

## CHAPTER: 6

### SUMMARY AND OBSERVATIONS

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The study of sociology of ageing has recently attracted the attention of many social researchers. This is mainly due to the growing number of 60 plus population throughout the world. This demographic phenomenon has been commonly termed as the '*greying of the population*'. In the present era, this phenomenon has not only restricted itself to the developed countries but is increasingly becoming a common feature even of the developing countries of the world, including India. Due to the diminishing fertility rate as a result of the adoption of small family norms and decreasing mortality rate as a result of improved medical and technological advancements, resulting in the increased life expectancy of the population, the number of the aged in the general population is rising.

For a country like India, this increase in the number of aged population has far reaching consequences. On the one hand, India being a developing country, the increasing number of dependent population will not only have a serious impact on its economic and social structure but will also prove to be a burden for its working population. Moreover, the increase in the number of the oldest old who are generally in need of long term care and medical treatment is also a serious challenge. Huge medical expanses accompanied by the need for care and support places a heavy burden on the members of the family. This not only proves to be detrimental for the society but also has an adverse impact on the condition of the elderly people.

Besides this, these demographic changes in Indian society is accompanied by other socio-economic and cultural changes associated with the process of industrialisation, urbanisation, modernisation, like the disintegration of joint family, eroding social values, advancement of technology, competitive job market, changing role of family as an agent of socialisation, change in gender roles etc. These factors tend to have a serious impact on the condition of the elderly people, which often results in declining their status and position in the society and leave them more dependent on the younger generation.

In this context, the condition of elderly women is more vulnerable. Due to the greater life expectancy of females, their number in the ageing population is found to be more, than their

male counterparts, resulting in the phenomenon of '*feminisation of ageing*'. Moreover, due to their greater life expectancy than their male counterparts a larger number of widows are found in the ageing population, especially in the middle aged old and the oldest old (i.e. 70-79 and i.e. 80+) group. The conditions of this group of elderly women are most vulnerable. In a patriarchal society, women are often deprived of many of the basic amenities of life since their very childhood. Gender roles prevalent in patriarchal societies, expect a woman to deliver her services, primarily for her family and restricts her within the boundary of the four walls. Concept of freedom and economic self-sufficiency is generally not accepted in case of women and hence they are expected to remain dependent on the male members of her family at least when it comes to financial and economic matters. Thus still today, inspite of the effect of modernisation and the resulting changes in gender roles, many women continue to restrict themselves within the unpaid domestic chores and often give up their career as a sacrifice for their family. These results in lower participation of women in the general work force of the country and in economically gainful activities. Besides these, it also results in their interrupted career graphs, which results in low and insufficient earning. Moreover, a larger participation of women in the unorganised sector results in the absence of any economic security at old age. All these factors make women the most dependent and vulnerable group among the elderly population. Various studies conducted on elderly women has proved that due to their non-participation in any economic gainful activities in the early years of their life and low rate of savings, this group suffers more from financial crisis and poverty than their male counterparts.

Besides this, women are often taught to give prime importance to their roles within their family and hence are often faced with role loss during their old age, when these roles are taken over by the members of the younger generation. Moreover, during old age due to the role losses and due to increased dependency on the younger generation, a woman too often considered to be a burden for the other members of the family. However, her active participation in household chores and a gainful contribution to her family often accelerates her acceptance among her family members and determines her social relationships within her family. Here, adjustment is also another important variable which play a greater role in determining the social acceptance and social relationship of an elderly women.

Health care and support received from the family members is also an important determinant of well-being during old age. Due to the lower rate of savings and lower economic security at old

age, elderly women are often faced with economic crisis when it comes to health care needs and expenses. Health care and support sought by the elderly women at this age almost doubles their dependency on the younger members of the family. Moreover, at times it places a huge pressure on the members of the family, especially when the family does not have sufficient financial and manpower resources to cope with the expenses and demands. In such cases the condition of the elderly women becomes worst.

In this context, it is worth mentioning that the social class, to which the elderly women belong to, go a long way in determining their condition at this age. Social classes have been categorised on the basis of occupation, level of income and other resources enjoyed by the member of each class. Hence the elderly women belonging to middle classes often enjoy better economic position and more resources than the elderly women belonging to the poor stratum. Moreover, apart from the economic resources, the social and cultural resources enjoyed by the women of the middle classes like the better educational and employment opportunities prove to be important factors in determining the well-being, status and position of the women at old age both within and outside their family. Moreover, they also prove to be important factors in determining the level of adjustment and the coping pattern of the elderly women with the crisis faced at this stage of transition.

In this context the condition of elderly women in urban areas tend to attract more attention. This is because urban areas though on the one hand offer many facilities for the elderly person like improved medical facilities, opportunities for development, income etc. but on the other hand, it experiences more effect of industrialisation, modernisation and westernisation. Due to the more impact of these phenomena in urban areas, the elderly person often fail to compete with the present generation and the generation gap are often more prominently visible in these areas. Several studies indicate that, in urban areas the status and position of the elderly persons are often found to be much low, than that of the rural areas. Moreover, rural areas offer more space for the elderly people. Due to the predominance of informal relationship, rural areas offer more scope to the elderly person for social participation in contrast to that of the urban areas, where due to the predominance of formal relationship, they are more often restricted within the boundaries of the four walls of their home and family.

During the review of the previous literatures and studies available on elderly people, it is found that though many studies are conducted on elderly women, exploring the various dimensions of their life but comparative studies on elderly women belonging to various classes are hardly found. Few studies though have attempted to make such comparisons in their study but such attempts are very limited and narrow in nature. Hence in the present study, an attempt has been made to comparatively study and explore the various aspects and dimensions of the life of the urban elderly women, belonging to two different social classes. The aspects that are mainly focused on and explored are the nature and extent of their economic problems; their social acceptance within and outside their family, extent of role loss and their adjustment towards it; and the nature and extent of health care and support received by them from their family members. For the purpose of comparison, the two social classes which are chosen are the middle class and poor families. Looking at the socio-economic and cultural differences; and the differences in the resources enjoyed by the members of the above mentioned classes, these classes are selected for the present study.

The sampling unit for the present study are women aged 60 years and above. For the conduction of the study attention is focused on the Municipality areas of Siliguri, in the Darjeeling District of West Bengal. The rapid pace of urbanisation in this city and the resulting rapid socio-economic and cultural changes that the city is experiencing currently has attracted attention for the conduction of the present study. Hence some areas from the city are selected from where sufficient number of representatives of the middle class and poor families can be drawn. The sampling size of the present study is 100. Equal proportion i.e. 50 samples are selected from each category purposively on the basis of class, economic status, marital status, educational status, age group, pattern of living arrangements, physical condition and participation in work. Data are collected through intensive field work and personal interviews using interview schedules and observation techniques.

The age structure of the respondents reflects that majority of the respondents (61%) falls in the age-group of 60-69 years i.e. in the young old group. While for the other age groups like the middle aged old and the oldest old, the proportion shows to be 27% and 12% respectively.

The marital status of the respondents reflects that the numbers of widows are relatively much higher than the elderly women falling in other categories, their total number being 57%, (with 52% and 62% belonging to the middle class and poor families respectively). This category is followed by the women who are presently married (40%), followed by small proportion who are unmarried and divorced/separated

The caste group of the respondents reflects that majority of the elderly women belonging to the middle class (92%) belong to the ‘General Caste’ group, while respondents belonging to the ‘Scheduled Caste’ are more in case of poor families (70%), followed by few (28%) falling in the ‘General Caste’ group and another very small number (2%) belonging to ‘Other Backward Class’ (OBC) group.

While looking at the Educational differences between the respondents of the two classes, it is observed that the number of Illiterates in the poor families is much higher (60%) when compared to the number of Illiterates in the middle class families (16%). The number of respondents who are just literates or who have received only non-formal education is 26% in case of the poor families and 6% in case of middle class. Contrastingly, formal education below std. X is found to be received by a higher number of middle class elderly women (42%) as compared to the poor families (12%). High School Education is received by only (16%) of middle class respondents as compared to an insignificant proportion of respondents of the poor families. Moreover, education till Graduation and Master degree are found to be received by only 12% and 8% elderly women respectively belonging to the middle class as compared to none of the elderly women of the poor families.

Income structure of the families to which the respondents belong to, reflects the economic background of their families, which to a large extent determines the economic condition of the elderly women and the care and support provided to her. The data found during the study shows that majority of the middle class families under study, have a monthly income in the range of 55000 and above, whereas this range is 5001-15000 in case of poor families. This definitely reflects the difference in the economic status of the families belonging to both these classes.

Data collected with regard to the main profession of the family to which the respondents belong to, also reflects a profound difference between the two classes. In case of majority of the poor families the members are engaged in manual/ casual jobs. This is followed by some who are self-employed like petty shopkeepers, petty business man running small street side dhabas, tea stall etc. A few elderly women belonging to the same class are engaged in semi-skilled and non-skilled jobs, while a lesser proportion are engaged in private jobs. 4 % however, run their family with income from some other sources. In contrast to this in case of the majority (46%) of the middle class family the members are self-employed like doctors, lawyers, and business entrepreneurs etc., followed by 22% who are engaged in government jobs. Few women are engaged in private jobs followed by few who run their family with income from some other sources. Very small proportions i.e. 6% are engaged in contractual jobs.

Majority of the elderly women (44%) covered under the present have 1-2 living children, follow by a larger number (38%) having 3-4 living children. However the percentage of elderly women having 1-2 living children is more in case of middle class elderly than those belonging to the poor families. This shows the adoption of small family norms more by the women of the middle class than their poor counterparts.

The study shows that majority of the respondents, irrespective of their class, reside with their children and spouses (if presently married). Though the number residing with their married children with or without spouse both in the middle class and poor families is much more (i.e. 50% and 46% respectively) as compared to the number of elderly women residing with their unmarried /separated/divorced children with or without spouse. While comparatively analysing the situation, it is revealed that co-residence of the elderly women with their married children in case of both the classes are mostly found in case where she is a widow. This shows higher dependence of the elderly women on their married children for care and support and especially in the absence of her husband. Moreover, a much higher number of presently married elderly women belonging to the middle class families, co-residing with their married children along with their spouse (26%) as compared to only 8% of the poor elderly, falling in the similar category reflects much better relationship and acceptance of the elderly women of the former category among their children as compared to those falling in the latter category. In this case it is

significant to mention that presently married elderly women belonging to the poor families are mostly found either to co-reside with their husband alone (12%) or with their husband along with their unmarried/separated/divorced children (16%), as compared to a much smaller proportion of those belonging to the middle class (4%), who are co-residing with spouse and unmarried/separated/divorced children. A significant number of presently married elderly women i.e. 14% and 12% belonging to middle and poor families respectively are found to be living with their husband alone. Besides these quite a smaller number of elderly women are found to be living alone.

#### **Economic status and problems of elderly women:**

The study reveals that quite a smaller proportion of the elderly women covered under the present study are engaged in economically gainful activities or some sort of remunerative work. This proportion is however, much higher for the elderly women belonging to the poor families (52%) than the elderly women of the middle class (12%). Participation in some sort of remunerative work can be seen as an indicator of economic self-sufficiency and hence it can be concluded that more elderly women belonging to the poor families are economically self-sufficient than those of the middle class. It also points out to the fact that the elderly women of the poor families are more active in their old age than their middle class counterparts as a higher proportion of them are able to maintain the activity patterns of their adulthood by continuing their work even at this age. Occupational differences are also noticed between the elderly women of the middle class and poor families. While the elderly women of the poor families are mainly engaged in manual and blue collar jobs, like factory workers, construction site workers, housemaids, vendors, cooks, petty shopkeepers, the elderly women belonging to the middle class are mainly engaged in teaching jobs, while few are also self-employed.

Past occupational nature and status is important, as on the one hand it reflects the level and nature of security benefits that one has received after retirement or loss of job and the opportunity they had to save for their old age. Data reveals that only 41% of the total respondents were engaged in some sort of gainful employment during their life time. However, this

proportion is too meager in case of the middle class elderly women (16%), as compared to the elderly women of the poor families (66%). However the findings also reveal that the elderly of the poor families are mostly engaged in unorganised sectors and casual jobs which leave them with no economic security and benefits at old age. On the other hand the middle class elderly women were mainly engaged in Government and organised sectors which provide them with more option for savings, security and retirement benefits at old age.

Source of income is an indicator of economic self-sufficiency at old age. The study reflects that almost 51% of the elderly women covered under the present study have at least one source of income. However this percentage is significantly higher in case of poor elderly women in comparison to those belonging to the middle class. A common cause for this difference is the higher level of participation of the poor elderly women in remunerative work than their counterparts. Moreover, the Government security schemes to which the elderly women of the poor families are entitled to is also another reason for the same. The most common source of income of the elderly women belonging to the poor families is the remunerative work that they are engaged with. This is followed by a significant number of elderly women (44%) who draw some amount from Widow Pension/ Old age pension, which is quite irregular and the amount received is too little for the elderly to meet the necessities of their life. Only a small proportion (9%) earns money by renting their property. On the other hand majority of the elderly women belonging to the middle class (42%), depend on their deceased husband's pension, followed by 32% who depend on some sort of remunerative work and an equal proportion depend on the amount that they earn by renting their property. Besides these a small proportion of elderly women depend on their own pension and a similar proportion on some Private pension schemes/Monthly income schemes.

Ownership of property and asset is a determinant of economic security at old age. A much higher proportion of elderly women i.e. 86% belonging to the middle class families against 34% belonging to the poor families report that they own some amount of property and assets. The property and assets owned by these women ranges from some Savings/Fixed deposits, Jewelleries to immobile properties like houses, flats, shops, plot of land etc. However it is

reported by the elderly women belonging to the poor families, that the amount of money they have as savings is very small. This shows that in terms of economic security, the middle class elderly women are in a better position than the elderly women of the poor families.

Possession of Bank account often is an important factor in indicating the nature of savings and financial assets of the elderly women. Moreover, awareness related to the account and its operation indicates the level at which the elderly women can handle and manage the financial matters independently. This is because, dependency of the elderly women on others for the management of financial and monetary matters often make them more dependent on others and make them more vulnerable to crime and cheating. In the present study, 74% of middle class elderly women report that they have bank account/s against 56% of elderly women belonging to the poor families. In this context it should be mentioned that a number of elderly women have a zero balance account which are mainly opened to apply for gas connection. This is though true for a number of elderly women belonging to both the classes, however it is more often found in case of poor elderly women. In this context, it is also found that among the elderly women who possess bank account/s, 76% of the middle class against 82% of those belonging to the poor families, report that they are aware of the amount of money they have in their account. However, with regard to autonomy in the operation of their own account, it is known that only an insignificant proportion of elderly women (who have an working account in bank) i.e. 19% belonging to middle class and 25% belonging to the poor families are able to operate their account independently. This reflects higher dependency of the elderly women on others for the management of their account. However, this dependency is again found to be slightly more among the elderly women of the middle class than their poor counterparts. Majority of the elderly women report that the reason for their dependency in this issue is their unawareness about the process to operate bank accounts. This is followed by some who report lack of confidence in this issue. While few respondents report physical problems, like eye problem or problems restricting their movement, to be the reason for their dependency. In this regard the person on whom most of the elderly women depend on are their primary kins i.e. their son/s, husband and daughters. However a smaller proportion is also found to depend on their son-in laws and daughter-in laws and relatives.

86% of the elderly women belonging to the middle class and 74% belonging to the poor families report to receive monetary support from others. Though irrespective of class, living arrangement and marital status dependency on monetary support is found to be higher among those who are either non-working or whose income is not sufficient to meet their expenses or needs. In case of poor families however, such dependency is also reported among a significant number of elderly women who are presently engaged in any remunerative work. This is mainly due to their compulsion to surrender all their earned money to either their husband or their sons which leaves them with almost no money to spend on own needs and hence make them dependent on others. Moreover, irrespective of class, receipt of monetary support is also found to be positively related to the earning/income status of husband however, this is more prominently visible in case of middle class elderly women than their poor counterparts. Besides these, in case of elderly widows having a source of income is more positively related to the receipt of monetary support in case of elderly women belonging to the poor families than their middle class counterparts. In majority cases the main source of monetary support are their son/s, daughters and husband (in case of married elderly). Irrespective of class, in case of presently married elderly women, the primary source of monetary support are their husband, while in few cases the support is received jointly from their husband and children. In very few cases the elderly women, especially who co-resides with their daughters, receives support solely from their daughters. However, a higher proportion of the elderly women who do not receive any monetary support from their family members reports, that they meet their expenses with their own source of income. Moreover, few poor elderly women who do not have any source of income or whose income is not sufficient to meet their needs, report that they seek the help of their neighbours and friends. This reflects their wider social network outside their family. However, a higher proportion of elderly women receiving support from their children suggest that the children are the primary source of economic support for the elderly women, especially in the absence of their husband.

While examining the level of satisfaction of the elderly women with regard to the amount of monetary support received by them from their family members, it is revealed that majority of the elderly women who receive such support are satisfied with it. However, percentage of elderly women who have report to receive satisfactory monetary support is much less in case of poor elderly women (38%) against (79%) belonging to the middle class families. Moreover 5% of the elderly women belonging to the middle class and 24% of the poor families express their

dissatisfaction with regard to it. However, low level of satisfaction of the poor elderly women with regard to the amount monetary support received are in many cases due to the poor income of their family members. Thus satisfactory monetary support to a great extent is found to depend on the economic background of the family to which the elderly women belong to. Moreover, in case of elderly women belonging to the poor families, satisfactory monetary support to a large extent is found to depend on the source of income and working status of the elderly women. On the other hand middle class elderly women, irrespective of their income and working status, in a larger number continue to receive satisfactory monetary support from their family members. However, satisfactory monetary support to a great extent is found to be positively related on a living spouse and also on the income status of the spouse. This is though found to be true for the both the classes but is most commonly visible in case of the poor families. Moreover, unlike the presently married elderly women belonging to the poor families, in case of middle class elderly women falling in the same category, co-residence with children and husband is found to be positively related to the receipt of satisfactory monetary support, inspite when they are non-earning/ or without any source of income. However, irrespective of class and living arrangement of the elderly widows, receipt of satisfactory monetary support is found to be positively related to their earning/ income status.

A higher proportion of the elderly women belonging to the middle class reports that their needs are ‘always’ and ‘mostly’ met by their family members, as compared to the elderly women belonging to the poor families, whose proportion is much less in this regard. Poor elderly women more often report that their needs are ‘sometimes’ met. However, a substantial number of elderly women belonging to the same class report that their needs are ‘rarely’ fulfilled, (24%) followed by few whose needs are ‘never’ met (8%). The proportion of middle class elderly women falling in these above mentioned categories is too insignificant (2%). Irrespective of class, the working status and income of the elderly women are found to be positively related to the fulfillment of their needs in the family. However, it is found to be more frequently visible in case of elderly women belonging to the poor families than those belonging to the middle class. Even in case of elderly widows of the poor families, those belonging to the middle class are in a better position when it comes to the fulfillment of their needs. Moreover, unlike the poor elderly women, co-residence of the middle class elderly women with husband with or without children ensures

fulfillment of needs of the elderly women at a higher frequency inspite when they are non-earning. In contrast to this, co-residence with husband fails to ensure the fulfillment of the needs of the poor elderly women even when they are earning.

Similarly in the matter of priority assigned to their needs, a much higher number of middle class elderly women (40%) state that their needs does ‘mostly’ get priority from their family members as compared to 5% of the elderly women of the poor families. However, differences between the elderly women of these two classes with regard to the priority given to their needs are highly reflected in the study. Findings reveal that, while majority of the middle class elderly women report that their needs are ‘sometimes met with priority, a large number of the poor elderly women report that that their needs are ‘never’ met with priority. Unlike the middle class elderly women, the working status and income of the elderly women belonging to the poor families are found to be positively related to the priority assigned to their needs. Even in comparison to the elderly widows without source of income, belonging to the poor families, the middle class elderly women are in a better position when it comes to meeting their needs with priority. Besides these, irrespective of class an earning spouse is positively related to the priority assigned to their needs in the family. Moreover, unlike the poor elderly women, the middle class elderly women’s co-residence with husband, with or without children ensures the meeting of their needs with priority at a higher frequency, inspite when she is non-earning. In contrast to this, irrespective of class, source of income is found to determine the level of priority given to their needs by their family members in case of elderly widows co-residing with their children and relatives.

It is revealed during the study that majority of the elderly women approach their son/s and daughter/s for the fulfillment of their needs, when it is beyond their affordability. However, a higher proportion of presently married elderly women, approach their husband for the fulfillment of the same. Role of daughter-in law, son-in law, grandchildren and relatives are also found though in a very small proportion. A significant number of poor elderly women (almost 22%) are however, found to approach their relatives, neighbours, friends and their employers for support.

A higher proportion of elderly women belonging to both the classes report that they are not free to spend money on their own requirements. This proportion is more in case of elderly women belonging to the poor families as compared to those belonging to the middle class. Though the

restrictions with regard to spending of money are mainly reported among the elderly women with no source of income, but in case of elderly women of the poor families in many cases, having a source of income even does not grant them any freedom to spend money on their own needs. Findings reveal that freedom of the elderly women to spend money is positively related to having a source of income (especially if the elderly woman is a widow), an earning spouse, a living spouse and engagement in gainful employment.

Data also reveal differences among the two classes with regard to the nature of spending of the elderly women. Findings reveal that more elderly women of the middle class ‘mostly’ and ‘sometimes’ spend on buying gifts for their grandchildren/ children / family members, on travelling expenses, on religious purposes than the elderly women of the poor families. A higher number of the poor elderly women on the other hand report that they ‘mostly’ spend on the requirements of their family, on buying commodities of daily needs, on own medical expenses, spend on substances that they are addicted to and contribute money to the family for own upkeep.

Frequency of travelling is an important factor which reflects the interaction of the elderly women with the outside world and with members outside their family. Data shows that majority of the elderly women report that they ‘rarely’ travel. This is true for the elderly women belonging to both the classes. However, 16% middle class elderly women as compared to none belonging to the poor families report that they travel ‘frequently’. Moreover, 36% poor elderly women as compared to 18% elderly women of the middle class state that they ‘never’ travel. The reason for their low frequency of travelling as are reported by most of the elderly women are their poor physical health, dependency on others for travelling and its related expenses, and monetary crisis for meeting the travelling expenses. However, financial crisis are reported to be more among the elderly women belonging to the poor families than those belonging to the middle class. Data also reveal that majority of the elderly women belonging to the middle class depend on their family members for travelling (71%), its number being quite less for the poor elderly women (53%). However, a higher number of the poor elderly women report that they travel alone/ with friends// with neighbours/ relatives as compared to the middle class elderly women. Dependency on family members (especially on son/s and husband) for travelling expenses is also found to be

more among the elderly women of the middle class, whereas poor elderly women in a larger number are found to depend on their own income for the same.

Differences are also seen with regard to the most commonly visited places by the elderly women of both the classes. It is found that elderly women of the middle class mostly visit religious places and even sometimes go out for a tour with their family members and visits their children. The proportion of elderly women, mostly visiting such places is found to be quite low in case of poor families.

### **Social acceptance of the elderly women, degree of their role loss and their perception towards these issues.**

An active participation in decision making gives elderly women a sense of importance in her family. Moreover, the level and frequency of the elderly women's consultation sought by her family members also provides her a sense of being accepted by her family members. In this context the study has enquired about whether any changes have been experienced by the elderly women with regard to the decision making power of the household and their perception and adjustment in relation to the changes. The study reveals that 26% and 28% of the elderly women belonging to middle class and poor families participate in the decision making of the family, in few cases alone and in some cases together with other members of her family. In case of middle class higher number of elderly women participating in the decision making are mostly found in cases where the elderly women resides with her husband. This however is not found true for the poor families. Participation in decision making of the elderly women is found to be reduced in case of co-residence with children, with or without spouse. Though absence of spouse, a non-earning spouse and absence of own source of income (in case of elderly widows) tends to reduce their role in decision making further. Moreover, irrespective of class it is also found to inversely related to the age group of the elderly women and positively related to their educational status. It is also found to be positively related to their active participation in work and household chores in case of elderly women belonging to both the classes. However, the influence of these factors is higher in case of those belonging to the middle class families in comparison to their poor counterparts whose participation in the remunerative work and household chores in most cases do not ensure their participation in decision making.

It is found that though majority of the respondents are well-adjusted to the changes experienced by them with regard to the role loss in decision making but their number is more in case of middle class elderly women than those belonging to the poor families. This however, can be explained by their educational and cultural differences.

Majority of the elderly women studied i.e. 55% ( 56% in case of middle class and 52% in case of poor families) are ‘always’/ ‘mostly’ consulted by their family members at the time of decision making followed by some who are ‘sometimes’ and ‘rarely’ consulted. On the other hand 18% and 24% of the elderly women belonging to middle class and poor families respectively report that they are ‘never’ consulted in any matter. However, comparative analysis shows that higher proportion of the elderly women belonging to the middle class are given much importance by their family members as compared to the elderly women of the poor families in this matter which is a reflection of their acceptance among their family members. However, irrespective of class, the frequency at which their consultations are sought by their family members depends on the educational status of the elderly women, their participation in remunerative work and household chores and having a source of income (in case of elderly widows). On the other hand it is also found to be inversely related to their age-group and positively related to their co-residence with their spouse rather than with their children, with or without spouse. It is also known that the matters in which consultations are mostly sought from the elderly women are matters related to religious affairs/ rituals, marriage of younger members of the family, followed by some who are consulted in property related matters, buying gifts for relatives and purchase of household goods. Few elderly women are also consulted in matters of child rearing, which again depends on their relationship with their daughter-in laws. However in the matters of education and jobs of family members, they are found to be given less importance as their consultations are rarely sought in these matters. Findings related to their adjustment, with regard to the changes experienced by them in this matter reveal that majority of the respondents possess positive attitude in case they are not consulted in any matter. However, their number is much higher in case of middle class (50%) than the poor elderly women (34%).

Data shows that majority of the respondents are ‘always’/ ‘mostly’ informed when any decisions are taken in the family. However, much like previous findings, their number is more in case of middle class elderly women than those of the poor families. Moreover, a higher number of poor

elderly women reveal that they are ‘never’ informed about any decisions taken in the family. The attitude of the elderly women, in case they are not informed about any decisions taken, reveal less positive attitude among the respondents belonging to the poor families than those belonging to the middle class.

The study reveals that irrespective of their class, majority of the elderly women was the sole authority in the management of household affairs in the past. However, data reveals transfer of authority of the management of the household in the hands of the younger members of the family (especially the daughter-in laws) in a considerably large number of cases. However, in some cases the authority is known to be shared by the elderly women with other younger members of the family. In almost 26% of cases, belonging to middle class and 26% belonging to poor families, the authority is found to rest solely in the hands of the elderly women. However comparative analysis shows greater participation of the poor elderly women (60%) in the decision making and management of household affairs than the elderly women of the middle class (54%). Analysis of data shows that their participation in the decision making and management of the household affairs on the one hand is inversely related to their age-group, on the other it is found to be positively related to the educational status of the respondents, their participation in remunerative work and in household chores and having a source of income (especially in case of elderly widows) and co-residence with their spouse. However, assessment of their perception with regard to their loss of role in this matter reveals higher proportion of middle class elderly women showing adjustment in these matters than those belonging to the poor families.

Data with regard to the frequency of consultation sought from the elderly women by their family members in the management of household affairs shows that majority of the respondents are ‘always’ and ‘mostly’ consulted by their family members in this regard. However, their number is more in case of middle class (60%) than the poor elderly women (56%). This is followed by some elderly women who report that their consultations are ‘sometimes’ and ‘rarely’ sought. On the other hand 12% middle class elderly women and 16% of the poor elderly report that their consultations are ‘never’ sought in these matters. Frequency of consultation in these affairs are found to be positively related to the educational status of the elderly women, their participation in remunerative work and household chores, an earning spouse and co-residence with spouse.

However, it is found to be inversely related to their age-group. Moreover, unlike the middle class elderly widows, having a source of income tends to positively influence the frequency of consultation in case of the elderly women belonging to the poor families. Assessment of their attitude in case they are not consulted by their family members in these matters also reveal that only 36% of the respondents (42% and 30% of the elderly belonging to middle and poor families respectively) shows positive attitude towards it. Though 14% and 26% elderly women of the middle and poor families respectively state that in their case such situation do not arise. On the other hand a considerable number of elderly women show withdrawal and negative attitude towards such situations.

'Retirement' is the reason for the loss of job for majority of working elderly women belonging to the middle class. However, majority of the previously working elderly women of the poor families reports 'Physical problems' to be the cause for their loss of job, against a small proportion (14%) of elderly women belonging to the middle class families. Besides this, 'family pressure' and 'sudden close down of the institution' are reported to be the cause for the loss of employment for a few elderly women belonging to both the classes

The overall data in this section reveal that, awareness related to the loss of job in old age and the necessity associated with it are higher in case of middle class elderly women than those belonging to the poor families. However, willingness to get involved in some gainful employment or some community service has been expressed more by the middle class elderly women than those of the poor families. This in most case it is due to the poor physical health of the elderly women belonging to the poor category. Moreover, data reveals that larger proportion of the elderly women of the poor families show their negative attitude towards the loss of their employment as compared to the middle class elderly women. On the other hand, a higher proportion of the middle class elderly women feel that after the loss of their job, it has become difficult for them to spend time. This however is due to the more involvement of the poor elderly women in household chores, which often prove to be a substitute for their engagement in some job, when it comes to spending of time.

Irrespective of the class, the proportion of elderly women presently engaged in welfare and community services is found to be very less. However it is revealed that engagement in these services provides them a higher amount of satisfaction. A higher proportion of the respondents (58%) belonging to the middle class against 23% of the poor families express their interest to get involved in such services. Interest not shown by the elderly women in this matter, as are stated by the elderly women are mainly due to the lack of time, poor health condition and more interest in income generating work etc.

A major proportion of the respondents report that all they need at this age is the love/care/support and company of their children and family members. This is followed by the need for medical support which quite a significant number of elderly women are faced with. Their percentage is a bit higher in case of middle class than those belonging to the poor families. The need for good food and the things that they are addicted to, are also felt by some elderly women, whose percentage is much higher in case of poor elderly women. Some elderly women, especially belonging to the middle class families also report that they want to travel to different places or visit their friends and relatives and socialise with people. A similar number of elderly women especially, belonging to the poor families and few belonging to middle class report the need for some physical rest and a comfortable life. A much lesser number of elderly women however, state that they need enough money to spend on themselves and their family members, the need for mental happiness for themselves and their children, need for a security at old age. A quite insignificant number of elderly women belonging to the poor families report the need for a good living condition and the need for physical and mental fitness.

Data with regard to the participation of the elderly women in household activities reveal that a higher proportion of the poor elderly women participate in household activities more actively than than those belonging to the middle class. Irrespective of their class, the most common activities performed by the respondents are offering puja, followed by dusting and cleaning the house, buying vegetables and items of grocery, cooking, washing clothes and utensils etc. A considerable number of elderly women belonging to the middle class report that they perform light work in the household. However, almost 10% respondents, i.e. 14% belonging to the

middle and 6% of the poor families report that they do not participate in any household activities. This in major case is due to the poor health of the elderly women, whereas, presence of daughter in law and paid help in the family is also a reason provided by a few middle class elderly women for the same.

Assessment of their perception towards the importance given by the family members to their contribution reveals that a majority of the elderly women belonging to the middle class (52%) in contrast to 36% of the poor elderly women ‘strongly disagree’ and ‘disagree’ to the fact that their contributions are not given importance by their family members where as a considerable number of elderly women belonging to the poor families i.e. 40% against 22% of the middle class elderly women ‘agree’ and ‘strongly agree’ to the statement “***I feel that my contributions are not given enough importance by my family members***”. The data however, reveals greater acceptance of the middle class elderly women in their families, as compared to the elderly women of the poor families.

It is found that 50% and 33% elderly women belonging the middle and poor families respectively, who have grandchildren spends time with their grandchildren ‘often’ followed by a considerably large number of elderly women who report that they ‘rarely’ spend time with their them. This again is followed by few who ‘sometimes’ spend their time with grandchildren. On the contrary, nearly 9% elderly women belonging to the poor families state that their grandchildren ‘never’ spend any time with them. Such cases in majority are mostly reported by the elderly women having poor /strained relationship with their children and daughter-in law. It is also known that the most common activity performed with the grandchildren are interacting and gossiping, watching television together etc. while comparatively younger grandchildren are entertained by narrating stories, playing with them, taking them to parks and for walk etc. Few elderly women are known to participate in the rearing of their grandchildren. A very small number also accompany them to school and provide assistance in their studies.

While assessing the relationship of the elderly women with their children, efforts are made to analyse the frequency of time spend with at least one of their children, (whether residing or not

with them) and also with the children co-residing with them. In this context assessment is also done on the differences in the frequency of time they spend with their son/s and daughter/s co-residing with them. Findings show that in majority cases the respondents reveal that they 'rarely' spend time with their children, their proportion being more in case of poor families than in case of the middle class. However, frequency of time spent with one of their children, as 'often' and 'sometimes' are reported more by the elderly women of the middle class than the poor elderly women. It is to be noted that both face to face interaction and interaction with children over telephone or other electronic medium are counted upon to assess their frequency of interaction with their children in this context.

Comparative analysis of the data with regard to the frequency of time spent with the children co-residing with them on the other hand shows that a higher number of elderly women belonging to the poor families report to spend time as 'often' and 'sometimes' with their children than the elderly women of the middle class. This, however points out to the higher rate of face to face interaction among the members of the poor families than among the members of the middle class families. In this context it is also revealed that irrespective of their social class, the frequency of time spent with daughter/s is more than the frequency of time spent with son/s.

With regard to the common activities performed with their children, majority of the respondents report that they spend time with them 'often' by interacting about different family related matters followed by a considerable number who shares their problems with their children. However, sharing of problems with children is noted more with daughters and among higher number of elderly women belonging to the middle class. Besides this, a comparatively smaller number of elderly women are found to spend time with their children by watching different programme on television, in this case however daughter's company are most commonly sought. Apart from these, a very few elderly women are found to go out for outing with their children which are most commonly found in case of middle class elderly women . However, going for shopping with children, visiting religious institutions, going for a walk, attending social gatherings with children are common for a very small proportion of elderly women of both the classes.

Apart from this, irrespective of class, good and satisfying relations are reported more with daughters than with sons. Moreover, it is reported more by the middle class elderly women than those belonging to the poor families, who in few cases are faced with verbal and even physical abuse by their children.

Analysis of the relationship of the elderly women with their husband reflects that the elderly women of the middle class usually engage themselves in diverse outdoor activities with their spouses than the poor elderly women, who report to often spend time together at home and in some cases attend religious institutions and social gatherings together. Moreover, satisfying relationship with husband though are reported by all the married elderly women of the middle class, a few belonging to the poor families report incidence of torture and abuse by husband.

Higher number of middle class elderly women as compared to the poor elderly women report that they are introduced to the guest by their family members. On the contrary 8% and 24% elderly women belonging to middle and poor families respectively report that they are never introduced to guest. Moreover, higher number of respondents report that they usually welcome the guest and involve in interaction with them, while a much smaller proportion of the elderly women prefer to withdraw from any kind of interaction. Analysis of data shows a greater involvement and participation, and a more positive attitude of the middle class elderly women in these matters as compared to those belonging to the poor families.

Friends are often a major source of emotional support at old age. Involvement with friends and sharing of feeling with them can prove to be of great help in curbing social isolation or feeling of loneliness among the elderly women. The findings of the present study reveal that a considerable number of respondents have friends at present; however the percentage is slightly more in case of poor families (68%) than those belonging to the middle class (66%). Moreover, findings also reflect a greater interaction and higher frequency of meeting with friends among the elderly women belonging to the poor families than those of the middle class. In some cases however, physical problems and disability often limits their meeting with their friends.

The most common activity performed with their friends involves some indoor activities like general interaction, discussion on various matters, watching favorite serials in television etc. This is followed by a quite significant proportion of elderly women, who go for walks, visit religious institutions together with their friends, attend social gatherings and parties and go for shopping. Few reports playing of indoor games and / attending to club or old people's association with

them. Besides these, outing with them and even travelling with friends to long distance are also reported by a few. Comparative analysis shows that participation with friends in diverse activities; especially outdoor activities are noticed in a higher proportion among the elderly women of the poor families than those belonging to the middle class.

Findings on their involvement with their neighbours reveal higher frequency of meeting and interaction of the poor elderly women with their neighbours, than those of the middle class. This is often due to the higher participation of poor elderly women in different social activities outside their family and their higher level of participation in gainful employment. General interaction, sharing of problems gossiping, discussion on various issues, watching television are the most common indoor activities performed by the elderly women with their neighbours irrespective of their class. Besides these a significant proportion of the elderly women of both the classes are found to visit religious institutions, followed by some who go out for walk/ for outing/ for social gatherings and parties/ for shopping with their neighbours. However, comparative analysis reflects greater participation of the poor elderly women in these activities than those of the middle class.

Assessments are also done with regard to the participation of the elderly women in various social activities, which provide them an opportunity to interact with people outside their family, like going for walk, visiting religious institutions, visiting friends/relatives, going out with family members, going out for shopping and attending social gatherings. Data in this section reflects lesser participation of the middle class elderly women in the activities like going for walk, visiting religious institutions, visiting friends/relatives, attending social gathering than those belonging to the poor families. However, greater participation of the middle class elderly women with their family members in activities outside their home are reflected from the study, as compared to their poor counterparts. Frequency of going for shopping is also found more among the elderly women of the middle class than their poor counterparts.

Findings show that, quite a large proportion of the elderly women belonging to the middle class are engaged with some kind of religious associations/ institutions. This proportion is very less in case of the elderly women belonging to the poor families. Majority of these elderly women,

report that they 'often' visit these associations/institutions which they are associated with. This is however, true for both the classes. The activities performed by these elderly women in these institutions/associations are mostly offering puja, attending evening 'aarti', attending 'satang', attending 'kirtan', attending religious discussion and sometimes even participating in the programmes and joining the procession organised by them in various occasions.

Findings reveal higher proportion of middle class elderly women showing satisfaction with regard to the fulfillment of their needs and requirements and priority given to their needs by their family members. Moreover, greater proportion of middle class elderly women reveal their satisfaction with the care taken by their family members during illness, amount of time spend with them and also with regard to the sharing of their problems by their family members. On the other hand almost equal proportion of elderly women belonging to both the classes, report their satisfaction with regard to the amount of time that their grandchildren spend with them and with regard to the care taken by their family members. However, a comparatively lesser number of poor elderly women complain of loneliness due to the busy schedule of their family members as compared to the elderly women of the middle class. Besides these, data shows that more proportion of the poor elderly women as compared to the middle class, feel dominated by their family members, feel that their family members misbehave with them, and feel bad when younger members of her family are going out, leaving her alone at home. On the other hand it is also revealed that irrespective of their class, the proportion of respondents showing positive attitude towards the members of the younger generation, conflict management; and adjustment toward the changing societal system and gender roles are not satisfactory. However, the proportion is much less in case of the elderly women belonging to the poor families than those belonging to the middle class. The proportion of elderly women showing positive attitude towards the changing role of women fetched much positive response from the poor elderly women than their middle class counterparts. This however, is due to the greater participation of the poor elderly women in the work force and their poor economic background which often forces the women to come out of their house and which in many cases has influenced their perception in this regard.

#### **Health care and support received by the elderly women:**

Majority of the elderly women (94%) covered under the present study are found to suffer from one or more health problems at present. However, a slightly higher proportion of the middle class elderly women report to suffer from health problems more as compared to the elderly women of the poor families. On the other hand 6% of the elderly women belonging to both the classes report absence of any health issues at present. It is known that the kind of health problems that the elderly women mostly suffer from, are Arthritis/ Body pain/ Joint pain/ Knee problem in case of (62%) of the middle class elderly women as compared to 52% belonging to the poor families. This is followed by a number of elderly women who report to suffer from High BP/ Low BP (56% in case of middle class as compared to 40% in case of poor elderly women). Besides these a significant number of elderly women are found to suffer from Diabetes, Heart problems and Thyroid problems. However, their proportion is reported to be more among the middle class than the poor elderly women. Cases of Insomnia, Osteoporosis are found to be higher among the middle class elderly women as compared to those belonging to the poor families. On the other hand, elderly women of the poor families report to suffer most commonly from, Anemia, Weakness, Pulmonary disorders, Urinary infection, Liver/ digestive problems as compared to the elderly women of the middle class. Cases of hearing and eye problems are also reported by a large number of elderly women. Digestive problems, Cognitive disorders, Low potassium and sodium, Dementia and Neurological disorders and even disability are reported most commonly by the elderly women in the ‘middle aged old’ group ( i.e. 70-80 years) and by the ‘oldest old’ group ( 80 years and above).

Findings shows that rating of own health status as ‘good’ and ‘satisfactory’ is more commonly found among the poor elderly women as compared to the elderly women of the middle class. Whereas a higher number of those belonging to the middle class report their health status to be ‘bad’ and ‘worst’. This is probably due to the active engagement of the poor elderly women in various works within and outside their family, even at this age.

Comparative analysis shows, a significantly higher proportion of the elderly women of the middle class families receive enough financial support for medical expenses, than those belonging to the poor families. This to some extent is definitely due to the differences in the

economic condition of both the classes which in turn reflects a significant association between the economic status and the level of health care and medical support received by the elderly women. In this context it is also revealed that the monetary support for medical expenses received by the elderly women in this regard, are mostly from their son/s, co residing with them. In case where the elderly women are married, the support is mostly received from their husband. On the contrary, it is quite significant to note that unlike the middle class elderly women, a much higher proportion of the poor elderly women (30%) report that they meet these expenses on their own, this however is due to the greater number of poor elderly women, having a source of income and also due to their greater participation in gainful work. Comparative analysis shows that elderly women receiving support from their son/s and husband in this regard is found to be much low in case of the poor elderly women. However, in their case the role of neighbours is worth mentioning. In few cases support is also received from their daughters/son in-laws and in few cases from the relatives co-residing with them. All these findings suggest that poor elderly women tends to depend less on their family members for health related expenses than the elderly women of the middle class, as in most cases these needs are met by their own resources.

Majority of the elderly women of the middle class (80%) report that they are ‘always’ or ‘mostly’ taken to the doctor whenever any requirement is felt, as compared to 48% of those belonging to the poor families. However, the remaining 20% elderly women of the middle class against 24% of the poor families report that they are ‘sometimes’ taken to the doctor. 16% and 12% elderly women of the poor families however, report that they are ‘rarely’ and ‘never’ taken to the doctor by their family members. It is important to note that these elderly women are mostly found to depend on their neighbours/ friends for assisting them in this regard or for accompanying them to the doctor.

Daughters play a very important role in providing company to the elderly women, while visiting doctor/ health centers especially in case of the elderly women belonging to the poor families. This is followed by 30% of the elderly women who are accompanied by their sons. However, assistance of son/ husband in this regard is enjoyed by a higher proportion of the elderly women belonging to the middle class than those of the poor families. Even the company of daughter-in law and son-in law in this regard is received by a higher proportion of the elderly women

belonging to the middle class than the poor elderly women. However assistance of friends and neighbours are sought by a higher proportion of the poor elderly women. Assistance of grandchildren in this regard is sought by few elderly women belonging to both the classes. However, going to the doctor alone is reported more among the middle class elderly women i.e. 8% elderly women as compared to 2% of the poor elderly women. Thus the findings reflect more dependence of the middle class elderly women for this purpose on their family members as compared to the elderly women of the poor families, who in most cases seek the assistance of their friends and neighbours.

Higher proportion of elderly women, belonging to the middle class, depend on their family members like, son (48%), followed by husband (32%) for the payment of doctor's fees. This is followed by very small proportion who report that the fees are paid mostly by their daughters (6%), son-in laws (4%), and relatives (6%). Moreover, self-reliance in this regard is reported by only 10% of the elderly women in contrast to, a greater number belonging to the poor families (30%). Thus seeking the help of family members in this regard is found among a higher proportion of the middle class elderly women as compared to their poor counterparts. However, self-reliance in this issue is found to be much less in case of middle class as compared to those belonging to the latter category.

Data in this section reflects that a higher number of the respondents report that their family members look after them during illness. However, the percentage is higher in case of the poor elderly women (92%) than those belonging to the middle class (88%). In this context it is to be mentioned that irrespective of class, a higher number of respondents are looked after by their daughters during illness. Though assistance provided by their daughter-in laws in this regard, is also worth mentioning, this shows slightly higher proportion for the elderly women belonging to middle class than the poor elderly women. Assistance from husband/sons/relatives/grandchildren in this regard is found to be received by quite a smaller proportion of elderly women.

Moreover a higher number of elderly women belonging to the poor families report that during illness, their family members do provide them all the necessary assistance in performing their

daily activities. However, assistance from paid help is reported by the middle class elderly women in cases where they do not receive any assistance from their family members, whereas in case of the elderly women of the poor families who are not assisted by their family members, such assistance are mostly received from neighbours.

A very large proportion (98%) of the elderly women belonging to the middle class express their satisfaction with the diet being provided to them by their family members as compared to those belonging to the poor families (56%). This is mostly due to the poor economic condition of the latter class. Besides these quite a significant number of elderly women belonging to the middle class report that they are mostly reminded by their family members for taking medicines but this proportion are significantly less among the elderly women of the poor families. Moreover, a higher proportion of elderly women agree that during illness their family members, come and sit beside them to enquire about their health which is again higher in case of the middle class elderly women 96% than their poor counterparts (80%) .

As have been discussed earlier, Activity theory is built on the functionalist's perspective which assumes a positive relation between Activity, Equilibrium, and Adaption to role loss and Life Satisfaction. It suggests that the activity pattern of the middle years should be maintained in the old age in order to maintain equilibrium and stability. In other words the theory suggests that in order to maintain the equilibrium, the lost activities, and roles should be replaced and substituted for new roles which would not only enhance social contact and interaction of the elderly person but would also in turn lead to better life satisfaction in old age.

According to the Activity theory of ageing, maintenance of activity patterns of the middle age leads to the meeting of functional needs which in turn leads to stability and life satisfaction in old age. The findings of the study point out to the fact that the elderly women of the poor families are more active in their old age than their middle class counterparts. This is because a higher proportion of them are able to maintain the activity patterns of their adulthood by continuing their work even at this age. Moreover, even in case of participation in household chores, a higher proportion of elderly women belonging to this group are found to actively participate than those belonging to the middle class families.

The findings on the one hand reveal a higher level of awareness among the elderly women of the poor families with regard to the resources they have in their bank account. It also reflects a higher degree of self-reliance in the operation of their accounts, as compared to their middle class counterparts. This shows higher level of autonomy enjoyed by the elderly women of the poor families with regard to the management of their resources. This can be attributed to their participation in work force or their continuation of work even at this age because irrespective of class a higher proportion respondents participating in remunerative work, report awareness and self-reliance in this issue. Thus it can be stated that continuation of activities at old age help the elderly women to remain active and maintain autonomy and self-reliance in many issues rather than being dependent on others. This in turn also helps them to meet their functional needs and cope up with many of their problems and role losses. Hence the above findings are naturally in congruent with the activity theory of ageing, according to which maintenance of activity patterns of the middle age lead to the meeting of functional needs which leads to stability in old age. However, on the other hand, irrespective of class, participation in remunerative work is found to lower the dependency of the elderly women on monetary support from others. This fact is however found to be true for a higher proportion of elderly women of the middle class than those belonging to the poor families. In case of the latter category, some instances are also found where even when the elderly woman is working she has to rely on others for financial support to fulfill her needs. This is because the earnings of these women are either insufficient to meet their needs or these women are compelled to hand over their total earnings to either their husband or son/s without keeping a single penny with them.

Moreover, unlike the middle class elderly women, in case of those belonging to the poor families, participation in remunerative work often ensures satisfactory monetary support, fulfillment of needs and priority assigned to the same by their family members. Moreover, in case of spending money freely on own needs the elderly women of the poor families are found to face restrictions even when she is earning or participating in any gainful work. For the elderly women of the middle class however, satisfactory monetary support, fulfillment of needs and priority assigned to the same by their family members in majority cases does not depend on their participation in remunerative work. Even in case of spending money on own requirements, comparatively lesser proportion of these women are found to face restrictions as compared to their poor counterparts.

Hence, it can be concluded that the findings of the study does not fully support the assumptions of the activity theory of ageing. The findings reflect that stability, life satisfaction and social acceptance do not always depend on the maintenance of activities and roles of the middle age. It also suggests that positive relation between these factors is also not always found to be true for every individual. Moreover factors like social class, husband's previous and present occupation/income, marital status, economic background, educational status and living arrangement of the elderly women are also found to have a significant impact on the above factors and play a decisive role in influencing the status of elderly women.

In the present study, though due the higher rate of participation in remunerative work, the elderly women belonging to the poor families are economically more self-sufficient, than the elderly women of the middle class but the low income from their job often results in their economic crisis and their dependence on others for financial support. Moreover, their engagement in unorganised sectors throughout their life results in the absence of any financial security at old age. Unlike, the middle class elderly women none of the spouse of poor elderly women were previously engaged in organised sectors, which again leave them without any financial security after their husband's death. Though, a number of them avail the benefits of the security schemes like widow pension and old age pension, but these are quite irregular and as is reported by some of the respondents, the amount provided is insufficient to meet their requirements. On the other hand the elderly women of the middle class families are more economically dependent than those belonging to the poor families, mainly due to their lower rate of participation in gainful employment. However, due to the nature of their previous occupation and their husband's occupation they are often entitled to some retirement benefits during their old age and even after the death of their husband. Moreover, higher number of middle class elderly women, possessing property, assets and holding bank accounts also signify better economic security of the middle class respondents than their poor counterparts.

Moreover a slightly higher proportion of elderly women belonging to the poor families report absence of any diseases or ailments and rate their own health to be 'good' and 'satisfactory' than their middle class counterparts which suggest satisfaction in case of the elderly women falling in the former category with regard to their health status. However, unlike middle class elderly women, in case of those belonging to the poor families, those participating in remunerative work have frequently complained of their poor health status and report to suffer from different

aliments as compared to the middle class elderly women, falling in the same category. Some of them even report the need for some relaxation from work as according to them their deteriorating health condition does not permit them to continue their work at this age. On the other hand, irrespective of class, a higher proportion of elderly women engaged in welfare and community services report satisfactory health status and absence of any ailments as compared to those who are not engaged in any such activities. Moreover, though satisfaction regarding health status and absence of ailments are also found to be associated with their active participation in household chores but this can also be explained by the fact that disability/ ailments and poor health status often restricts or limits their participation in household chores. However, in some cases, especially in case of poor elderly women, even with various ailments and poor health, they are compelled to participate actively in the household chores. These findings thus also provide little support for the assumption that activity produces greater well-being and satisfaction in old age. Rather the study reveals that activity produces satisfaction, only when it is carried out spontaneously and willingly. Compulsion of any kind not only affects their health adversely at old age but also sometimes creates depression among them.

Another postulate of the Activity theory of ageing is that social acceptance at old age can be achieved through active involvement in family and community and by maintaining social roles and interaction with the social world and not by withdrawing oneself from these activities. Moreover, it also maintains that successful ageing depends on and can be achieved either by maintaining the roles and relationships of the early years or by the replacement of the same.

In the present study, higher rate of participation of the elderly women belonging to the poor families in remunerative work and household activities suggests, that these elderly women are more active than those belonging to the middle class. The findings in this section shows that though a slightly higher proportion of the poor elderly women participate in the decision making of the family but when it comes to seeking their consultation and providing them information about any decisions taken in the family, the elderly women of the middle class families are found to be consulted more often than those belonging to the poor families. This shows that despite of their higher participation in remunerative work and household chores; and despite of their more interaction with their family members, the poor elderly women who do not participate in decision making are less frequently consulted by their family members and are less frequently informed about any decisions taken in the family as compared to their middle class counterparts.

This again stands in contrast to the Activity theory of ageing. This can again be confirmed by the findings that though, irrespective of class, participation in remunerative work ensures participation of the elderly women in decision making and seeking of their consultation by their family members but their proportion is not equal in case of both the classes. The above factors are found to be true in case of a higher proportion of middle class elderly women presently participating in remunerative work as compared to those belonging to the poor families. Hence, this suggest that in case of poor elderly women, an active participation in remunerative work does not always ensure their participation in decision making of the family; seeking of their consultation by their family members; information regarding any decisions taken within the family; and even in case of ensuring health care and assistance from family members.

Moreover, in case of management and decision making of the household, more or less similar findings are reflected. Higher proportion of elderly women belonging to the poor families participating in the management and decision making of the household, as compared to the middle class elderly women confirms the assumption of the Activity theory on the one hand. However, on the other hand, it is reflected that inspite of their higher rate of participation in household chores the proportion of elderly women whose consultations are ‘always’ and ‘mostly’ sought by their family members in this regard is much less in case of poor elderly women as compared to those belonging to the middle class. This reflects lesser social acceptance of the women belonging to the poor families among their family members; which again stand in contrast to the theoretical assumption of the activity theory of ageing that suggest a positive relation between participation in the activities of the social world and social acceptance. Moreover, when it comes to the provision of medical needs and health care and support during illness, it is the middle class elderly women, a higher proportion of whom (irrespective of their participation in remunerative and household work) receives the assistance of their family members as compared to their poor counterparts. This naturally reflects higher acceptance of the middle class elderly women in their family than those belonging to the poor families.

Besides these, as reflected from the findings a higher proportion of elderly women of the poor category having friends, their higher frequency of interaction with friends and neighbours and a range of outdoor activities performed by them with their friends and neighbours as compared to the elderly women of the middle class, suggest a much wider range of social network and higher level of participation of these elderly women than their middle class counterparts. It also reflects

that unlike the middle class elderly women the social network of most of those belonging to the poor families are not confined within the boundaries of their family and kins, even at old age. Hence, continuation of the roles and relationships of the early years and in a wider range and an active involvement in the same is found to be true in case of the poor elderly women than those belonging to the middle class. This wider range of social network of these elderly women belonging to the poor families is found to play a significant role, in their life. The psychological and emotional support provided to them by their friends and neighbours renders them a platform to share their grief, feelings, emotion, problems as well as frustrations. Moreover, they also play a significant role in many cases in the provision of economic and health care support to these elderly women as many of them report that they live at the mercy of their neighbours, especially in case of receiving health care assistance during illness and also sometimes in assisting and accompanying them to the doctor. Some of the elderly women even report to receive financial assistance from them at the time of emergency or whenever a financial necessity arises. These findings naturally support the activity theory of ageing which suggests a positive relation between maintenance of roles and relationship and social acceptance in the later years.

Moreover, the perception of the elderly women belonging to both the classes reflects that a lesser proportion of the poor elderly women show adjustment with regard to the role loss experienced by them in decision making of the family and management of the household affairs. Even in case of loss of their job, fulfillment and priority given to their needs and fulfillment of their emotional needs; and care and support extended to them by their family members, a lesser proportion of poor elderly women show adjustment as compared to those belonging to the middle class. Thus the findings reflect adjustment and satisfaction of higher proportion of middle class elderly women as compared to those belonging to the poor families. These findings thus do not support the postulates of the Activity theory which assumes a positive relation between staying active or continuation of activities and better adjustment in the later years of life.

Hence to conclude the findings of the study provides little support for the assumptions of the Activity theory of ageing. Though to some extent and in some cases the assumptions are found to be true but many variations of these assumptions are found between individuals, social classes, having or not having a source of income, economic background, educational status, marital status and even living arrangements of the elderly women. In other words, besides, the active

participation in activity and maintenance of roles and relationships of the middle age, factors like social class, source of income, economic background, educational status, marital status and even living arrangements of the elderly women are also found to have a much significant impact on the meeting of functional needs and stability; adjustment to role losses and social acceptance of the elderly women within their family and community. Moreover, it can also be concluded from the findings of the study that ageing as a social phenomenon, and the experiences and problems associated with it are interplay of many varied factors. Hence it cannot really fit into such an ‘one-size-fits-all’ theory which hardly takes into account an elderly person’s inability to reconstruct or create roles or activities, according to their wish especially in a phase of life which is often marked by decline in income, deteriorating health or a sudden and dramatic change in his environment, social condition and status due to retirement or widowed.