

CHAPTER IV

SOCIO-DEMOGRAPHIC AND ECONOMIC PROFILE OF THE ELDERLY

Introduction

This chapter presents the socio-demographic profile of the 950 elderly (aged 60 years and above) interviewed for the study in Pune city. The characteristics included are age, sex, literacy, education, marital status, religion, caste, working status, family type, and number of children, current living arrangements and standard of living. Besides, information on work force participation and work benefit are also included. In India, persons aged between 15 to 59 years forms the working population and at age of 60 years people generally retire or withdraw themselves from work. The economic situation of the elderly may be gauged through the study of their workforce participation. These background characteristics have long - term and deep implications on the aspects of life of the elderly and enable planning and chalking out programmes for them.

Age and sex pattern

Age pattern

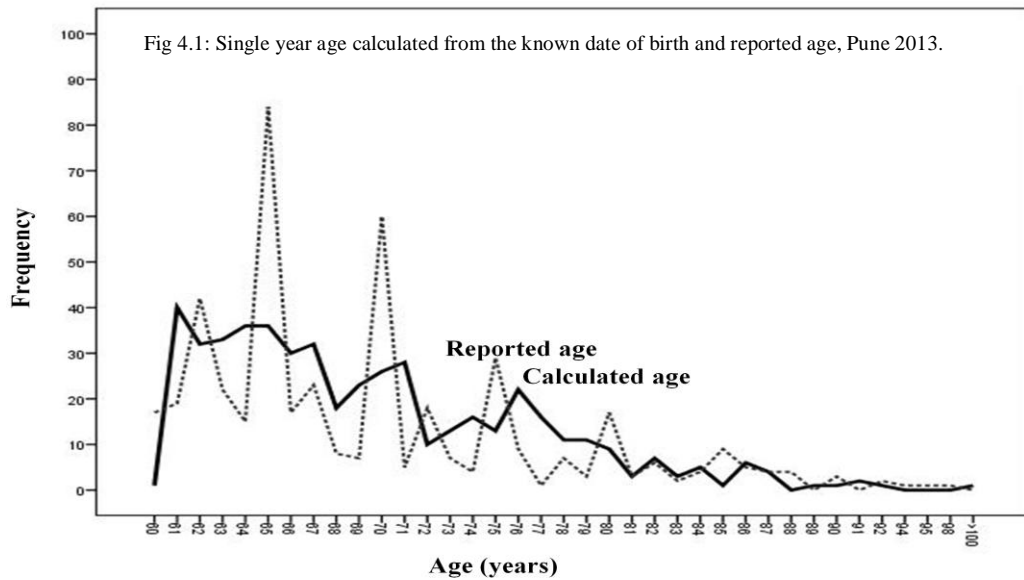
Any study relating to population remains incomplete unless its size and age - sex composition is known before its specific characteristics are examined. Hence, the distribution of population by age - sex, helps in easy understanding the results, particularly the study of indicators type of living arrangements and health. Data on the elderly population are characterized by two peculiarities, i.e., one is related to the age data and the other to the sex pattern.

The age structure of population in Maharashtra is witnessing changes. In 2011, although the age composition was pyramid shape, it was changing at the bottom. In 2011, the percentage of population aged 60 years and above was 9.9 per cent, showing an increase of 13.8 per cent from 2001 to 2011. Although the elderly population in Maharashtra accounts for only 8 to 10 per cent of the total population, the important factor is its absolute size. It is a huge number for planning its welfare activities.

Table 4.1: Distribution of elderly population by age group and proportion of the elderly population in total population in Maharashtra 2001 and 2011 and Pune 2013.			
Age group	Proportion among elderly, Maharashtra 2001*	Proportion among elderly, Maharashtra 2011*	Proportion among elderly, Pune 2013
Young-old			
60-64	32.3	32.8	27.1
65-69	31.1	27.7	29.3
Old-old			
70-74	19.3	19.3	19.7
75-79	8.1	9.6	12.8
Oldest-old			
80+	9.2	10.6	11.2
All elderly	100.0	100.0	100.0
Source: *Census of India, 2001 and 2011.			

Table 4.1 exhibits the percentage distribution of total elderly population by age groups for Maharashtra, 2001 and 2011 and Table 4.2 shows the age distribution of the elderly in five year age groups by gender. Sometimes researchers refer to the elderly persons as ‘old adults’ instead of dividing them by age groups (Bongaarts and Zimmer, 2001). The population between age groups 60 to 90+ years is not uniformly distributed as can be seen from Table 4.2. Young-old population formed about 62 per cent of the total elderly population in Maharashtra and 56 per cent in urban Pune. In 2001, the young-old (60-69 years) accounted for 63.4 per cent of the total elderly population. However, in 2011, this percentage came down. In 2001, the percentage of oldest-old (80+ years) was 9.2 per cent which increased to 10.6 per cent in Maharashtra in 2011 and 11.2 per cent in urban Pune in 2013. The process of ageing gradually lowers the proportion of young-old population and increases that of oldest-old population.

In this study we calculated the actual age for 641 elderly based on their known date of birth. The remaining 309 elderly reported their age instead of date of birth (see Fig 4.1). Of 950 elderly, more than one-fourth were aged 60-64 years and another 29 per cent aged 65-69 years. Thus, taken together a majority of the elderly (56%) were below 70 years of age. Less than 2% of the elderly were above 90 years of age. The mean age of these elderly was 70 years (± 7 SD).



Sex pattern or feminization of ageing

The other peculiarity of elderly data relates to numerical excess of females. All the indicators of ageing computed separately for males and females as shown in Table 4.3 reveal the following facts:

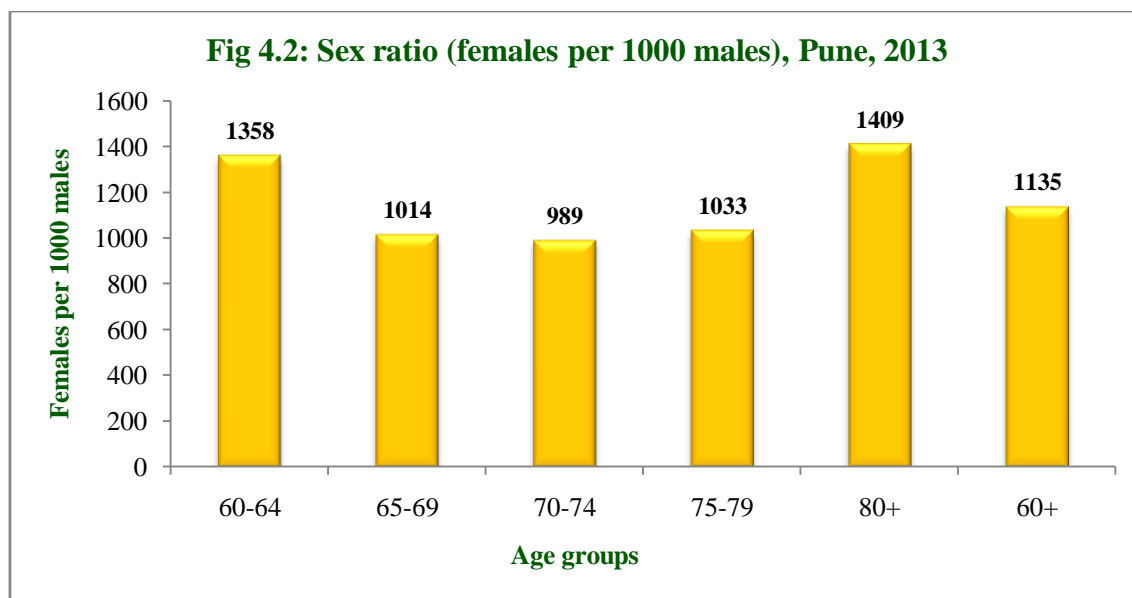
In 2001 and 2011 the proportion of persons aged 60 years and above is higher for females than for males in Maharashtra. The sex ratio computed for each component (ten year age group) of the elderly group (60 years and above) indicates numerical preponderance of females. This numerical excess of females is observed only in the elderly population. Table 4.3 indicates that the sex ratio for the total population for Maharashtra was only 922 females per 1000 males in 2001 and 929 females per 1000 males in 2011. Overall sex-ratio is favourable for females in the elderly group.

Table 4.2: Percentage distribution of elderly by selected background characteristics, Pune, 2013.			
Background characteristics	Males	Females	Total
Age (years)			
60-64	109 (24.5)	148 (29.3)	257 (27.1)
65-69	138 (31.0)	140 (27.7)	278 (29.3)
70-74	94 (21.1)	93 (18.4)	187 (19.7)
75-79	60 (13.5)	62 (12.3)	122 (12.8)
80+	44 (9.9)	62 (12.3)	106 (11.2)
Age (mean, SD)	69.7 (6.8)	69.6 (7.8)	69.7 (7.4)
Religion			
Hindu	370 (83.1)	419 (83.0)	789 (83.1)
Muslim	30 (6.7)	31 (6.1)	61 (6.4)
Sikh	4 (0.9)	10 (2.0)	14 (1.5)
Christian	15 (3.4)	12 (2.4)	27 (2.8)
Others	26 (5.8)	33 (6.5)	59 (6.2)
Caste/Tribe			
SC	28 (6.9)	54 (11.5)	82 (9.4)
ST	7 (1.7)	11 (2.4)	18 (2.1)
OBC	118 (29.0)	118 (25.2)	236 (27.0)
Others	254 (62.4)	285 (60.9)	539 (61.6)
Total	407 (46.5)	468 (53.5)	875 (100.0)
Residence			
Non-Slum	345 (77.5)	363 (71.9)	708 (74.5)
Slum	100 (22.5)	142 (28.1)	242 (25.5)
Marital status			
Never married	6 (1.3)	7 (1.4)	13 (1.4)
Currently married	396 (89.0)	224 (44.4)	620 (65.3)
Widowed	41 (9.2)	270 (53.5)	311 (32.7)
Separated	2 (0.4)	4 (0.8)	6 (0.6)
Divorced	0	0	0
Education*			
No education/Illiterate	64 (14.4)	206 (41.0)	270 (28.5)
1-4 years completed-Primary	38 (8.5)	41 (8.2)	79 (8.3)
5-7 years completed-Secondary	57 (12.8)	70 (13.9)	127 (13.4)
8-10 years completed-Higher secondary	74 (16.6)	65 (12.9)	139 (14.7)
11-12 years completed-Junior college	86 (19.3)	63 (12.5)	149 (15.7)
FY-SY- Senior college	13 (2.9)	7 (1.4)	20 (2.1)
Graduate and above	113 (25.4)	50 (10.0)	163 (17.2)
Years of schooling (mean, SD)	9.3 (5.5)	5.6 (5.6)	7.3 (5.8)
Mean surviving children^s	3.0 (1.4)	3.0 (1.5)	3.0 (1.4)

Table 4.2 continued: Percentage distribution of elderly by selected background characteristics, Pune, 2013.			
Background characteristic	Male	Female	Total
Living arrangements			
Living alone	11 (2.5)	32 (6.3)	43 (4.5)
With spouse only	84 (18.9)	54 (10.7)	138 (14.5)
With spouse, children and grandchildren	296 (66.5)	154 (30.5)	450 (47.4)
With children and grandchildren	35 (7.9)	210 (41.6)	245 (25.8)
With married daughters	7 (1.6)	22 (4.4)	29 (3.1)
With other relatives	12 (2.7)	33 (6.5)	45 (4.7)
Child movement status (mean, SD)^s			
Staying with any of the children (%)	74.4	72.1	73.2
No. of male children staying	1.0 (1.1)	0.9 (1.3)	1.0 (1.2)
No. of male children away	1.4 (0.7)	1.6 (0.9)	1.5 (0.8)
Standard of living index (SLI)			
Low	108 (24.3)	138 (27.3)	246 (25.9)
Medium	145 (32.6)	158 (31.3)	303(31.9)
High	192 (43.1)	209 (41.4)	401 (42.2)
Number of respondents	445	505	950
Note: ^r Three elderly with no formal education but can read and write. ^s Ever married elderly only			

Table 4.2 shows that there is a numerical excess of females over males among the elderly persons. When distributed by five years age categories, except 70-74 years age group, all groups show the numerical excess of females (Fig 4.2). These findings indicate that “feminization” of ageing is occurring. However, this is not a solitary phenomenon for this state. It is taking place in many states of India as well as in several DCs and LDCs (Table 1.8, Chapter1).

Table 4.3: Percentage distribution of population by sex and broad age groups, Maharashtra 2001 and 2011, and other indicators of ageing.								
Age (y)	Maharashtra 2001				Maharashtra 2011			
	Total	Males	Females	Sex ratio	Total	Males	Females	Sex ratio
0-14	32.1	32.2	32.0	916	26.7	27.2	26.2	896
15-59	59.2	60.0	58.3	896	63.4	63.7	62.9	924
60-69	5.5	4.8	6.3	1204	6.0	5.4	6.6	1130
70-79	2.4	2.3	2.5	1015	2.9	2.7	3.1	1062
80+	0.8	0.7	0.9	1218	1.1	0.9	1.2	1188
60+	8.7	7.8	9.7	1150	9.9	9.0	10.9	1147
All ages	100.0	100.0	100.0	--	100.0	100.0	100.0	--
Number	96,878,627	50,400,596	46,478,031	922	112374333	58243056	54131277	929
Source: Registrar General and Census Commissioner, India, <i>Report and tables on Age, Series 1 – India, Census of India 2001 and 2011.</i>								
Sex ratio= (F/M)*1000.								



Determinants of age-sex pattern

Present age structure of any population is the result of its past levels of fertility, mortality and net migration. Here the contributions of fertility and mortality in determining the ageing of the populations are considered.

During 1950s, it was widely believed that ‘ageing’ of the population is a result of declining mortality or increasing levels of the expectations of life at birth. However, demographers with the help of mathematical models demonstrated that the main factor contributing to an increase in the proportions of the elderly in population is declining fertility rate, not so much as declining mortality. Latter will lead to a ‘young’ age structure in the absence of declining fertility because of the typical age pattern of declining mortality.

Whether the population of country is young or old is mainly determined by the fertility of women in that country. When fertility is high, birth rates are also high and the number of children is large, the population becoming young. When fertility is low the birth rates are low and the number of children is less, and hence, the population is old (Coal, 1964). When low birth rates persist, the result is a less number of children and a large proportion of old population. Declining birth rate causes ageing at the base as well as at the apex of the age pyramid and an increase in the proportion of adults and a consequent high median age and an old population (United Nations, 1973).

In Maharashtra the proportion of the elderly persons will rise in the coming years due to a decline in fertility rate from the current level of 2.9 children to 2.0 children per woman - a little less than replacement level fertility (Registrar General, 2006). Increasing expectation of life beyond the age of 60 years accompanied by a constant decline of death rate among the elderly persons will stimulate the process of ageing. Maharashtra is a highly in-migrating state. As such, its age structure is affected by age - sex pattern and number of net migrants.

Natural growth and moderate migration contributed to population growth of Pune city which already has with declining fertility and mortality. Out of the population of 9.7 lakhs, growth in Pune Municipal Corporation's jurisdiction during 1991-2001, 21 per cent growth was natural growth, 41 per cent was due to the territorial expansion and remaining 38 per cent was due to net in-migration (Mulay, 2007).

Religion

Table 4.2 shows that a majority of the respondents are Hindus (83%) and around 8 per cent are Muslims and Sikhs, while Christians are little less than 3 per cent. Those belonging to other religions (mainly Jains) are about 6 per cent.

Castes and Tribes

About 10 per cent of the respondents belong to Scheduled Castes (SCs), 2 per cent to Scheduled Tribes (STs), and 27 per cent belong to other backward classes (OBCs). The remaining 62 per cent belongs to other castes (general).

Place of residence

Distribution of the elderly by place of residence (Table 4.2) shows that, three-fourths of them live in the non-slum area, whereas one-fourth of them live in the slum area. In the non-slum area there are more elderly male (77.5%), while in the slum area there are more elderly females (28.1%).

Marital status

With the process of ageing comes the loneliness due to the death of the partner. The present study tries to gauge this loneliness among elderly males and females. Table 4.2 presents their distribution by marital status in terms of percentages. It provides information on categories of marital status as never married, currently married, widowed, divorced and separated. Some points stand out: There are male-female differences with respect to marital status, with females having a clear disadvantage. The percentage of widowers is far higher among elderly women than among elderly men. Among elderly women more than half (53.5%) are widowed and among elderly men 9.2 per cent are widowers. As expected, the proportion of widows rises with increasing age.

As can be seen from Table 4.4, one third (33.8%) of the elderly women are widows at the age of 60-64 years and the figure reaches upto 87 per cent for elderly women of 80 years and above. However, for men, the picture is slightly different. Even at the age of 80 years and above, only one - fourth (25%) of the men are widowers. All these are nevertheless on expected lines. Elderly widows have more problems than elderly widowers as there is triple jeopardy - being elderly widow due to their low level of literacy, they are poor as they have no independent source of income, and their only means of help is their children (Chen, 1998).

Age	Males			Females		
	Currently married	Widower	Others	Currently married	Widow	Others
60-64	96.3	2.8	0.9	64.2	33.8	2.0
65-69	89.9	8.0	2.2	55.0	42.1	2.9
70-74	85.1	11.7	3.2	30.1	66.7	3.2
75-79	90.0	8.3	1.7	25.8	72.6	1.6
80+	75.0	25.0	0	12.9	87.1	0
60+	89.0	9.2	1.8	44.4	53.5	2.2
Maharashtra: 60+	86.5	11.7	1.8	47.9	50.4	1.7
Maharashtra: 80+	70.1	26.0	3.9	21.5	75.8	2.7
India: 60+	82.1	15.0	2.9	47.3	50.7	2.0
India: 80+	65.3	28.9	5.9	25.1	71.0	3.9

Source: Registrar General and Census Commissioner of India, 2006.

The high proportion of widows among females is primarily due to lower mortality rates observed among females aged 60 years and over. That more males tend to re-marry compared with females could also be another contributory factor for the smaller proportion of widowers apart from the age difference between husband and wife. From the point of view of policy formulation there has to be a survey of elderly widows with respect to their living arrangements, source of income, dependency, disability, family care, health and provision of medical care.

Education

Table 4.2 suggests that the share of educated is significantly large. There are distinct male-female differences in educational attainment. Almost 15 per cent of the elderly males and 40 per cent elderly females are illiterate. Another 8 per cent of males and females each have education upto the primary level and 17 per cent and 13 per cent males and females completed higher secondary education respectively. Around 25 per cent males and 10 per cent females are graduates and above. The average year of schooling is 9 years and 6 years (with higher SD) for males and females respectively, indicating statistically significant difference in educational attainment.

As a majority of the elderly in India are illiterate, their living conditions mostly depend upon their co-residence with children and their ability to work beyond the official designated retirement age. According to the household data collected during NSS 52nd Round, about 58 per cent of urban elderly had some formal schooling (NSSO, 1995). Other surveys reveal similar findings (Rajan, 1996; IIPS and Macro International, 2007; Alam, 2006).

Children ever born and their movement status

In Indian culture children are the main source of support to the elderly in their advanced age. Lack of ability to be a part of the workforce is often because of their illiteracy which leaves many of them dependent on household support for survival. It would, therefore, be interesting to see the number of surviving children and their movement, especially of boys - as in Maharashtra, after marriage girls get migrate to their in-laws' place.

The study collected information from the ever married elderly about the total number of children ever born, number of children surviving as on the survey date and number of male children staying with the elderly. Table 4.2 shows mean number of children surviving among ever married elderly. On an average, three children survive at present. About 2.3 per cent ever married elderly had no surviving children on the date of the survey. This was about 6 per cent in NSSO 60th round (NSSO, 2004). The results indicate that since 2004 there has been an improvement in regard to the proportion of elderly persons having their children alive in the total population.

The data indicate that around 73 per cent of the elderly live with at least one of their children and more than 25 per cent of them do not live with any of their children. In addition, of the adult surviving male children, almost 52 per cent of the elderly have at least one male child living away from them. The mean number of male children living with the elderly is 1, while the mean number of male children living away is around 1.5. This indicates that a larger number of male children live away from elderly households than those living with them. As for children working abroad, among the ever married elderly who having at least one child, around 6 per cent reported that either their son or daughter is staying and/or working abroad.

Living arrangements

The traditional co-residential family living arrangements is the most common practice among the elderly. A majority of the elderly are co-residing (76.3%). About 47 per cent of them living with spouse, children and grandchildren; and 25.8% of them live with children and grandchildren without spouse. There are a few of them (3.1%) who live with married daughters (or with son-in-law). On the other hand, the elderly who live at their own constitute the smallest group (4.5 per cent). A higher proportion of elderly women (6.3%) than elderly men (2.5%) live alone. This is followed by the elderly who live with a spouse only. Further, 4.7 per cent elderly individuals live with other relatives. None of the elderly person lives with non-relatives. More males than females live with their spouses. On the other hand, compared with males, more females live either alone or with their surviving children or live with other relations. The proportion of the aged respondents living with other relatives is much higher among females (6.5%) than among males (2.7%).

Standard of living index (SLI)

The SLI is constructed by combining information on housing characteristics and elderly assets. Each asset or possession was assigned a score based on NFHS weights (IIPS and ORC Macro, 2000), and the resulting score is used as an indicator of economic status of the elderly. Components of the index are set out in Table I.1, together with their respective weights in Annexure I. The summary index is divided into three groups (Low: poor, Medium: middle and High: upper). This index is used as one of the background characteristics of the elderly to depict economic differentials in selected characteristics. Table 4.2 presents the elderly with their standard of living index by sex separately. Based on this, almost 25 per cent of the elderly of Pune come under the low SLI group, whereas 32 per cent belong to middle SLI and 42 per cent to upper SLI group. Gender-wise there is not much difference in their SLI.

Workforce participation and work benefit

Economic situation of the elderly may be gauged through the study of their workforce participation. It may be a reflection of the situation in which they are forced to work. It could indicate that they are able to support themselves without work. It could also reflect that they are physically fit to work. At this stage of life the demand for health and medical care is likely to go up and growing old age eventually causes an economic burden. The work participation at older ages is often viewed differently in different contexts. One recent study finds low levels of earning during prime working age and consequently low levels of saving as the important reason for participation of the elderly in the labour market in India (Bloom et al., 2010). India has no population-wide mechanisms of social security (Lee et al., 2012). Given this scenario, Indians have to work as long as possible in order to support themselves. An analysis of the Worker Population Ratios (WPRs) depicts that 56.8 per cent of the elderly males and 16.3 per cent of elderly females were engaged in employment and these figures are higher in rural areas (Mathew and Rajan, 2008). Employer insurance and pension schemes are available only to as low as 9 per cent of rural males and 41.9 per cent of urban males who are in the formal sector. Among females, the corresponding figures are still lower at 3.9% for rural area and 38.5% for urban areas, are lower (Rajan and Aiyar, 2008). In India, labour force participation of the elderly, and particularly of women, is often driven by poverty (Bhalotra and Umana-Aponte, 2010; Bhalla and Kaur, 2011). According to the NSSO,

nearly 84 per cent workers are employed in the informal sector and this is true even for the senior citizens (Rajan, 2004; Selvaraj et al., 2011).

Industrial development started in Pune around 1950. The city was referred to at that time as 'Pensioners' Paradise' (wikipedia.org) and as an ideal place to stay after retirement. It is expected that with benefits after the retirement like pension, the contribution in the labour market of the elderly in Pune is less. The workforce participation rate as per census 2001 (main and marginal workers) in Pune Municipal Corporation (PMC) area is 34.1 per cent, which is 2.2 per cent more as compared with 31.9 per cent in 1991. The workforce participation rate of PMC area is higher than the national level (32.2 per cent) but lower than the state level 42.0 per cent (PMC, 2012).

The study collected information on the workforce participation of elderly, current employment status, type of work, need for work as well as retirement benefits accruing to the retired elderly from the past work. Those elderly who are currently working were asked the reasons for working. The following section presents an analysis of this issue.

Workforce participation

The work participation rate among the elderly is 18 per cent in Pune. Although this rate declines with age, it is substantial even among oldest-old male elderly of 80 years and above (Fig 4.3). Table 4.5 presents percentage of the elderly currently working and ever worked according to sex. The work participation rate is 24 per cent for elderly men and 12 per cent for elderly women. Thus, the work participation rate among elderly females is lower in urban Pune. Sharp gender differentials in work participation exist as seen in Table 4.5.

There are a few studies which provide the data on workforce participation of the elderly and their findings are varying. The current work participation rate of 18 per cent of elderly in the current study is considerably lower than the rate estimated in the NSSO 60th round data for all India for the period 2004-05 (total 39.0%, male 56.8%, female 16.3%, NSSO, 2004). But these data are not strictly comparable. According to 2001 Census, most of the urban males in Maharashtra continue to work after the age of 60 years. Nearly 36 per cent of urban males in the age group of 60 years and above were

observed to be working. Compared with the urban elderly males, only 9 per cent of the urban elderly females were working. The workforce participation of the elderly from IEA/CIDA ageing survey, 2002 showed that 21.6 per cent elderly males and 3 per cent elderly females contribute in work participation (CIDA, 2002).

The workforce participation rate among the urban elderly males and females is the highest in the age group 60-69 years, but decreases for the subsequent age groups. From the above finding, it is clear that the males continue working beyond the age of 60 years. Whether they are working because of necessity or because they like working and are healthy enough to work, is not clear from the available secondary data (Kanitkar and Shukla, 2010). However, this may become clear when the type of work the elderly persons are engaged in is studied.

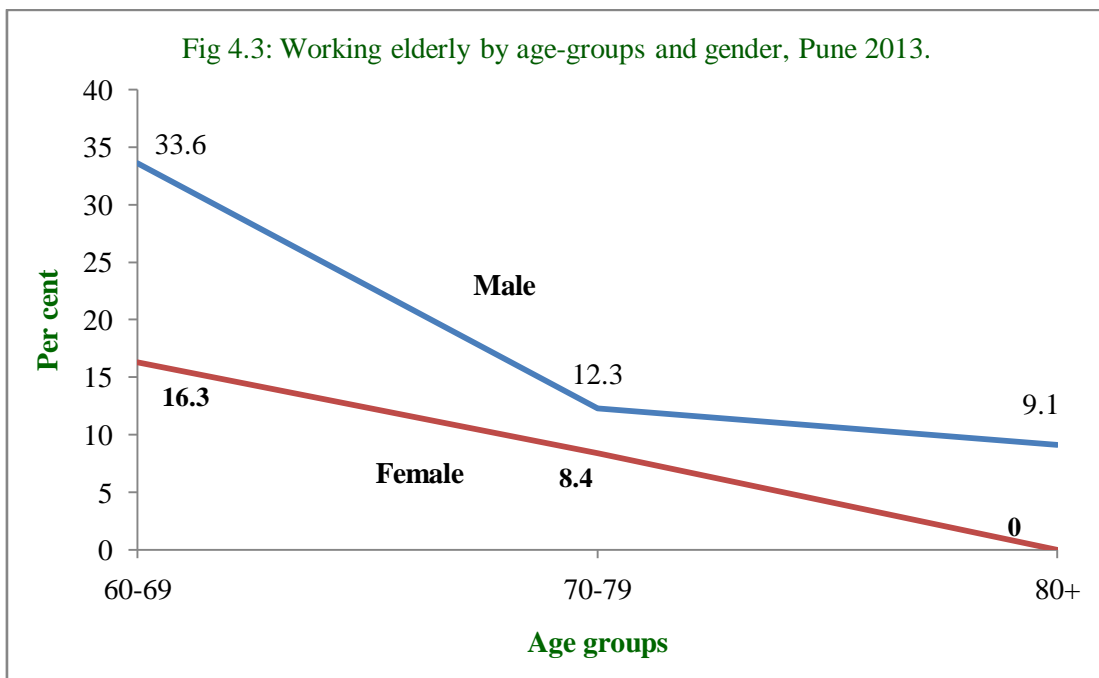
Figure 4.3 further shows that in Pune, around 9 per cent of the oldest-old elderly men participate in the labour market even beyond the age of 80 years, although workforce participation declines with advancing age. Significant workforce participation by the elderly of 80 years and above is an indication of economic compulsion driven by poverty. In general, labour force participation of the elderly is closely linked to poverty across countries (Rajan, 2004; Dey, 2012). Retiring without any financial security like pension or other post-retirement benefits, a majority of them are compelled to continue in some occupation to maintain their families (Raju, 2005). Studies conducted in major cities confirm that a considerable percentage of retirees take up re-employment mainly due to financial constraints (Mumbai: Desai and Naik, 1972; Soodan, 1975; Delhi: Jagannathan and Palvia, 1978; Udaipur: Sati, 1988; Raju, 2000).

Table 4.5: Percentage distribution of elderly (age 60+y) by work participation and work benefit, Pune, 2013.

Characteristics	Males	Females	Total
Working status			
Currently working	23.8	11.9	17.5
Ever worked	75.5	17.8	44.8
Motivation for work			
By choice	33.0	26.7	30.7
Economic or other compulsion	66.1	73.3	68.7
No response	0.9	0	0.6
Total	100.0	100.0	100.0
Number of elderly	106	60	166
Not in workforce but seeking work			
	2.0	2.4	2.2
Employment benefit			
Retirement	17.1	1.8	8.9
Pension	5.2	12.1	8.8
Both retirement and pension	31.2	6.7	18.2
None	22.5	67.5	46.4
Still working*	24.0	11.9	17.6
Total	100.0	100.0	100.0
Status of gainful employment			
Active	33.7	11.7	22.0
Non-active	66.3	88.3	78.0
Total	100.0	100.0	100.0
Number of respondents	445	505	950

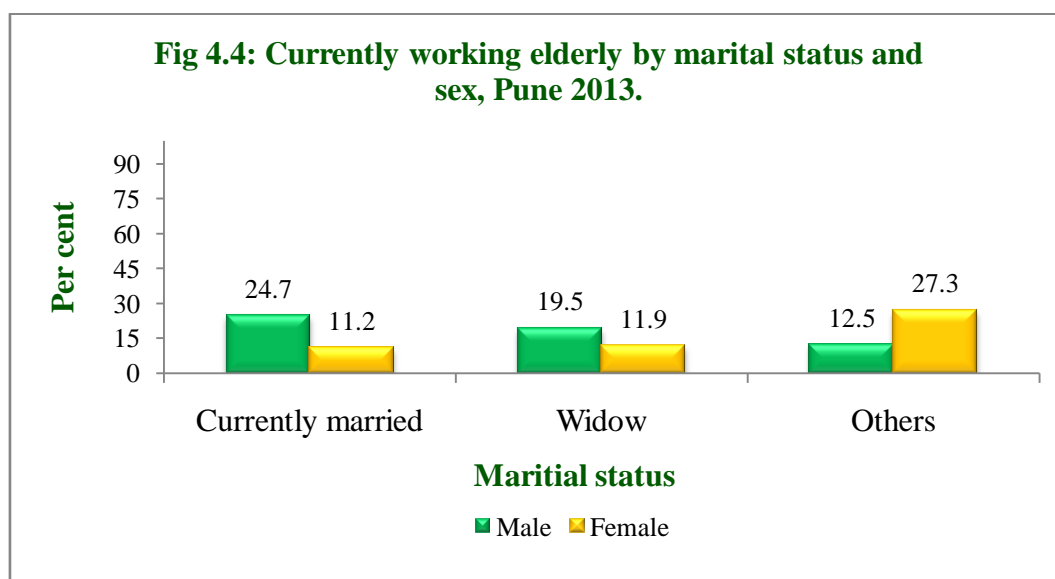
Note: Ever worked elderly include currently working elderly and those who were participating in labour market in the past but are not presently working.

*Figure will not match with currently working as some of them get pension and also engage in job like taking tuitions, security officer, priest, etc.



A Figure 4.4 provides data on percentage of the elderly currently working by marital status. The marital status makes a difference for men, particularly those currently

married and widowed. As expected, the elderly women (never married, divorced or separated) have higher (27.3 per cent) work participation (included in ‘others’ category).



To further find out the need and motivation for participating in labour market, we asked a few questions. The response shows that a majority of the elderly (69%) work due to economic necessity and other compulsions and not by choice (Table 4.5). even more women (73 per cent) participate in labour market due to economic or other compulsions as compared to (63 per cent) with men. However, about one per cent elderly refused to share the reason behind their participation in work. Thus, the study shows that gender differentials relating to the need for current work among the elderly are significant. Moreover, about 31 per cent elderly participate in work by choice without any compulsion and most of them want to be ‘active’ after retirement. The elderly seeking work but unable to find it constitute a small proportion.

Work benefit

The shift in age structure makes issues of social security and economic support for the very crucial. The changing age structure has implications for the labour market. The overriding concern of governments relates to the ability of individual citizens to be economically independent in later years. Around 9 per cent of the elderly receive only retirement benefits and another 9 per cent receive only pension benefit. The elderly receiving both retirement and pension benefits were 18 per cent in Pune, which is higher

compared with 10 per cent reported for urban India in UNFPA survey. Also, 46 per cent elderly do not get employment benefit either from pension or from retirement source. The pension benefits significantly vary between men and women. Around 9 per cent elderly receives pension of them 12 per cent women receives pension compared with 5 per cent men. This is because 10 per cent women get pension through government schemes like pension for the widow. As the pension amount was inadequate, 18 per cent of the pensioners were engaged in some work, while a few were even begging and living on the pavement (Soodan, 1982). A similar study conducted in Kerala reported that a majority of the pensioners received some kind of assistance in cash or kind, regularly or intermittently, from their kin or neighbours (Nayar, 1980).

The present study reveals that, elderly men getting benefit from both retirement and pension is high (31.2 %) compared with 19 per cent shown in UNFPA survey, 2011 for urban India. That could be one reason for less contribution of Pune males in the labour market (24%) as compared with 36% of urban males as shown in the census of Maharashtra, 2001 and 30 per cent urban male in UNFPA survey, 2011.

Status of gainful employment

We collected information on the status of gainful employment. Table 4.5 reveals that more than three-fourths of the elderly are economically non-active or inactive, while 22 per cent of them are economically active. Gender-wise this difference is significant: 12 per cent females and 34 per cent males are economically active whereas reported they are economically active.

Summary

Considering the background characteristics of 950 elderly persons interviewed in Pune for the study in 2013, it is found that the sex ratio favours women at advanced ages. More elderly male found residing in a non-slum area whereas there are more elderly females in a slum area.

Around 65 per cent of the elderly are currently married, while 33 per cent are widowed. The percentage of widows is far higher among elderly women (54%) than of widowers among the elderly men (9%). Elderly in oldest-old (80+) age group are found to

face widowhood to a much larger extent. It implies that we are not only moving towards accelerating growth in ageing but also towards a very high share of ageing widows which requires specific policy initiatives to ensure their well-being.

The characteristics also indicate a low educational attainment, particularly among elderly widowed women. More than one - fourth of the elderly (28.5 per cent) reported not having any formal education. This is almost 41 per cent in the case of elderly women. The percentage share of the semi-literate elderly upto 7 years of schooling is the highest. It raises many questions at macro and micro levels. In view of the plan of action by Second World Assembly on Ageing in Madrid with Indian endorsement, at the macro level it may be difficult for the semi-literate elderly to share the developmental process. Another issue that needs attention is the income security of the elderly.

Vulnerability among elderly women vis-a-vis elderly men is greater. It adversely affects their access to and utilisation of services, resources and opportunities. Perhaps the most disturbing is the gender dimension of ageing. There is an urgent need for policy - makers to initiate policies and programmes specially designed to take care of elderly widows at advanced ages.

On an average, three children of an ever-married elderly woman survive at present. Around 73 per cent of the elderly live with at least one of their children, which translates into a more than quarter of the elderly not living with any of their children and hence there is a need to provide care and support to them. A majority of the elderly co-reside (76.3%). About 47% lives with spouse, children and grandchildren; little more than a fourth (25.8%) of them live with children and grandchildren without spouse. There are quite a few elderly (3.1%) living with married daughters (or with son-in-law). A higher proportion of elderly women (6.3%) than elderly men (2.5%) live alone. Almost one-fourth of the elderly come under the low standard of living index group, whereas 32 per cent elderly belong to the middle and 42 per cent elderly belong to the upper groups. Gender-wise there is not much difference in their standard of living index.

The study reveals those only 18% elderly are currently work and participate in labour market activities in Pune. This is not by choice, but economic and other compulsions like the need to support the family, etc. Most elderly gets employment

benefit (9% get only retirement benefit, 9% get only pension benefit and another 18% get both pension and retirement benefits). Around 46% elderly do not get any employers' benefit. Significant differences between men and women by marital status are noticed in workforce participation. Elderly women are more vulnerable than elderly men.

Public pension programmes around the world are in financial trouble. Because of continuing increases in life expectancy, the number of eligible retirees is rising more rapidly than the tax revenue available to finance benefits. Ailment of a non-working member causes disruption of usual activity of the working member of the household. This in turn results in loss of household income.