (62.7)
Grand son	4 (11.7)	18 (72.0)	22 (37.3)





**Fig. 4: Distribution of economically independent elderly women by number of dependents**

#### **“4.Conclusion”**

This study is an attempt to find out the living arrangements of rural elderly women in Haryana state of India. Although it is clear from the findings that majority of elderly women were living with their family members and only 2 percent elderly women were living alone. The family headship rate as expected was substantially higher among men as compared to elderly women. The dominance of male members either the spouse or son as head of the family was observed. Even within the women in the household, the elderly women were as subordinate not as head women of the family. The closest family member were their children either son or daughter with whom they could share their feelings and issues.

Though the elderly women were not head of the family, but majority of them (89.0%) had involvement in decision making related to household matters with other male members (son or spouse) of the family, however, the elderly women took no independent decision. Economic dependency of more than 35.0 percent of the selected elderly women in spite of getting financial assistance of Rs. 2250 per month as OASA assistance raises the question of utilization of this assistance by the actual beneficiaries. We can say old age pension is a very good steps to help elderly economically and to make them self-dependent and with this the status of aged also improved in their house as they are most respected because now they are also earning and can help the family financially.

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