Economic Well-being of the Aged in Rural Tamil Nadu: A Study of Gender Difference with Reference to Madurai District

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Abstract

The elderly in the rural areas are suffering due separation or loneliness resulted through urbanization and emergence or increase of nuclear families. The elderly are differing from not only in their socio-demographic, economic and health characteristics but also differ by their gender roles in various aspects of life.

This paper explores the gender differentials of the rural aged population in their socio-demographic, economic and health characteristics in Madurai district, Tamil Nadu. The data, collected from 160 aged persons in four villages of Madurai district selected through a disproportionate stratified random based on the number of households reveal that most of the rural male aged were older and married, while most female aged were old and widowed. Male aged mostly lived with their spouses and female aged with their children. Marital status was found to be the most positive significant variable to an increase in economic well-being of the rural aged, and living arrangement found to be negative significant one.

Keywords: Economic well-being, Gender, Madurai, Rural aged, Tamil Nadu, etc.

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Introduction

India has not yet come out with an appropriate policy framework to provide social security for the aged. According to projections by the UN Population Division, there will be two elderly persons for every child in the world by 2050. This implies that the aged 60 and above, which currently constitute less than 20% of the population will account for 32% of the population by 2050.

This growth in the size and share of the elderly population will affect many aspects of economic development, including national labor forces. For many older people with no savings, low wages, a lack of job security, poor health, no economic support from their children, just enough earnings to make ends meet, and little help from their friends and communities. Old age is not a phase of life worth looking forward to. Those retiring from low and middle level jobs in the organized sector can also experience the threat of poverty, as pensions and benefits are insufficient to remove financial insecurity.

Gender as a theme in ageing in part from the recognition that women predominate among the aged, lower mortality among women has resulted in an imbalance in the sex ratio among older persons in almost all countries, with women out numbering men particularly among the oldest-old. Beyond these demographic dimensions, the growing concern over gender and ageing is motivated by a presumed greater social and economic vulnerability of older women compared to men, arising from the fact that, more than for men, women's productive activities are carried out outside the formal economic sector and from pervasive gender inequality in family and community life that is through to characterize many societies. Virtually all societies have a set of norms and practices that define the roles, rights and obligations of men and women: this is typically referred to as a "gender system" (Mason, 2001).

Gender systems differ substantially across societies and the conditions. Gender systems, in turn, are both influenced and reinforced by social and economic institutions. Gender systems also influence the relative access of older men and women to family assets both before and after the death of a spouse (Rahman et al., 2009).

Economic well-being depends both on the ability of current income and in-kind services to meet consumption needs and on future income flows, assets, and insurance holdings that can be drawn upon to cover the costs of uncertain contingencies (Hurd and Rohwedder (2006).

Economic wellbeing depends not only just on monetary resources, such as earnings or interest income, but also on non-monetary resources, such as the presence of other family members and one's own ability to perform tasks that generate earnings (Danigelis and McIntosh, 2001).

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In addition, economic satisfactions also vary by gender. Higher economic satisfaction generally leads to higher life satisfaction particularly in a country where most of the people are living below poverty line. In terms of financial satisfaction males experience more economic satisfaction than females. Generally, males enjoy more independence and financial security than females.

In recent past, studies were carried out on different dimensions on the aged. Doris Padmins, et al. (2010) studied economic well being and morbidity aspects. Danigelis and McIntosh (2001) and Rahman, et al. (2010) examined gender and economic support whereas Rao (2007) studied economic and financial aspects ageing in India. Keeping these in view, an attempt has been made in this paper to study the gender differences of the rural aged population in their economic well-being in Madurai district of Tamil Nadu.

Objectives

The primary objectives of this paper are: (1) to study the socio-demographic, economic and household characteristics of the rural aged population; (2) to explore gender differentials of the rural aged population in their socio-demographic, economic and household characteristics; and (3) to understand the relationship of socio-demographic and household characteristics with economic wellbeing of the rural aged population.

Data and Method

Madurai district is considered for the present study as it's share of 60+ aged persons (8.5%) is closer to that of Tamil Nadu (8.8%). There were seven Taluks in Madurai district namely (1) Madurai North, (2) Madurai South, (3) Melur, (4) Peraiyur, (5) Thirumangalam, (6) Usilampatti, and (7) Vadipatti according to 2011 Census.

Based on the number of villages, Madurai North Taluk was selected for this study as it was found to have more number of villages compared to other Taluks. There were 186 villages in Madurai North Taluk. These villages were selected based on the number of households and number of aged persons in the households (60 years and above) through a disproportionate stratified random sampling. Out of these villages, four were selected namely (1) Samayanallur, (2) Tiruppalai, (3) Narasingam, and (4) Kodikulam as they had more number of households compared to other villages in the Taluk.

The required data for this study were collected from 160 aged persons (60 years and above) from four villages of Madurai district of Tamil Nadu comprising of 80 males and 80 females through household survey and personal interview with the help of a well-administrated and pre-tested interview schedule.

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The items of data collected were such as age, sex, religion, caste, marital status, completed years of education, family wealth, income, dwelling, owner of the house, toilet and bath room facilities. The data were evaluated and analysed using SPSS program. A multivariate technique named multiple linear regression analysis was used to assess the effect of several variables on economic satisfaction of the aged population.

Results and Discussion

The demographic and social characteristics, economic characteristics, and household characteristics and their association with economic well-being of the rural aged are discussed in detail with the help of results obtained through bi-variate and multiple linear regression analyses.

Demographic and Social Characteristics

The demographic and social characteristics such as age, marital status, religion, caste, educational status, and living arrangement are discussed in this section. It was found from *Table 1* that more than half of the respondents were old (60-69 years) followed by older (70-79 years) (35%) and oldest (80 years and above) (14%). Though, the same trend has been visualized among males and females, more males were older (36%) and more females were old (51%) and oldest (15 %). This indicates that most of the aged happen to die before reaching the oldest range and the female aged live longer as compared to male aged.

As far as the marital status of the respondents is concerned, more than half of them (52%) were widowed. Most of the male respondents were married (83%) and most of the female respondents were widowed (86%). As many of the male aged happen to die earlier than their wives the female aged live longer after the death of their spouses as widows.

About 80% of the respondents belonged to Hindu religion followed by Muslim (15%) and Christian (6%) religions. The same trend has been noticed among female aged. The percentage of male aged was more in Hindu (84%) and Christian (10%) religions as compared to female aged (75% and 1% respectively.

More than half of the respondents (52%) belonged to Backward Caste (BC) followed by Scheduled Caste/Scheduled Tribe (SC/ST) (24%), Forward Caste (FC) (17%), and Most Backward Caste (MBC) (7%). Though, the same trend has been visualized among males and females, more males were there in SC/ST (27%) and more females in BC (54%), FC (18%) and MBC (9%).

Majority of the respondents (44%) were illiterate followed by educated upto primary level (35%) and educated high school education and above (21%). Though, the same trend has been noticed among males and females, more females were illiterate (51%) and educated upto primary level (37 %) as compared to males (38% and 33% respectively),

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whereas, more males were educated high school education and above (30%) as compared to females (11%). This shows the existence of traditional gender difference in educational level of the country in general, though the magnitude of difference has been narrowed to a greater extent.

Table 1
Demographic and social characteristics of the rural aged

Demographic and Social Characteristics	Male (N=80)		Female (N=80)		Total (N=160)	
	N	%	N	%	N	%
Age						
60-69	40	50.0	41	51.2	81	50.6
70-79	29	36.2	27	33.8	56	35.0
80+	11	13.8	12	15.0	23	14.4
Marital status						
Married	66	82.5	11	13.7	77	48.1
Widowed	14	17.5	69	86.3	83	51.9
Religion						
Muslims	5	6.2	19	23.7	24	15.0
Hindus	67	83.8	60	75.0	127	79.4
Christians	8	10.0	1	1.3	9	5.6
Caste						
SC/ST	22	27.4	16	20.0	38	23.8
MBC	5	6.3	7	8.8	12	7.4
BC	40	50.0	43	53.8	83	51.9
FC	13	16.3	14	17.6	27	16.9
Educational status						
Illiterate	30	37.5	41	51.3	71	44.4
Primary	26	32.5	30	37.4	56	35.0
High school & above	24	30.0	9	11.3	33	20.6
Occupation						
Not Working/Housewife	32	40.0	63	78.8	95	59.4
Agriculture	18	22.4	10	12.5	28	17.5
Industry	21	26.3	5	6.2	26	16.3
Business	9	11.3	2	2.5	11	6.8
Living arrangement						
Living alone	7	8.8	15	18.7	22	13.8
Living with spouse	50	62.4	12	15.0	62	38.8
Living with children	23	28.8	53	66.3	76	47.4

Source: Computed from Primary Data

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Majority of the respondents lived with their children (47%) followed by respondents who lived with their spouses (39%) and those who lived alone (14%). While examining the gender difference in the living arrangement of the respondents, it was found that most of the respondents (62%) lived with their spouses and most of the female respondents lived with their children (66%) and lived alone (19%) as compared to their counterparts.

Economic Characteristics

The economic characteristics such as occupation, income source, average monthly income, and economic status of the respondents are discussed in this section (**Table 2**). About sixty percent of the respondents were not engaged in any work followed by those who were engaged in agriculture (18%), industry (16%) and business (7%). The same trend has been noticed as far as the female respondents are concerned. Among male respondents most engaged in industry (26%), agriculture (22%) and business (11%) as compared to female respondents (6%, 13%, and 3% respectively).

Majority of the respondents reported that the source of their income was their children (64%), followed by pension (49%), occupation (41%) and wealth (17%). Though the same trend prevails among both male and female respondents, the sources of the most of the male respondents were occupation (60%) and wealth (19%) and of most of the female respondents were children (71% and pension (54 %). More than half of the respondents had an average monthly income up to Rs. 3000/- (53%) followed by Rs. 3001-5000 (35%), no income (7%) and Rs. 5001 and above (6 %). Most of the male respondents had average monthly income Rs. 3001-5000 (56%) and Rs. 5001 and above (7%), and most of the female respondents has average monthly income upto Rs. 5000 and (70%) no income (13%). Forty percent of the respondents had household monthly income of above Rs. 5000/- followed by respondents who had Rs. 3001-5000 (39 %), and up to Rs. 3000/- (21%).

The same trend is followed among both male and female respondents. While observing the gender difference, more males (86 %) had average monthly income of above Rs. 3000/- and more females (29%) had upto Rs. 3000/-. The economic status of the respondents was determined based on their dependency level. It was found that only 17% of the respondents were independent but majority of the respondents were partially dependent (64%) followed by fully dependent (19%). While observing the gender difference in dependency level, the same trend is associated with female respondents. But more male respondents were independent (25%) compared to female respondents (9%).

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Table 2
Economic characteristics of the rural aged

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Economic Characteristics	Male (N=80)		Female (N=80)		Total (N=160)	
	N	%	N	%	N	%
Occupation						
Not Working/Housewife	32	40.0	63	78.8	95	59.4
Agriculture	18	22.4	10	12.5	28	17.5
Industry	21	26.3	5	6.2	26	16.3
Business	9	11.3	2	2.5	11	6.8
Occupation						
Not Working/Housewife	32	40.0	63	78.8	32	40.0
Agriculture	18	22.4	10	12.5	18	22.4
Industry	21	26.3	5	6.2	21	26.3
Business	9	11.3	2	2.5	9	11.3
Respondents' income source						
Wealth	15	18.8	12	15.0	27	16.8
Occupation	48	60.0	17	21.3	65	40.6
Pension	35	43.8	43	53.7	78	48.8
Children	45	56.2	57	71.3	102	63.8
Respondents' monthly income						
No income source	1	1.3	10	12.5	11	6.9
Up to Rs. 3000	28	35.0	56	70.0	84	52.5
Rs. 3001 – Rs. 5000	45	56.3	11	13.8	56	35.0
Rs. 5001 & above	6	7.4	3	3.7	9	5.6
Households' monthly income						
Up to Rs. 3000	11	13.8	23	28.8	34	21.2
Rs. 3001 – Rs. 5000	32	40.0	30	37.5	62	38.8
Rs. 5001 & above	37	46.2	27	33.7	64	40.0
Economic status						
Independent	20	25.0	7	8.8	27	16.9
Partially Dependent	45	56.2	57	71.2	102	63.7
Fully Dependent	15	18.8	16	20.0	31	19.4

Source: Computed from Primary Data

Household Characteristics

Head of the family, house type, house ownership, drinking-water facility, bath-room facility, toilet facility and cooking fuel used by the respondents are discussed in this section (*Table 3*). Headship of the family gives prestige and decision making power to

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the aged. It was found from the results that more than half of the respondents (57%) were head of the family followed by children (36%) and spouses (6%). Suiting to the prevalent belief, 85% of the male respondents were head of the family as compared to female respondents, and among female respondents, 59% of their children were the head of the family.

Table 3
Household characteristics of the rural aged

Household Characteristics	Male (N=80)		Female (N=80)		Total (N=160)	
	N	%	N	%	N	%
Occupation						
Not Working/Housewife	32	40.0	63	78.8	95	59.4
Agriculture	18	22.4	10	12.5	28	17.5
Industry	21	26.3	5	6.2	26	16.3
Business	9	11.3	2	2.5	11	6.8
Family Head						
Self	68	85.0	24	30.0	92	57.4
Spouse	1	1.2	9	11.2	10	6.3
Children	11	13.8	47	58.8	58	36.3
House Type						
Hut	2	2.5	8	10.0	10	6.2
Kutcha	44	55.0	39	48.8	83	51.9
Pucca	34	42.5	33	41.2	67	41.9
House ownership						
Own house	59	73.8	43	53.8	102	63.8
Rented house	21	26.2	37	46.2	58	36.2
Drinking-water facility						
Street Tap	47	58.7	51	63.7	98	61.2
Own Tap	33	41.3	29	36.3	62	38.8
Bath- room facility						
Open/Public	27	33.7	23	28.8	50	31.2
with house	53	66.3	57	71.2	110	68.8
Toilet facility						
Open/Public	25	31.2	27	33.8	52	32.5
with house	55	68.8	53	66.2	108	67.5
Cooking fuel						
Firewood	28	35.0	21	26.3	49	30.6
Kerosene	17	21.3	22	27.4	39	24.4
Cooking Gas (LPG)	35	43.7	37	46.3	72	45.0

Source: Computed from Primary Data

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The house structure, generally, is based on the economic condition of the family. More than half of the respondents lived in kutcha house (52%) followed by those who lived in pucca house and hut (6%). As far as the male respondents are concerned, though the same trend prevails among male and female respondents, more male respondents lived in kutcha (55%) and pucca (43%) houses as compared to female respondents (49% and 41% respectively) and more female respondents lived in hut (10%) as compared to male respondents (3%).

House ownership of the elderly gives them respect and protection from the family members. It was found from the results that majority of the respondents were owner of their house (64%) as against rented house (36%). The more male respondents owned house (74%) and the more female respondents lived in rented house (71%).

Availability of drinking-water facility has on significant impact on health of the aged and their family members. But the study area majority of the respondents used water available through street-tap as against own tap (39%). The same trend prevails among both male and female respondents. More female respondents used water available through street-tap (64%), where as more male respondents from own-tap (41%). Sixty-nine percent of the respondents had bath-room facility within the house as against respondents who had the facility outside the house as open/public (33%). More female respondents had bath-room facility within the house (71%), whereas, more male respondents had the facility outside the house (34%) as compared to their counterparts. Majority of the respondents had toilet facility within the house (68%) as against respondents who had the facility outside the house (33%). The same trend prevails among both male and female respondents. More male respondents had toilet facility within the house (69%), whereas, more female respondents had the facility outside the house (34 %) as compared to their counterparts. As far as the cooking fuel used by the aged is concerned, majority of the respondents used LPG cooking gas (45%) followed by firewood (31%) and kerosene (24%), indicating a characteristic of the modern trend. More female respondents lived in the house using cooking LPG gas (46%) and kerosene (27%) as compared to male respondents of the house using more of firewood (35%).

Table 4 presents the results of the multiple linear regression analysis. The results demarcate the relationship between socio-demographic characteristics and economic status of the aged. It was found from the analysis that marital status of the rural aged has been the most positive significant variable to an increase in economic well-being (Beta = 0.535) and family type (Beta = 0.398), whereas, the variable living arrangement found to be most negative significant one (Beta＝-0.397) followed by education (Beta＝-0.202). Variables like gender, age and working status have also found to be positive (beta value) indicating an increase in these variables towards economic well-being.

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Table 4
Multiple Linear Regression Model

Variables	Un-standardized Coefficients		Standardized Coefficients	t	Sig.
	B	**Std. Error**	**Beta**		
(Constant)	3066.416	2058.491		1.490	.139
Age	-713.868	347.269	-.177	-2.056	.042
Gender	-1130.988	536.477	-.184	-2.108	.037
Religion	-88.000	390.762	-.021	-.225	.822
Community	-218.343	295.659	-.069	-.738	.462
Marital status	3055.854	687.199	.535	4.447	.000
Family type	2438.472	996.940	.398	2.446	.016
Living arrangement	-1643.437	659.487	-.397	-2.492	.014
Education	-603.265	343.454	-.202	-1.756	.082
Occupation	-1150.828	305.100	-.044	-2.494	.022

Note: Dependent variable: Income after age 60; R=0. 598; R Square=0. 358;
Adjusted R Square=0. 306; $F_{(6.816)} = P$=0.000.

Conclusions

Most of the respondents were old (60-69 years) as compared to the respondents who were older (70-79) and oldest (80 years and above). More male respondents were older, and more females were old. While, more males were married, more females were widowed. While observing the gender difference in marital status, more male respondents were Hindus and Christians, and more female respondents were Muslims religion. While more males belonged to SC/ST, more females belonged to BC. Most of the female respondents were educated upto primary level and most of the males were educated high school education and above. Most of the male respondents lived with their spouses and most of the female respondents lived with their children.

More male respondents were engaged in industry and more female respondents were housewife and did not work. Majority of the male respondents reported that the source of their income was occupation as most of the female respondents' source of income was their children. Most of the male respondents had an average monthly income Rs. 3001-5000, while most of the female respondents had average monthly income upto Rs. 5000. Most of the male respondents were independent as against most of the female respondents who were partially dependent.

Majority of the male were head of the family as compared to female respondents most of whose families were headed by their children. While more male respondents lived in kutcha house, more female respondents lived in hut. More male respondents owned house and more female respondents lived in rented house. More female respondents used water available through street-tap and more male respondents used water from own-tap. While,

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more female respondents had bath-room facility within the house, more male respondents had the facility outside the house. More male respondents had toilet facility within the house and more female respondents had the facility outside the house. As far as the cooking fuel used by the aged is concerned, more female respondents lived in the house using cooking LPG gas as compared to male respondents those who mostly used firewood.

Marital status of the rural aged has been the most positive significant variable to an increase in economic well-being, whereas, the variable living arrangement found to be most negative significant one. Variables like gender, age and working status have also found to be positive indicating an increase in these variables towards economic well-being.

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