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ELDERLY ECONOMY IN FIVE MAJOR STATES OF INDIA**Prashant Upadhyay**Doctoral Scholar Centre for the Study of Regional Development
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Abstract: Indian social and familiar structure is going through a transitional transformation. The multifaceted effect of this transformation can be observed at several component of social structure. Old age population is worst effected from this transformation. Once enjoyed a powerful and important status in family and society, elderly are witnessing erosion in their previous status. Modern social relations and contracts are mainly economy driven, but elderly are unable to fulfill the new terms imposed by the emerging modernity in the society thus are forced to be economically productive and independent at the later phase of life. This paper will try to examine the various economic affairs of the elderly in the five major states of India.

Key Words: Elderly Economy, Dependency, Subsidiary Activity, Regression

Introduction- The aging of the population is effecting the overall population in two ways, i) the shortage of labor force and ii) over burden on the social security funds. These two challenges were recently been the western phenomena but it has reached to the developing countries as well. India has also started to experience the heat of this burning issue recently. Several policies and programs from the central and state governments have been started to address this issue but the results were not up to expectations. The problem arising due to aging of the population is complex in nature. Several socio-economic and political causes can be counted for this situation. This research paper will try to look into the nature and types of financial issues are being faced by the elderly in their later age of life.

The share of elderly population in India, the majority of the population, including the elderly, is poor. However, one positive feature concerning the elderly population is that most of those 60 or more years old are economically active, presumably because they are engaged in sectors for which there is no specific age of retirement. H.B. Chanana and P.P. Talwar (1997).

The Planning Commission of India assessed that about 92 percent of working Indians do not enjoy any formal old-age income. Consequently, the Project Old Age Social and Income Security (OASIS) 1997 Committee projected that these people might sink below the poverty line as a result of the non-availability of adequate post-retirement income.

Prakash Bhattacharya (2005) says older Indians are remaining in the workforce after their official retirement due to their physical strength. The private sector companies are increasingly dominating businesses in India. So, the present anomalies in the labor market may be corrected in the long run, whereas the increasing supply of older and experienced people in the labor force may reduce the wages. He further quoted the OASIS committee report and says “even for these individuals, incomes generally fall below poverty line during old age despite the high levels of contribution (over 20%—among the highest in the world) prevailing in India. This is primarily due to low real returns and generous withdrawals”.

Around 60 per cent of rural and urban females and around 30 percent of rural and urban males in India had no valuable assets in their names. LeelaGulati and IrudayaRajan (1999) in his study of Kerala elderly observe that elder

women as well as the men continue to work much beyond what is considered working life. As long as their physical condition allows them they would look for employment or other possibilities to earn money even if it is collecting firewood, herbs or other chore. The main job opportunity for elderly women was that of domestic work, a job considered by all sections in Kerala as demeaning. The exceptions were those who had sons working in the gulf. Even among low income households, if the economic condition improves children do not want parents to work. IrudayaRajan (2006).

PravinVisaria (2001) in his study found that rural male elderly are involved in economic activities more than urban elderly, this is the same in the case of female elderly, a majority of the aged workers were self-employed. The second most important category of work was casual work and third most important category is regular worker. He further says that given the slow growth of the public or organized sector employment, there is little prospect in the years ahead of an increase in the share of regular employment. Admittedly, it is difficult to estimate the proportion of the aged, who were really self-sufficient because of past savings. The nature of work opportunities available to a majority of the Indians does not carry with it any assurance of social support after the person is no longer able to work.

Aparajita Chattopadhyay (2004) suggests that formation of special firms and sheltered workplaces specializing in lighter works and welfare activities where the elderly who are physically fit and/or in need can be employed on a part-time basis or can be given an employment fellowship for their service. Non-governmental organizations and private agencies should be encouraged to join the initiative. The government can provide tax incentives both to firms that employ elderly persons and to the retirees, who are contributing to these firms.

In a survey undertaken in Maharashtra Kumudini Dandekar (1993) found that among

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the reasons for coming to OAH (old age home) 64 per cent had nobody to take care of them. They included 45 per cent having no money either. Nineteen per cent were alone but money was not a stated serious problem. Those who had good health continued to live and work, while those with bad health were rapidly weeded out since medication was mostly unavailable. People worked till death in the majority of cases out of need. He further says that low income in old age means poor nutrition, inadequate housing, neglect of medical services and failure to fulfill psychological needs which were more or less non-existent in youth or were accepted as 'given'. Thus for a non-Indian the old in India presented a poor picture. But is it surprising that proper attitudes and philosophies provide the people adequate strength to face old age gracefully.

On the basis of the NSSO survey for the elderly status in India RajagopalDharChakroborty (2004) says that Old age dependency is higher in rural areas than in urban areas. The elderly are still working for living in the absence of any suitable social security. As many as 70 per cent of the aged population depend on others for their day-to-day maintenance. The situation is far worse for elderly females, 85 to 87 per cent of whom are dependent on others. Majorities of the elderly are not supported by any retirement benefits and the problem is compounded in rural areas. About 54 percent of the aged own financial assets and housing, though many of them do not have any management rights or control over them. On the basis of 1991 census he further says that in the rural areas, the elderly workforce participation rate is larger than the all ages' population. The urban elderly however participate in the workforce little less than the general population. The female workforce participation for the aged category is lower everywhere as compared to the all ages' population. In India, even people in the age group 80 plus participate in the workforce. Most of the elderly are engaged in agriculture and

here the shares of females are higher than their counterpart because there is no age limit in self-employed agriculture. Most of the elderly workers were main workers and not marginal workers. In the urban areas, the elderly are generally engaged in work requiring considerable use of manual labor. Being uneducated and not adequately skilled, they have to be satisfied with low wages, insecurity of work and unhealthy working condition.

The objective of this study is to look into the economic activities of the elderly population in selected five major states of India and to find out the dependency among elderly to their family members.

The current study is based on the National Sample Survey Organization 66th round (2009-10), Employment and Unemployment Schedule unit level data.

In respect to dwelling type of working old age population, West Bengal with 37.00 percent accounted maximum number for those aged who are having own dwelling in rural areas while Punjab is at second place (32.00%) is found working. Kerala is at third place with 30.10 %. Rajasthan is at bottom for elderly who work at their own dwelling in rural areas with 20.9% followed by Uttar Pradesh.

Aged who work in other than their own dwelling in rural areas is highest in Rajasthan with contribution of 79.00%. Uttar Pradesh is at second place with contribution of 78.50% elderly who work at other place than their own

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dwelling in rural areas. West Bengal is at bottom with 63.00 percent.

Type of Enterprise of working aged population

Most of the old age people are working under the male proprietary. West Bengal account highest with male proprietary (75.70%) followed by Uttar Pradesh (73.20%) and lowest number of old age people working under male proprietary is found in Kerala (69.20%) followed by Punjab (70.70%). After male proprietary most of the elderly are working under Government/ Public sector where highest percentage is found in Rajasthan (11.40%) followed by U.P. (8.60%). Minimum number of elderly working under Government/ Public sector is found in West Bengal (3.70%) followed by Punjab (4.30%). In Punjab around 3 percent people are working with mutual partnership from same household and also approx 11.2 percent old age people are engaged in some other type of enterprises followed by U.P. (10.70 %).

Type of job contract of old age people

Maximum number of old age people are working with no written job contracts and it is found highest in West Bengal (91.20 %) followed by Uttar Pradesh (90.60 %) followed by Kerala (90.40 %). Old age people working with written job contract for one year or less is found highest in Rajasthan (54.1 %) followed by Punjab (17.80%) and this type of written job contract is found lowest in Kerala(6.30 %).

Table 1: Basic economic activities of working aged people

Economic activities	Uttar Pradesh	Punjab	Rajasthan	Kerala	West Bengal
Type of Enterprise					
Proprietary: male	73.20	70.70	72.50	69.20	75.70
Female	3.30	4.80	7.00	9.10	7.90
Partnership: with members from same household	1.40	2.90	0.90	1.20	1.80
With members from different household	1.00	0.90	0.40	1.20	1.50
Government/public sector	8.60	4.30	11.40	7.50	3.70

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Public/Private limited company	1.30	3.00	0.40	1.80	2.50
Co-operative societies/trust/other nonprofit institutions	0.30	1.30	0.20	3.70	0.90
Employer's households (i.e., private households employing maid servant, watchman, cook, etc.)	0.30	0.80	0.20	2.50	1.80
Others	10.70	11.20	6.90	3.70	4.20
Type of Job Contract					
no written job contract	90.6	81.8	45.3	90.4	91.2
written job contract: for 1 year or less	7.5	17.8	54.1	6.3	7.4
more than 1 year to 3 years	1.1		0.4	0.6	0.9
more than 3 years	0.8	0.3	0.2	2.7	0.5
Whether eligible for paid leave					
Yes	10.7	14.5	4.8	23.4	27.5
No	89.3	85.5	95.2	76.6	72.5
Period of seeking / available for work during last 365 days					
Sought/available for: less than one month	0.6	0.1	0.4	0.6	1.6
One month & above but less than three months	7.1	1.4	5.1	2.7	13.6
Three months & above but less than seven months	4.4	1.4	9.7	3	6.3
Seven months & above but less than ten months	0.2	0.1	0.3	0.9	0.6
Ten months to twelve months	0.2	0.1	0	0.9	0.6
did not seek/ not available	87.5	96.9	84.4	91.9	77.3

Source: Computed by the author from NSSO 66th Round (2009-10)

Old age people working with job contract of more than one year to three year or more than three year is found almost negligible.

Old Age people seeking/Available for work during last 365 Days and eligibility for paid leave

Maximum number of elderly are working without any kind of paid leave as it is found highest in Rajasthan where approx 95 percent elderly are not eligible for paid leave followed by Uttar Pradesh 89.3 % and lowest number of old age people who are not eligible for paid leave is found in west Bengal(72.5 %) followed by Kerala (76.6%) which is also very significant. Highest

number of elderly who are eligible for paid leave is found in West Bengal (27.5%) followed by Kerala (23.4%) and lowest number of elderly eligible for paid leave is found in Rajasthan (4.8%) followed by Uttar Pradesh (10.7%). Most of the elderly are neither sought nor they are available for economic activities as it is found highest in Punjab (96.9%) followed by Kerala (91.9%) and lowest number is found in West Bengal (77.3%) followed by Rajasthan (84.4%). Around 14 percent elderly of West Bengal are available for one month and above but less than three month. And around 9.7 % elderly of

Rajasthan are seeking and available for three month and above but less than 7 months.

Mode of Payment to Old Age Working Population

Largest number of regular monthly salary toold working population engaged in subsidiary activities is found in Kerala (35.40%) followed by West Bengal(32.90%).Punjab is at third place with 31.00 % share. Rajasthan is at bottom with 11.80% share followed by Uttar Pradesh

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18.70%. Most of the elderly got their payment on daily basis in which Uttar Pradesh accounted for 61.9% followed by Rajasthan (58.80%) whereas Punjab got the least share by this mode accounting only for 36.10% followed by Kerala .By some others mode elderly of Punjab received approx 13 percent of their payment while old age people Rajasthan (14.80 %) received their payment by piece rate.

Table 2: Mode of Payment to Old Age Working Population

Background Characteristics/States	Uttar Pradesh	Punjab	Rajasthan	Kerala	West Bengal
Regular Monthly Salary	18.70	31.00	11.80	35.40	32.90
Regular Weekly Payment	7.50	6.80	10.90	10.80	9.50
Daily Payment	61.90	36.10	58.80	38.70	54.80
Piece Rate Payment	6.80	12.90	14.10	11.10	9.20
Others	5.20	13.30	4.30	4.00	5.40

Source: Computed by the author from NSSO 66th Round (2009-10)

Social Security among working old age population

Social security of old age people includes their eligibility and receiving of PF(Provident Fund), Pensions , GPF (General Provident Fund), CPF (Central Provident Fund),PPF (Public Provident Fund), Gratuity, Health Care, Maternity benefit and Security benefits. Most of the old age people are not getting any kind of social Security and it is found highest in Rajasthan (95.93%) followed by Punjab (93.55%) and it is found lowest in Kerala (81.27%) followed by West Bengal (87.48%). Even though very less number of old age people are getting any kind of social security measures though those aged who are getting security measures is given in the table. Highest number of OBCs of Kerala (53.10%) followed by Rajasthan (48.90%) followed by U.P. (47.50%) and lowest percentage of old age people getting

any kind of social security measure is found lowest in West Bengal (5.3%) followed by Punjab (13.60%). In others categories maximum social security benefits is received in West Bengal where 65.80 percent elderly are receiving benefits succeeded by Punjab (52.80%) and it is found lowest in Rajasthan (20.50%) followed by U.P. (24.50%). In SC Category 33.30 percent old age people are receiving social security benefits followed by U.P. (27.60%) and it is found lowest in Kerala where only 9 percent elderly are getting advantages. In ST category 14 percent elderly of Rajasthan are receiving social security measures followed by West Bengal (3.80%) whereas very few ST people of U.P., Punjab and Kerala are receiving social security benefits. It can be said that there is a huge difference in receiving social security benefits among OBCs and others from SCs and STs.

Table 3: Prevalence of Social Security among working old age population

Background Characteristics/States	Uttar Pradesh	Punjab	Rajasthan	Kerala	West Bengal
Social Group					
ST	0.50	0.20	14.00	1.20	3.80
SC	27.60	33.30	16.60	9.00	25.00
OBC	47.50	13.60	48.90	53.10	5.30
Others	24.50	52.80	20.50	36.60	65.80
Religion					
Hindu	86.80	36.40	91.40	62.30	76.30
Muslim	12.90	1.80	6.20	14.20	23.30
Christian	0.10	1.40	0.00	23.40	0.30
Sikh	0.10	59.80	1.50	0.00	0.00
Others	0.20	0.60	0.90	0.00	0.10

Source: Computed by the author from NSSO 66th Round (2009-10)

Hindu Old age people receiving social security benefits is found highest in Rajasthan followed by U.P. (86.80%) and lowest number of Hindu old age people receiving social security benefits is found in Punjab (36.40%) followed by Kerala (62.30%). Highest number of Muslims old age people getting social security benefits is found in West Bengal (23.30%) followed by Kerala, UP and Rajasthan accounting 14.20, 12.90 and 6.20 percent respectively. It can be said that the percentage share is completely dependent upon the population, composition of that state and the dominance of particular religious community.

Major Characteristics of Taken Loan by Old Age Population.

In U.P. maximum number of old age people are taking loan from relatives and friends accounting 42.1% followed by West Bengal (24.90%) and minimum number of elderly taken loan from relatives and friends is found in Kerala (3.90%) followed by Rajasthan (19.80%). In Punjab most of the loans are taken from the shopkeepers and traders accounting around 44 percent. In Rajasthan most of the loans are taken from agricultural/ Professional money lenders accounting around 40 percent followed by shopkeepers and traders (28.90%).

Table 4: Source, Nature and Serial Number of Loan taken by old age people

	Uttar Pradesh	Punjab	Rajasthan	Kerala	West Bengal	India
Source of Loan						
Government	0.00	1.40	0.00	3.00	1.10	1.0
Co-operative society	1.60	5.80	5.00	30.10	4.80	7.5
Bank	5.50	4.10	3.90	31.80	4.50	9.4
Employer's/Landlords	3.10	10.60	2.50	1.30	2.30	7.2
Agricultural/Professional Money Lender	25.60	11.70	39.30	15.30	14.00	26.1
Shopkeeper/Trader	21.30	44.00	28.90	9.20	47.00	25.0
Relatives/Friends	42.10	20.50	19.80	3.90	24.90	21.0
Others	0.80	1.90	0.50	5.40	1.90	2.8
Nature of Loan						
Hereditary Loan	1.20	0.60	5.10	1.30	1.10	2.6
Loan Contracted in Cash	89.20	86.00	71.10	90.50	70.50	80.3
Loan Contracted in Kind	7.70	13.40	20.20	8.20	24.80	14.0
Loan Contracted Partially Cash and Partially in Kind	1.90	0.00	3.60	0.00	3.60	3.1
Number of Loans						
one Time	63.60	40.00	49.30	63.10	65.80	57.3
Two Time	9.80	19.30	7.50	13.70	10.80	7.7
Three Time	0.70	1.50	0.70	1.10	0.80	0.6
Four Time	0.10	1.10	0.00	0.70	0.10	0.1
Five Time	0.00	0.00	0.00	0.20	0.00	0.0
Did Not Take	25.80	38.00	42.60	21.20	22.50	34.3

Source: Computed by the author from NSSO 66th Round (2009-10)

In Kerala maximum numbers of loans are taken by aged people from banks accounting around 32 percent followed by co-operative societies. In West Bengal maximum numbers of loans are taken from shopkeepers and traders accounting 47% followed by relatives and friends.

Maximum numbers of loans are contracted in cash by old age people across all states. It is found highest in Kerala (90.50%) followed by U.P. (89.20%) and it is observed that it lowest in

West Bengal (70.50%) followed by Rajasthan (71.10%). Hereditary loans is found highest in Rajasthan whereas loan contracted in kind is found highest in West Bengal (24.80%) followed by Rajasthan.

Most of the elderly are taken loan for one time or two time or they did not take by aged people. Highest number of one time loan taken by aged people is found in West Bengal (65.80%) followed by U.P. and Kerala accounting 63.60 and 63.10 percent respectively and it is

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Level of Independency among the Aged Population

Highest percentage of independent elderly are found in Uttar Pradesh with around 38 percent of its total elderly population are reported themselves as independent followed by West

observed lowest in Punjab (40%). Maximum number of two times loans by aged people is taken in Punjab accounting for 19.30 % followed by Kerala (13.70%). In Rajasthan around 43 % old age people did not take any kind of loan followed by Punjab (38.00 %).

Table 5: Level of Independency

	Punjab	Rajasthan	Uttar Pradesh	West Bengal	Kerala
Independent	28.2	24.9	36.7	34.9	22.0
Partially Independent	17.7	12.7	9.3	12.2	21.8
Dependent	54.0	62.4	54.0	52.9	56.2

Source: Computed by the author from NSSO 66th Round (2009-10)

Bengal with around 34 percent of its old age population are considering themselves as a independent population and lowest number of old age population is recorded in Kerala followed by Rajasthan accounting both 22 percent and 24.9 percent respectively. Highest number of partially independent aged population is found in Kerala (21.8%) followed by Punjab (17.7%) and lowest number of partially old age dependent population is found in Uttar Pradesh followed by West Bengal. Maximum percentage of dependent old age population is recorded in Rajasthan with around 62 percent of its total old age population considered themselves as a dependent population followed by Kerala where 56 percent of its total aged population recorded themselves as a dependent old age population and lowest old age dependent population was recorded in West Bengal followed by Punjab and Rajasthan with equal contribution in its total aged population.

Nature of Independency by Place of Residence

Number of dependent old age elderly is found to be highest among all the selected states irrespective of its place of residence. Apart from

Punjab in each state urban independent are found to be higher than rural independent old age population but only in Punjab it is found equal at both places of residence accounting around 28 percent of its total old age population. Partially dependent old age population is lower than dependent and independent old age population at both places of residence and in rural areas it is found to be highest in Kerala and lowest in Uttar Pradesh and in urban area it is found highest in Punjab and lowest in Uttar Pradesh. In rural areas dependency among elderly is found highest in Rajasthan followed by Uttar Pradesh and lowest in Punjab followed by West Bengal. In urban old age population elderly is found highest in Rajasthan followed by Kerala and Punjab accounting almost equal of its total old age population and it was found lowest in Uttar Pradesh urban old age population. So in any case dependency is recorded highest in Rajasthan and lowest in rural Punjab and urban Uttar Pradesh. Independency is found highest in rural and urban Uttar Pradesh elderly population.

Table 6: Nature of Independency by Place of Residence

		Punjab	Rajasthan	Uttar Pradesh	West Bengal	Kerala
Rural	Independent	28	20.4	33	30.3	17.7
	Partially Independent	17.3	13.4	8.7	11.8	24.3
	Dependent	54.7	66.2	58.3	57.9	58
Urban	Independent	28.6	31.1	45.1	39.4	29.6
	Partially Independent	18.4	11.7	10.9	12.6	17.3
	Dependent	53.1	57.3	44	48	53.1

Source: Computed by the author from NSSO 66th Round (2009-10)

Assessing old age population by various indexes

The different condition of aged population in selected states can also be understood by using different type of indexes such as Aging index, Old Age Dependency Ratio, Labor Force Participation Rate of Aged People, Total Dependency Ratio, Parent Support Ratio and

Potential Support Ratio. Ageing index shows that rate of ageing is found highest in Kerala followed by Punjab and it is found lowest in Uttar Pradesh followed by Rajasthan, this pattern shows that how much demographically strength Kerala and Punjab are and how they have reached to such level in due course of time.

Table 7: Various Ageing Indices

Indices	Uttar Pradesh	Punjab	Rajasthan	Kerala	West Bengal	India
Aging Index	19.44	38.22	19.45	51.14	27.71	25.79
Old Age Dependency Ratio	13.05	15.64	11.36	19.51	11.23	12.85
Labour Force Participation Rate of Aged People	1.77	3.13	3.42	1.85	2.28	0.07
Total Dependency Ratio	80.21	56.55	69.78	57.67	51.78	62.71
Parent Support Ratio	2.33	4.38	2.02	4.48	2.17	2.15

Potential Support Ratio	7.66	6.40	8.80	5.12	8.90	7.78
Source: Computed by the author from NSSO 66 th Round (2009-10)						

If we observe old age dependency Old Age Dependency Ratio then again same pattern is observed where Kerala and Punjab are topping the table but here West Bengal is on the bottom followed by Rajasthan. Labor force participation rate is found highest in Rajasthan followed by Punjab whereas it is found to be lowest in Uttar Pradesh followed by Kerala. If we observe the condition of aged population through Total Dependency Ratio then it can be said that dependency is highest in Uttar Pradesh followed by Rajasthan and it is found lowest in West

Bengal followed by Punjab. Parent Support Ratio indicates that it is found highest in Kerala followed by Punjab and it is lowest in Rajasthan followed by West Bengal. Potential support Ratio which is also a index of dependency indicates that dependency is found highest in West Bengal followed by Rajasthan and it is found lowest in Kerala followed by Punjab so both to top ranked states were also ahead of the national average and other three states are below national average.

Table 8: Results of Logistic Regression for dependency among Elderly

Variables		Exp (B)	Sig Level	S.E.
Gender	Male (RC)	1		
	Female	1.917***	0	0.114
Place of Residence	Rural (RC)	1		
	Urban	0.726**	0.019	0.137
Education	Illiterates (RC)	1		
	Literates	0.56**	0.004	0.204
States	Kerala (RC)	1		
	Rajasthan	1.341	0.748	0.215
	Uttar Pradesh	1.11	0.266	0.214
	West Bengal	0.892	1.627	0.173
	Punjab	0.713	0.413	0.343
-2 log likelihood	2134.194			
Nagelkerke R²	0.181			
N	473			

Note: p< 0.01=***, p< 0.05=**, p< 0.1=*, (RC)- Reference Category

Source: Computed by the author from NSSO 66th Round (2009-10)

If predictable variables are categorical and dependent variable is in dichotomous form then Binary Logistic Regression is the most appropriate way for analyzing the relationship in between those variables. For the current study dependency in old age is taken as a dependent variable and coded in Binary form

where those who are dependent is coded with '1' and those who are not dependent is coded with '0'. Explanatory variables are gender, place of residence, education and states.

The results of the logistic regression analysis are given in table 8. We concentrate on different issues related to old age population. The

dependent variable (dependency) is dichotomous. All the explanatory or independent variables (Gender, Place of Residence, Education and States Factor) are categorised, where one category (first category) is taken as reference category and the regression coefficients is used to give the odds, that is ratio of odds for a specific category to the reference category.

Results

Female elderly are more likely to be dependent than the male elderly. Urban old age population is less likely to be dependent than the rural elderly. Literate elderly population are less likely to be dependent than the uneducated elderly. State factor was found to be insignificant, though it can be concluded that likelihood of elderly of Rajasthan to be dependent is highest and it is lowest in Punjab, in comparison to Kerala.

Conclusion

Most of the government mainly Asian govt. will face variety of challenges in the near future if the process of Ageing will continue. This problem is coming out due to stagnating economic growth and generational conflict added by some serious ignorance done from the societal part. There are so many problems but main problem is underlying in the structure of society and economy. "It is impossible to change condition of aged people overnight. The developing countries will have to work very hard to sensitize their system to the needs of rapidly changing demographic age structure. Changes are required everywhere, in order to create environment in which people of all ages and sex can live happily".¹

Before making any policy solution, it is mandatory to identify the problems, which are being faced by the elderly in their day-to-day life. This paper has come out with some problems related to elderly. Dependency among

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elderly is higher and it is even higher for the elderly women. Elderly residing in selected five states are living without any social security. Banking institutions are still far away from the reach of the elderly. Most of the elderly are still working in the unorganized sector where they don't even get paid leave. Illiteracy is a very profound phenomenon among elderly and for female elderly situation is even worst than their counterpart.

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