AGEWELL STUDY

GENDER DISCRIMINATION AMONG OLDER WOMEN IN INDIA FEBRUARY 2015







Agewell Foundation (In Special Consultative Status with ECOSOC at United Nations since 2011)

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GENDER DISCRIMINATION AMONG OLDER WOMEN IN INDIA - A national study

INTRODUCTION

In many Indian societies women are considered second class citizens. For centuries they have been lagging behind in almost all walks of life. Barring exceptions they have never been independent socially, financially, physically or psychologically. Due to limited social interaction women in India are mostly unaware about their rights and powers. They are always dependent on male members of the family for their basic needs, even for day-to-day requirements.

Older women have more critical problems than older men. Due to social and traditional family structure they are forced to live with many limitations. Hence they find themselves marginalized and isolated all the time. As women live longer than men, a larger number of older women have to live a life of a widow in their silver years. Social marginalization, loneliness, isolation and even negligence in old age lead to basic violation of their human rights too.



Ironically, in India due to high prevalence of illiteracy and lack of awareness older women are not aware of their basic rights. Since most of them remain within fourwalls of their homes throughout their life, they remain vulnerable. Elderly women face not only age discrimination but also gender discrimination in Old Age.

As per Census of India report (2011) there were approx. 50 million elderly women (approx. 51%) in India. <u>http://www.censusindia.gov.in/vital_statistics/</u> SRS_Report/9Chap%202%20-%202011.pdf

Gender Discrimination in Old Age

Gender inequality is prevalent in India for centuries, which is deep-rooted in almost all Indian communities. Health, education, economic and political inequalities between men and women in India is common. Gender discrimination deprives women from availing benefits of development even in old age and marginalizes them from the mainstream.

Gender inequalities and its social causes impact elderly women's health and economic conditions. Gender inequality in India is a multifaceted issue that concerns younger and older women alike. Elderly women remain at receiving end due to gender discrimination.

According to the Global Gender Gap Report released by the World Economic Forum (WEF) in 2011, India was ranked 113 on the Gender Gap Index (GGI) among 135 countries polled. By 2013 India has improved its rankings on the World Economic Forum's Gender Gap Index (GGI) to 105th, which is still shameful for the largest democracy in the world.



Though on paper women in India have equal rights under the various laws to own property and receive equal inheritance rights, but in practice, women are disadvantaged. There are many laws, such as the Married Women Property Rights Act of 1974, Hindu Succession Act of 2005, etc. to protect rights and interests of women but these laws are weakly enforced, across the country.

As per National Sample Survey Organization (NSSO) data of the 55th (1999-2000) and the 64th (2007-2008) rounds on household consumer expenditure indicate males being placed higher than that of their female counterparts. Changing pattern of gender disparity in health and food expenditure among the elderly in India is also in favor of elderly men.

OVERVIEW

Objective of the Study

Research & Advocacy Centre at Agewell Foundation (a consortium of over 1500 NGOs and 7500 volunteers spread across 640 districts of India, committed to initiate better interaction between generations and extend a helping hand) has recently carried out a nationwide survey to study the issues related to gender discrimination in old age in India.

Agewell Research & Advocacy Centre concluded the survey to assess the status of the elderly women of India. Under the survey, it was attempted to identify responsible factors for elderly gender discrimination prevalent in Indian societies.

In view of lack of core policies on protection of rights of elderly women and fast increasing population of elderly women, study was also focused to suggest or recommend some specific points to policy makers, planners and decision makers so that rights of elderly women could be respected at all levels. Accordingly standard social, legal, policy framework could be developed to protect their rights and interests.



Methodology and Sample Design

Experienced and qualified volunteers were selected as interviewers and they were provided with proper guidelines, directions, training, input, etc.

Under the survey campaign, comprehensive interviews were undertaken by managing time-bound schedules to collect information / impressions / views from selected older persons from across the country

For the survey a **representative sample of 50000 older persons** (27500 from rural areas and 22500 from urban areas) were interviewed spread across **330 districts of 26 states & Union Territories** of India.

Agewell volunteers' network spread across the country worked as interviewers for the survey. The interviews were conducted during the month of December 2014.

Sample Units

The sample units were selected based on random sampling but care was taken to incorporate the representative views of the country from six divisions as per following;

S. No	States/UTs	No of sample districts	No of respondents
1.	Region 1 – Delhi & NCR	15	5000
	Delhi & NCR (Parts of Haryana & UP)	Sing	
2.	Region 2 – North India	70	10000
	Rest of Uttar Pradesh, Rest of Haryana, Punjab,	XX	
	Himachal Pradesh, Chandigarh & Uttarakhand	forthe 7	m
3.	Region 3 – South India	60	9000
	Tamil Nadu, Kerala, Karnataka	2	A man
	Telangana and Andhra Pradesh	2 123 Same	-25 24
4.	Region 4 – East India	55	8000
	West Bengal, Orissa, Assam,	Barris and	S.
	Mizoram, Tripura & Nagaland	STR. ST	1
5.	Region 5 – West India	50	9000
	Rajasthan, Maharashtra, Gujarat & Goa	X FC	
6.	Region 6 – Central India	50	9000
	Madhya Pradesh, Bihar, Jharkhand &		
	Chhattisgarh	S. En	
	All India Total	300	50000



Age-group & gender wise classification of respondents

Since older persons have comparatively longer life span, under the survey older people were divided in three simple age-groups so that more realistic findings could be achieved out of the responses.

Respondents were further categorized in age & gender groups of understand the changing trends of old age better.

Categories	60-70 Years	71-80 Years	81+ Years	Total
Older Men	11542	9042	3916	24500
Older Women	11830	9501	4169	25500
Total	23372	18543	8085	50000



• Approximately half of representative sample size (Approx. 47%) comprises of young older persons i.e. older persons in the age group of 60-70 years of age.

• In the age groups of 71-80 and 80+, 37% and 16% elderly respondents were contacted during the survey respectively.



Sample Respondents

Since India is a vast and geographically diverse country where large number of Indian population still lives in villages, older persons (men & women both) also lead a diverse lifestyle in different parts of the country. Traditionally, elderly women are constrained within the rigidly controlled but regionally diverse family environment.

Agewell volunteers who have given their consent to work as interviewers for the study were asked to submit data and feedback collected by them via phone/email individually on in groups.



With objective to assess the status of older persons living in varied conditions and geographical locations, the populace of 60+ years was randomly selected as per the 4 groups as under;

- i. Rural elderly men
- ii. Rural elderly women
- iii. Urban elderly men
- iv. Urban Elderly women

Categories	Old Men	Old women	Total
Rural	13500	14000	27500
Urban	11000	11500	22500
Total	24500	25500	50000



Classification of respondents - Age group, area & sex wise

In each group the target was to include every section of the society, specifically

- Retired older persons
- Non-pensioners/selfemployed
- Labourers/farmers
- Housewives
- Widows
- Professionals/ businessmen
- o Literate
- o Illiterate
- Financially secure
- BPL (below poverty line) Family



MAJOR FINDINGS

SOCIAL

Family status of elderly women

• As per 89.38% elderly respondents (44688 respondents out of 50000) said that status of elderly women within their families is lower than male counterparts because of their gender.



- Elderly women more strongly opined that their status is lower. 90.75% elderly women accepted that they have lower family status, whereas 87.95% elderly men were found with them to be in agreement.
- In rural areas 91.64 %

Family status of elderly women is lower - Rural Area Total Rural Rural elderly women Rural Elderly Men				
	Rural Elderly Men	Rural elderly women	Total Rural	
Yes	12101	13101	25202	
No	654	42	696	
can't say/DK	745	857	1602	

elderly respondents and in urban areas 86.6% respondents said that elderly women have lower family status.



- Overall, only 5.24% elderly respondents (2619 out of 50000 respondents) opined that family status of elderly women is not lower within their family set up.
- 8.55% urban elderly and 2.53% rural elderly respondents said that family status of elderly women is higher

Why gender discrimination?

- They don't earn
- They are considered vulnerable.
- They may be appreciated for within the family issues but anything to do with outside world they seem to have no say.
- Elderly women are considered as second class family members. In most families their role is limited to housekeeping and care giving.



• Family status of elderly women is slightly higher in urban areas, because of increased awareness, better financial and health status, etc.

Dominance of elderly women often denied due to gender discrimination

• 84.07% elderly respondents (42036 respondents out of 50000 respondents) acknowledged that dominance of elderly women is often denied in Indian families due to gender discrimination.



• 85.68% elderly women and 82.4% elderly men accepted that dominance of elderly women is restricted due to gender discrimination.



• 85.83% rural elderly respondents said that they think elderly women are denied dominance in their families. In urban areas 81.9% respondents were



found to be in agreement with this view.

• Only 11.46% respondents (8.2% rural and 15.5% urban) were of the view that gender discrimination does not matter, when dominance in family is adjudged.



Even in natural cases like death of senior male member, senior most women are commonly denied supremacy in their respective families.

Social life of elderly women is restricted due to gender discrimination

• 77.36% elderly respondents (86.7% rural elderly & 65.9% urban elderly) opined that social life of elderly women is restricted due to gender discrimination. Out of 50000 elderly respondents interacted during the survey, 38682 respondents (23848 rural elderly and 14834 elderly) opined this.



When collected data was further analyzed, it was found that 75.68% elderly men and 78.98% agree that social life of elderly women is restricted comparatively to elderly men.

 In urban areas every 3rd respondent and in rural areas every 10th respondent were of the view that there is no restrictions on social life of older women in India.





- Only 1/5th respondents claimed that elderly women are free to lead their social life and their family members do not put restrictions on them.
- Social life of older women is restricted to family relatives only.



According to 2682 elderly respondents living in villages (out of total 27500 respondents) said, they don't agree that social life of elderly women is restricted. In urban (7067 areas respondents out of 22500 respondents) said, there are



no restrictions on social life of elderly women.

• When it was attempted to identify the most affected section of elderly women, it was found that as per 80.43% respondents (40215 respondents out of 50000 elderly) elderly women dependent on, other than their own family members, are living in worst conditions.







husband are comparatively less affected due to gender discrimination.

• When interviewers enquired about status of elderly woman living in joint family along with her husband, respondents were found divided in almost two equal parts. 50.84% respondents said that this section of elderly women is most affected due to gender discrimination and but rest of respondents did not agree with this fact.



• Elderly women living with their children as widow are the second worst affected section of elderly women as per the respondents. 68.31% respondents said that these are the worst affected section of elderly women.

Marginalization/isolation due to gender discrimination

• Every second respondent (50.59%) said that elderly women have to face marginalization / isolation due to gender discrimination, even in old age. 52.84% elderly men and 48.43% elderly women agreed that gender discrimination causes marginalization / isolation of elderly women.



• In rural areas 40.08% respondents (4165 elderly men and 6858 elderly women) maintain that elderly women face marginalization in old age due to

gender discrimination, whereas in urban areas 63.43% elderly respondents (8760 elderly men and 5492 elderly women) claimed the same.

As per elderly respondents living in 1/3rd urban areas. almost respondents did not agree with this and said that gender discrimination is not responsible for marginalization isolation of / elderly women.



• In rural areas more than half of respondents (55.24%) also said that there is no link between marginalization of older women and gender discrimination.



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Gender discrimination causes marginalization or isolation of elderly women and when it comes together with age discrimination it affects elderly women to a large extent.

Elderly women are taken for granted in emotional affairs because of their gender

- 76.6% elderly respondents (73.3% elderly men and 79.8% elderly women) said that elderly women are taken for granted in emotional matters just because of their gender.
- Only 19.67% respondents i.e. 9834 out of 50000 respondents expressed that they did not agree with this.
- In rural areas 79.77% respondents accepted that feelings and emotions of the elderly



women are often ignored by the family members in general.

• In urban areas 72.75% elderly respondents said that people take elderly women's sentiments lightly and never take them seriously.



• Overall only 19.67% respondents (16.27% in rural areas and 23.82% in urban areas) opined that elderly women are not taken for granted in emotional matters at family as well as society level.



- Elderly women have very limited role in decision making process at all levels-family, society and national.
- They are often exploited by others emotionally, socially, financially and even physically.

HEALTHCARE

Health Status of elderly women is poor due to gender bias

• According to 86.13% elderly respondents, health status of elderly women is neglected due to gender bias. Only 11.12% elderly said that they did not agree with this fact as gender of elderly people is not related to their poor health conditions.



- Out of 50000 elderly respondents contacted during the survey, 43063 older persons including 22549 elderly women claimed that people don't care as much for them, properly as compared to male elderly in their families.
- Only 5558 elderly respondents said that health status of older women is not poor just because of their gender.





- In rural areas 88% elderly respondents claimed that gender discrimination is also responsible for poor health condition of elderly women, whereas in urban areas 83.84% elderly respondents said that elderly women do not get proper health care in comparison to their male counterparts.
- Though elderly women live longer than their male counterparts, but overall healthcare needs and requirements are often ignored by their family members.
- Their general illnesses never attract attention of their family members.



FINANCIAL

- During the survey conducted by Agewell volunteers it was found that as per 80.49% elderly respondents' financial status of elderly women is weaker.
- Only 17.36% elderly said that elderly women are financially not weaker but there is no relation between gender discrimination and their poor financial status.



Is financial status of elderly women is weaker than elderly men?

- When survey data was analyzed gender wise, it was found that 79.79% elderly men and 81.17% elderly women said that financial status of elderly women is weaker because they are women and have fewer opportunities to earn their own income.
- 63.44% respondents (67.27% elderly men and 59.77% elderly women) admitted that elderly women have no or less house/land properties in their name due to gender discrimination.
- Only 1/3rd respondents claimed that gender discrimination has no role in determination of net worth value of elderly women.

Total, 50000 Can't say/DK, 1357 Total No, 16921 Yes, 31722 Elderly women have Elderly less house/land properties Women in their name Elderly men ٥ 20000 30000 40000 50000 60000 10000

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• In rural areas 67.15% elderly respondents said that there are hardly any land/house properties in the name of elderly women, whereas in urban areas. In urban areas 58.92% elderly respondents claimed that elderly women have less house/land properties in their name due to gender discrimination.



- 82.77% respondents (41383 out of total 50000 elderly respondents interviewed) admitted that elderly women have less or no source of income just because of their gender. According to them, elderly men always get advantage of their gender.
- Only 13.88% elderly respondents were found to disagree with the fact that elderly women have less or no source of income due to gender discrimination.



• 3.38% elderly respondents had no idea about the relation of gender discrimination and availability of source of income.

• In rural areas, 91.27% older persons and in urban areas 72.37% said that gender discrimination is also one of the major factor responsible for less source of income of elderly women.

Status of financial dependence

- When data collected by interviewers was studied further it was found that 70.24% elderly respondents were independent financially whereas only 51.45% elderly women were found financially independent.
- 19.69% elderly men found to be dependent on their family members in old age, whereas 37.05% elderly women said that they are dependent on their family members.

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- When elderly respondents were asked whether they have transferred their land/house property through WILL or any other medium, 39.72% elderly respondents said that Yes, they had transferred their properties to their legal successor or others legally.
- Out of them 93.55% elderly claimed that they had transferred their land and properties in the name of male heir (son, grandson, son-in-law, nephew, etc.). Only 6.45% claimed that they transferred their properties in the name of their female heir.





- In most of the Indian families it is believed that elderly women have nothing to do with financial matters. Reasons –they are illiterate/uneducated, they have no knowledge and experience of finance, banks, govt. schemes and other financial instruments.
- In most cases, they are treated as rubber stamp by their respective family members

LEGAL

- 32.53% respondents (27.73% rural elderly and 38.4% urban elderly) reportedly said that legal rights of elderly women are often violated in comparison of legal rights of elderly men.
- Out of 50000 respondents, 16264 elderly respondents claimed that legal rights of elderly women are not respected just because of their gender.
- As per the survey data analysis, in urban areas violation of legal rights of elderly women is more



common, where 38.4% elderly respondents expressed the same view. In rural areas almost 1/4th elderly respondents said that legal rights of elderly women are violated more often because of their gender.



• Study findings suggest that elderly women are ignored in decision making process to a large extent. According to 66.25% elderly respondents, they are ignored in decision making process at family level.

• According to 77.48%

respondents (38740 out of 50000 respondents) elderly women are ignored in decision making process at society level. 80.82% elderly respondents (40412 out of 50000 respondents) said that elderly women are ignored at national level.



- Elderly women have virtually no or minimal knowledge of their legal status, provisions & laws for their protection and overall security of elderly women.
- They always find themselves in no position to exercise their legal rights primarily because of their circumstances.

HUMAN RIGHTS

- 39.35% respondents (Out of 50000 elderly respondents 19673 older persons) said that older women are more prone to elder abuse in comparison to older men.
- Out of 24500 elderly men 9548 respondents and out of 25500 elderly women respondents 10125 respondents said that human rights of elderly women are violated more in comparison to human rights of older men.



- 44.74% and 34.93% respondents from urban and rural areas respectively said that so far as protection of human rights are concerned elderly women always remain at the receiving
- end. 75.93 % elderly respondents
- 75.93 % elderly respondents (65.74% in rural areas and 88.38% in urban areas) said that older women are more vulnerable to criminals in comparison to elderly men.
- 19.44% respondents said that older women and older men are similarly vulnerable to criminals. As per their



opinion, gender discrimination doesn't matter most in old age.

- As per 82.02% respondents' gender discrimination in old age within families is common. 90.24% older respondents said that gender discrimination in old age in society is also common.
- When an attempt was made to determine the status of gender based harassment, it was found that almost 1/4th respondents hold children of elderly women responsible for harassment as 24.07% respondents claimed that elderly women are being harassed due to gender.



- 33.21% respondents said that elderly women are primarily harassed by their daughters-in-law whereas 18.49% said that grand-children harass their elderly female family members.
- 15.98% respondents reportedly claim that elderly women are being harassed by their own husbands mostly.



• 8.25% respondents said that elderly women are harassed by other relatives.

• In both, rural and urban areas daughters-in-law are main source of harassment of elderly women. But in urban areas percentage of cases of harassment by daughters-in-law is higher (35.57%) in comparison to rural areas (31.03%).



- Elder abuse is often termed as the 'Curse of Old Age'.
- There is a rising trend of violation of human rights of elderly women by their own family members because most of them are confined to live within four walls of their home.
- Due to their physical, psychological, financial and social vulnerability, they become soft targets for wrongdoers.

Factors responsible for gender discrimination in old age

- Most respondents (14.8%) said social/religious practices are responsible for incidences of gender discrimination in old age. Out of 50000 respondents, 7410 respondents opined that our social and religious framework discourages gender equality and it continues in old age too.
- Breaking of Joint family system and popularity of nuclear families was also adjudged as most common factor responsible for gender discrimination in old age. 7094 elderly respondents marked this as no. 1 factor.



• Second priority was given to social/religious practices by 7587 respondents. Again breaking of joint family system was given second priority by second most numbers (7121 respondents).

Reasons of gender discrimination in old age	1 st Priority	2 nd Priority	3 rd Priority
Social / religious practices	7410	7587	6819
Breaking of Joint family system	7094	7121	6801
Fast paced modern lifestyle	6841	6941	7041
No/less Income	4925	5561	5660
Longer life span in old age	4855	5214	5124
No ownership rights	4120	4367	4499
Restricted social life	3911	4110	4220
No/less formal education	3541	3320	3651
Poor health condition	3451	3224	3780
Other	2259	1542	1954
Can't say/ Don't know	1593	1013	451
	50000	50000	50000

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• Fast paced modern lifestyle was given priority by 7041 respondents, which was the highest in priority 3 followed by social/religious practices with 6819 preferences.







Less participation of women in national mainstream due to various socio-economic, cultural, religious and other reasons is observed as main factor responsible for gender discrimination in old age.

SUGGESTED MEASURES TO ELIMINATE GENDER DISCRIMINATION IN OLD AGE

• When respondents were asked to suggest their opinion eliminate discrimination based on gender in old age, 36.4% elderly respondents (18201 out of total 50000 respondents) submitted that they would like to suggest sensitization of younger generations as most appropriate measure to handle the situation.

Suggested measures to eliminate gender discrimination in old age	1 st Priority	2 nd Priority	3 rd Priority
1. Sensitization of younger generations	18201	12410	13201
2. More legal provisions and laws	10246	10345	10246
3. Need of Gender based old age schemes and programs	8546	8805	8546
4. Encouraging traditional values	7745	8015	7745
5. Other measures	1021	4115	4081
Can't say	4241	6310	6181
Total	50000	50000	50000

- 10246 respondents (20.5% elderly respondents) said that more legal provisions and laws are their preference as most appropriate measures to promote the gender equality in old age.
- Almost every fourth respondent (12410 older persons) interacted during the survey gave 2nd priority to sensitization of younger generations. 10345 respondents i.e. 20.7% gave 2nd priority to modified legal provisions and laws as best measures to displace the gender discrimination.
- 3rd priority was again given to sensitization of younger generations towards elderly women by most respondents (13201 out of 50000 respondents).







Study concludes that creating awareness about gender equity through various media is required to get rid of gender discrimination against women particularly in old age.

REPRESENTATIVE STATEMENTS FROM OLDER PERSONS

"My old age has become hell due to my daughter-in-law's cruel behavior towards me. After demise of my husband I live like a housemaid in my own house, because I am an widow. Being a widow I have no option but to suffer."

- Asharani Mathur (71), Punjabi Bagh, Delhi

"My son and his family settled down abroad and daughter lives in Mumbai. We live alone in our house. Since my husband is confined to bed, security from anti-social elements has turned into a bigger problem for me. Now people have also started encroaching on our land. Being an old woman I have become soft target for everyone.



- Bhagwati Devi, 75, Sitapur, UP

"My family members don't allow me to participate in family matters, because of my old age. During family functions they don't allow me to interact with guests & relatives and keep me busy with household chores. It's because our social and religious practices".

Bhanu Chauhan, 70-year-old, Ratlam, MP

"Women are not allowed to go out without burgas

in our society. Their age doesn't matter. These laws are natural for us and there is not matter of gender discrimination, it's a moral practice. "

Mohd. Yasir Khan, 84-year-old, Mysore, Karnataka

"It hurt me a lot when my own husband didn't take me along to our family parties. He still calls me rude, uncouth, uneducated lady and ignore me. Following his suites my children, daughters-in-laws and grand children also insult me from time to time, even in my old age."

Jyoti Talegaonkar, 67, Ghatkopar, Mumbai

OBSERVATIONS

Most of the older persons are used to ignore age discrimination only. Awareness about basic and human rights of elderly women is negligible. Young old people (60+), particularly living in urban areas seem to be familiar with basic human rights of the elderly women.

Popularity of nuclear family system and resultantly transformation of traditional joint family system into nuclear or small family system is one of the main factor responsible for continuance of age discrimination, in old age.

In many households elderly women are confined to their homes and work as caretakers of the house and grand-children. Since most elderly women depend on their children, they have no or limited role in decision making process at family level.

In comparison to rural India cases of violation rights of elderly women with family is on rise in urban areas. Prevalence of age old rigid social, religious and cultural gender discriminatory practices, lack of intergenerational interaction due to fast paced modern lifestyle, limited or virtually



zero social interaction of elderly women, restricted family life within four-walls of their houses, non-existence of social security system for elderly women, etc are among the most important reasons of dejected condition of elderly women in India.

In almost all Indian societies, women have no separate entity. Even under social security schemes they are hardly covered as direct beneficiaries. They are always recognized by the name and status of their husbands. Once their husband becomes old, wife is also treated as old women. Their age never matters. They have to live with "Old Age" tag for almost 2-3 decades.

Due to their compratively simpler, religiously sound and psycholocially constant lifestyle elderly women live longer. Elderly women are the biggest sufferer of age discrimination in old age due to their longer life span, poor financial and health status and marginalisation, isolation and even dejection in old age.

CONCLUSION

In changed socio-economic and demographic set up of India, elderly women face increased incidences of age discrimination, ageism, elder abuse and mistreatment of older community, which are strictly against any civilized society.

Awareness about gender equality in the society, particularly among older persons and protection of basic and human rights of elderly women is very urgent, particularly in view of their longevity.

To decrease the incidences of age-discrimination within families, society and at national level various gender equality supportive measures need to be undertaken at various levels.

In India there is an urgent need for inclusive social security program for older women at grass root level while utilizing tools like value based education, awareness generation, research & advocacy in order to protect basic and human rights of older persons with special attention on elderly women.

In view of fast-paced modern lifestyle, ever-widening intergenerational gap, longevity of elderly women and comparatively miserable living conditions of elderly women, there is a pressing need to;

- Inculcate a sense of responsibility towards needs & rights of older women through curriculum of schools and colleges and promote traditional joint family system.
- Policy formulation of social security schemes dedicated to elderly women with special focus on widows, dejected, dependent elderly women



and its implementation with a practical approach.

• Encourage social interaction of elderly women through various governmental, non-governmental, individual mediums like Social Patrol, Health check-up initiatives, etc.
