

## **Decision-Making Power of Elderly Women in India**

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### **Abstract**

*Indian traditional system has neglected the women, and older women are most likely to have the affected status in the family. On this track of highlighting the status of elderly women within the family, the changes in their role and enrolment in the household decision making have taken into account. The BKPAI data (2011) utilized for this study, which is collected from seven different states of India, as those states had a higher percentage of the elderly population than the national average. For analysis of the decision-making process, six major household decisions considered, so that the role of older person in these decisions will reflect status within the household. Also, an attempt is made to capture this intention through a single index, which is generated from the score of all the decisions and categorized further it into Lower, Moderate, and Very Good score. This index shows that just about two elderly out of ten are in the category of Very Good, whereas more than one-fourth of the elderly respond that they perceive declined status of a role as a decision-maker. Female elderly are in adverse situations in both the cases, i.e. in decision making score and own status within the family. Elderly women are dominant in the following categories – widowhood, dependent, having declined status and lower decision-making score, which is concerned part. In general, the findings evidenced that the elderly women are living*

*with inferior social status within family compared to the elderly men.*

### **Keywords:**

*Ageing, Decision Making, Social Status of Women, BKPAI, India*

### **1. Introduction**

In the decision-making process, Indian culture witnesses the influence of husband, irrespective of the socio-economic background of his wife. The traditional practices are always in favor of men; as a result, since childhood, male member has ever been receiving the special care and attention of the family compared to female member. The involvement of adult males in various social activities and decision-making process has improved this favor for themselves. Accordingly, men had all rights or preferences such as care and nourishment, education, choice of partner (bride), preferred living arrangements, decision-making status, head of the household and so on. But women never had such a significant influence in the household activities and decision-making process (Leonard, 1979; Kumar, 1999).

Women are supposed to live longer than men and remarriages among women are still rare events. Accordingly, men are more likely to be cared for by their spouses, and the same cannot be witnessed in case of women, as elderly women are expected to spend more time in widowhood status than

the men (Karkal, 1999). But, women have spent lively days under the shadow of their husbands, and sudden loss of partner is likely to affect their status within the family. Already age has influenced the social status of elderly, in addition to it the multiple health issues and economic dependency status is labelling them as 'burden'. In lack of economic independence, the financial insecurity is more concerned among the aged women, especially when the women are widows and from nuclear family. In general, the male member of the family has the ease in access and to handle the available assets, despite women have legal possession of those assets. Indicating that, in India, elderly women are facing the threefold insecurity due to – being old, women, and poor (Lamb, 2007; Munsur et al., 2010).

The factors like falling income and economic dependence, health issues and physical dependence have immensely affected the elderly, and discrimination amongst them. The discrimination is more perceived among elderly without spouse (separated/divorced, or widowed), and have minimum number of valuable assets in possession; this situation is worse for the elderly women (Tripathi, 2014). People with disadvantaged social status are more likely to perceive discrimination, which is associated with adverse changes in health in old age (Luo et al., 2012). The living arrangement plays a key role to study the issues of elderly, and it has more significance in case of elderly women. Whereas, the age gap between married couple (i.e. usually men older than their wives), remarriages among men, and the larger life span of women than men, results in a more significant number of widowed elderly than the widower. For instance, according to Census of India 2011, about one-third households of the total have at least one aged person, and seven out of ten

elderly are widowed women. Indicating women are going to dominate the age group 60 and over, experiencing several critical events or losses.

The status hierarchy also has an important role in shaping the human social cognition, neural functioning and everyday life. The perceived social status has significant implications for health and well-being of the person, i.e. higher the status of individual more favorable (health) outcomes (Mattan et al., 2017). The perceived social status of men and women are quite different. But the aspects such as engagement in economic activity, higher education and delay in marriages of women has noteworthy impact on the role of women in household decision-making, western countries are the best example of the tremendous change in status of women. Moreover, preference to nuclear family with fewer children has favoured this change (Andrade et al., 1999; Gupta, 2010). In contrast to the aforementioned aspects, economic and physical dependency has influenced the social status of the elderly, it develops perception of loss or diminished role of elderly within the family with the increasing age (Alam et al., 2012).

'Old age is a problem' is the accumulated upshot of the social isolation from kinship and community ties, lack of income and deteriorating health, where women are more affected; and early marriages, less education level, and engaged in unpaid activities has worsened the situation of women (Kher et al., 2017). And encouraging women to participate in decision-making process is intimately helps them to move away from 'affected' to 'modest' life (Karkal, 1999; Towns, 2009).

### **Research objective and methodology**

This research work is carried out to determine the status of female elderly in the

Indian family set up through the process of decision making as well as their changed perception about their role in this process, as a result of being aged.

The data for this research study is used from the 'Building Knowledge Base on Population Ageing in India' (BKPAI) survey, 2011. This secondary data is collected for socio-economic status, Health and Living conditions of the elderly that can be used for research, advocacy, and policy dialogue. The United Nations Population Fund (UNFPA) in cooperation with the Government of India has conducted this survey, which is coordinated by the Population Research Centre (PRC) at the Institute for Social and Economic Change (ISEC), Bangalore, the Institute of Economic Growth (IEG), Delhi, and the Tata Institute of Social Sciences (TISS), Mumbai. Himachal Pradesh, Punjab, West Bengal, Odisha, Maharashtra, Kerala, and Tamil Nadu are the states selected for the survey, as they had a higher percentage of 60+ population than the national average and also represented all regions of the country. The fieldwork carried out in these seven states from May to September 2011. This research paper has considered 9852 cases of BKPAI survey data, those are aged 60 years and above respondents. To study the decision-making involvement of the elderly an index 'decision-making index' (DMI) is generated from the set of questions pertaining to decision-making involvement of the elderly within family activities. Those questions include six types of major household activities, such as – marriage of son/daughter, buying or selling property, purchasing major items/assets for the household, giving gifts to relatives, education of children, and arranging the social or religious events. The responses to those questions indicate the enrolment of elderly in decision-making process and the responses vary from 'no enrolment' to

'alone'; it carries a value as well from zero to four. Summing up the responses (values) of the decision-making activity questions, authors have generated one variable which ranges from 0 to 24, indicating the overall score of involvement in decision-making process. Using following formula, the score has been converted to the percentage scale, where minimum the score least involvement in the decision-making activities and higher the score more the involvement in the household activities.

#### *Decision – Making Index*

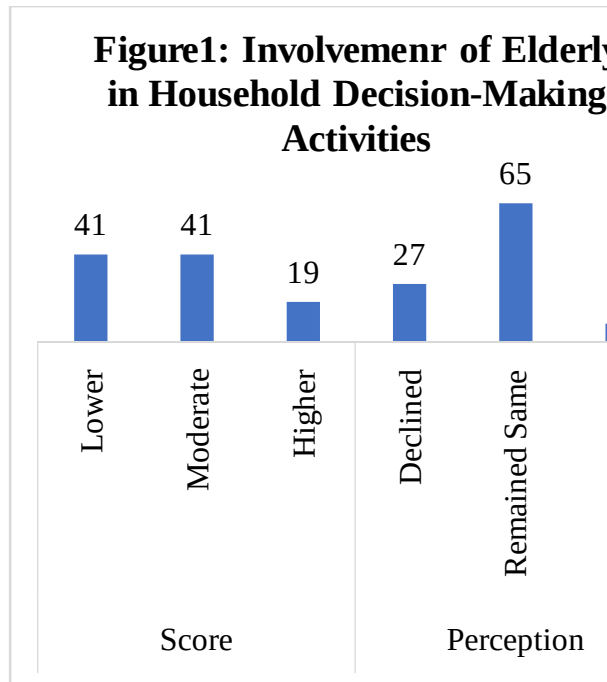
$$= \left[ 1 - \frac{\text{Maximum Value} - \text{Actual Value}}{\text{Maximum Value} - \text{Minimum Value}} \right] \times 100$$

Then, new index named as 'Decision-Making Index' (DMI) generated, classifying the score in three categories. The categories are 'Lower', 'Moderate', and 'Higher, where lower and moderate categories share the same percentage of the elderly it is 40 percent and 20 percent of elderly have higher decision-making score. While generating decision-making index from these six decision-making activities, the reliability test was checked and the scale reliability coefficient value is 0.8993 (approx. 90 percent).

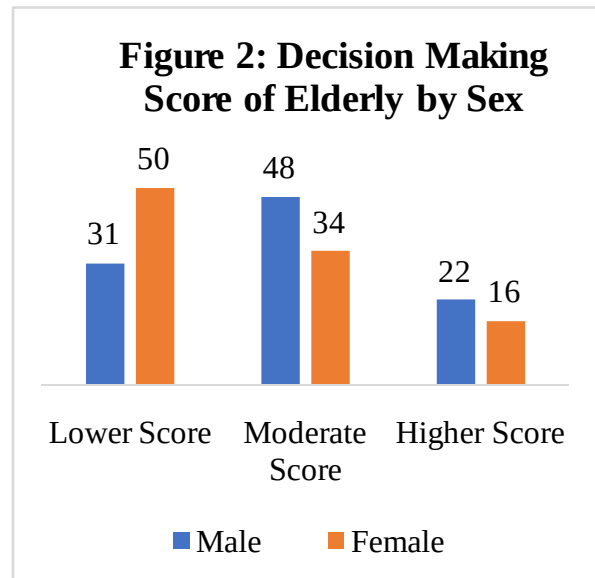
#### **Findings**

**Figure 1** comprises of the information pertaining to the achieved and perceived decision-making status in the household activities. Here, 27 percent of the elderly perceive that their status in decision-making activities has declined with the age, whereas about 41 percent of the elderly have least acknowledgement in the household decision-making activities. About one-third of the elderly perceive that they have their status has not affected by the growing age, and one out of ten

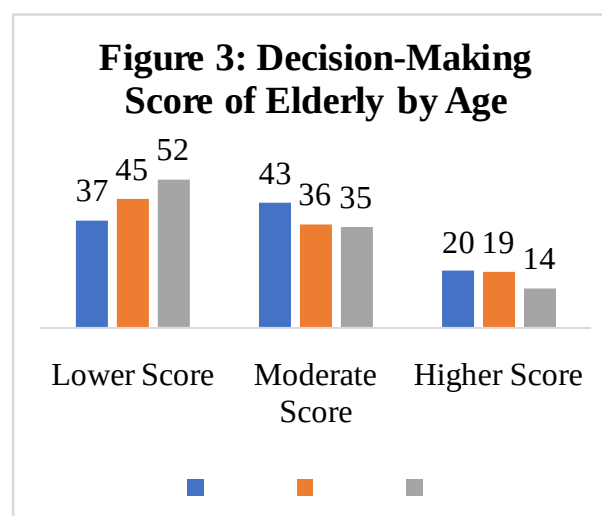
perceive that their status in decision-making activities has improved. On other hand, two out of ten have higher decision-making score.



From **figure 2**, it is clear that half of the elderly women have the lower decision-making score which is shared by hardly one-third of the elderly men, directing that women are more likely to be excluded and their decisions are not considered noteworthy in the household activities. Either they are women and/or they are aged, but their involvement is not accepted by the other family members, hence only 16 percent of elderly women have higher decision-making score.



**Figure 3** shows the age-wise distribution of decision-making score, where age and score are in inverse proportion, as the age increases the decision-making score decreases. For instance, more than one-third of the elderly from 60-69 age group have lower decision-making score, the other age groups have the higher proportion in this category i.e. about 45 percent from 70-79 age group and 52 percent from aged 80 and over age group. The proportion of aged 80 and over elderly decreased in moderated score and more less in higher score. Compared to aged 80 over age group, the proportion of 70-79 age group is slightly higher in both the moderate and higher score categories.



**Table 1** describes the decision-making score (index) by sex and background characteristics of the elderly. The proportion of elderly in lower decision-making score has increased with the increase in age, about 27 percent of the elderly men from 60-69 age group have lower decision-making score, about one-third of the aged 70-79 persons and 43 percent aged 80 years and over (80+) persons have the same score. But, in case of women, 46 percent of the 60-69 years old women have lower decision-making score, this proportion is increased with the increase in age, i.e. 54 percent 70-79 years old and 59 percent 80+ women have lower score. Then, two out of ten elderly men have higher decision-making priority, and it is considerably low and reduced with age for women, i.e. 18 percent women in 60-69 age group, 15 percent in 70-79 age group, and only 7 percent women from 80+ age group have the higher score.

Considering marital status, majority of the elderly population is concentrated in either currently married (60%) or widowed status (38%). Currently married elderly men have the slightly higher importance than widowed, as the about one-fourth of the

currently married elderly men have higher decision-making score and about 15 percent of men with widowed status have the higher score. But in comparison of women, men are in advanced position; one out of three currently married women have lower score (against one out of four currently married men) and about 62 percent of the widowed women (against 52 percent of widowed men) have lower decision-making score. The living arrangement of the elderly, i.e. either living alone, living with spouse, or living with spouse and others have importance in the study of ageing concerns or wellbeing of this multitude. If the elderly person is staying alone or with spouse have the better enrolment in decision-making process compared to the elderly living with others. As the proportion of living with others in higher score is very less compared to remaining living arrangement status of the elderly. The proportion of elderly women staying with spouse only in higher decision-making score is more than the elderly men from same background.

The rural-urban set-up is in advantage of men as well. Whereas, one out of three elderly men have lower score compared to one out of two women have the same score. Then, two among ten elderly men are experiencing the higher score compared to their counterpart, one out of ten women. Urban-rural set up has slightly affected the decision-making involvement of men, but it has influenced the enrolment of women in decision-making process. The enrolment of rural elderly women is better in decision-making process than the urban elderly women, as 46 percent of rural women and 60 percent of urban women have the lower score.

Formal schooling among elderly men has not shown the considerable impact on their decision-making role, but it has influenced

the participation of women in such activities. About 22 percent elderly men from both background literate or non-literate have the higher decision-making score, but in case of aged women their score is lesser compared to men, with slight difference in the higher decision-making score of literate women (15%) and non-literate women (17%). But with the increase in educational level this higher score of decision-making has increased for both men and women. In case of men, with the increase in educational level from primary level to higher secondary and above, the higher score has gradually increased from 18 percent to 24 percent. In case of women, this change is higher, where only 9 percent women with primary level education have higher score increased to 34 percent of higher and second level education completed women. Similarly, the lower score has drastically dropped with the increase in education of women compared to men.

The religion and caste aspects are also studied, which may have some impact on the participation of elderly in decision-making process. Elderly from Sikh community have the higher decision-making score, again men are outnumbered compared to their counter-part. Similarly, elderly from SC caste have the higher score, with higher preference to men. The observation according to wealth quintile has revealed that the higher decision-making score of the elderly is inversely proportion to the wealth index. Moving from poor to rich wealth quintile the proportion of elderly in higher score is decreased, in both cases – elderly men and women. About one-fourth of the elderly men from poor wealth quintile have the higher score, higher than the score of rich elderly men (19%). Similarly, poor elderly women have the major proportion (19%) in higher decision-making score than the rich

women (14%). And the proportion of elderly men and women is also in inverse relation with the wealth quintile.

So, with curiosity other economic characteristics of the elderly are considered, such have any income then in the household expenditure, the economic contribution of the elderly having some income. And predictably, having some income and contributing in household expenses have positive implications on the decision-making score. About one-fourth of the elderly men have lower score compared to 43 percent of women having some income. Income has not influenced the marginalised position of women compared to men. So, the proportion of women having some income are less than the men in higher score category. The argument is applicable in the case of contribution in household expenses, but the economic contribution in household expenses has improved the decision-making score of the both elderly men and women in comparison of having some income.

**Table 1: Percentage distribution of the Decision-Making Score by Sex and background characteristics**

| Backgr<br>ound<br>Charac<br>teristics | DM Score<br>Male (in %) |                  |                | DM Score<br>Female (in %) |                  |                |
|---------------------------------------|-------------------------|------------------|----------------|---------------------------|------------------|----------------|
|                                       | Lo<br>we<br>r           | Mo<br>der<br>ate | Hi<br>gh<br>er | Lo<br>we<br>r             | Mo<br>der<br>ate | Hi<br>gh<br>er |
| <b>Age<br/>Group</b>                  |                         |                  |                |                           |                  |                |
| 60-69                                 | 27<br>.0                |                  | 20.<br>8       | 46<br>.4                  |                  | 18.<br>2       |
| 70-79                                 | 34<br>.8                |                  | 23.<br>8       | 54<br>.0                  |                  | 15.<br>2       |

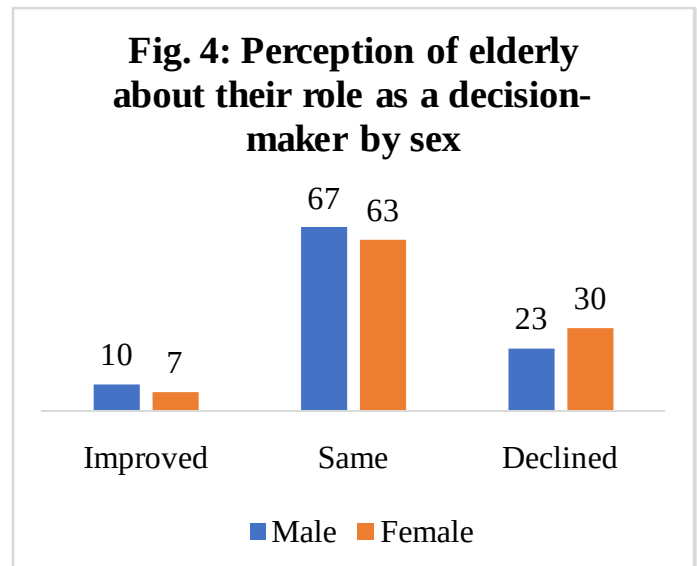
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|                             |           |             |           |             |
|-----------------------------|-----------|-------------|-----------|-------------|
|                             | .9        | 3           | .8        | 5           |
| Middl                       | 29        | 19.         | 49        | 14.         |
| e                           | .4        | 51.5        | .1        | 36.5        |
|                             | 24        | 17.         | 46        | 11.         |
| Richer                      | .7        | 57.8        | .2        | 41.9        |
| Riches                      | 27        | 21.         | 36        | 16.         |
| t                           | .5        | 51.4        | .9        | 46.4        |
|                             |           |             |           |             |
| <b>Any</b>                  |           |             |           |             |
| <b>Income</b>               |           |             |           |             |
|                             | 25        | 24.         | 45        | 19.         |
| Yes                         | .9        | 49.4        | .8        | 34.7        |
|                             | 43        | 13.         | 52        | 14.         |
| No                          | .8        | 42.7        | .4        | 33.5        |
|                             |           |             |           |             |
| <b>Contribute Any Money</b> |           |             |           |             |
| <b>to HH Expenditure</b>    |           |             |           |             |
|                             | 25        | 25.         | 42        | 20.         |
| Yes                         | .3        | 49.5        | .8        | 36.4        |
|                             | 42        |             | 66        | 10.         |
| No                          | .1        | 49.2        | .6        | 23.1        |
|                             |           |             |           |             |
| <b>Total</b>                | <b>30</b> | <b>21.</b>  | <b>49</b> | <b>16.</b>  |
|                             | <b>.8</b> | <b>47.6</b> | <b>.9</b> | <b>33.9</b> |
|                             |           | <b>6</b>    |           | <b>2</b>    |
| <b>(in</b>                  |           |             |           |             |
| <b>Numbe</b>                | <b>12</b> | <b>183</b>  | <b>81</b> | <b>21</b>   |
| <b>rs)</b>                  | <b>14</b> | <b>2</b>    | <b>6</b>  | <b>10</b>   |
|                             |           |             |           | <b>137</b>  |
|                             |           |             |           | <b>9</b>    |
|                             |           |             |           | <b>66</b>   |
|                             |           |             |           | <b>7</b>    |

All values are significant at 1% l.o.s.

After the decision-making score of the elderly demonstrating their actual enrolment in the decision-making process, their perception was important to comprehend as well. This perception of elderly pertaining to change in their role as a decision-maker has been studied in following part. Figure 4 illustrates this perception of elderly by their sex, elderly men dominates in the role improved (10%) and remained same (67%) categories compared to elderly women. So with the increasing age only 23 percent of the

elderly men perceived that their role as a decision-maker has declined, and 30 percent of the elderly women have the same perception.



In similar fashion figure 5 represents the perception of elderly according to their age group, where the elderly from 60-69 age group leads the improved role (9%) and same role (68%) categories, and elderly from 80+ age group have higher share in declined role perception (38%). Clearly highlighting that with increased age has affected the perception of elderly, their role as a decision-maker.

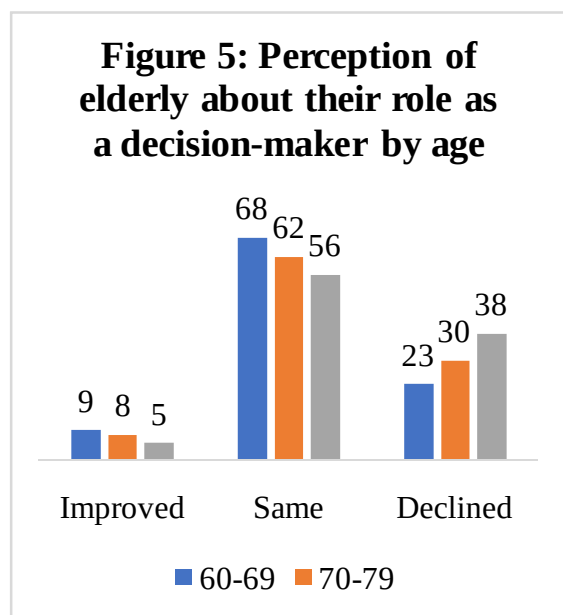


Table 2 highlights the perception of elderly pertaining to changes in their role as a decision maker by the sex and other background characteristics of the elderly. The perception that role has improved with the age is higher among men than women, besides the perception of role remained same is also in favour of elderly men. In comparison of 11 percent elderly men from 60-69 age group perceived that their has improved, only 7 percent of women from the 60-69 age group have the same perception, and declined with the increase in age. The change in perception has drastically declined among elderly men compared to women, it might be due to the attitude of men. As men were the major part of the decision-making process in household activities and slight decline in their role may highly affect their perception. The same is not possible in case of women, as they were, mostly, neglected in such household activities. According the age group, 2 to 3 out of ten elderly men perceived that their role has declined, and the same affected status has perceived by 2 to 4 elderly women.

The marital status has not considerably influenced the perception of elderly men and women. About 10 percent currently married men and women perceived that their role has improved in decision making process. Whereas the one third of widowed elderly men and women perceived the declined role as a decision-maker as they grew older. If the elderly men and women are living with their spouse, then about 8 percent of men and women perceived the improved role. This perception has increased in case of elderly men living with spouse and others, but elderly women living with spouse and others perceived the declined role as a decision-maker. Elderly from rural background more likely perceive that their role has improved with the growing older in contrast to the elderly from urban residence. Again, compared to women, elderly men from both rural and urban background are in advance state with their perception regarding the decision-maker role. About one-fourth of the elderly men from rural set up perceived that their role has declined against the one-third of the elderly women; similarly, two out of ten elderly men residing in urban areas perceived the same affected role in contrast to three out of ten elderly women.

Education has played encouraging role in the perception of elderly about their decision-maker status, i.e. compared to non-literate, the formally literate elderly dominate with the improved and role remained same perception, in both men and women cases. Yet again the sex of the elderly has played the vital role than the education, as the proportion of non-literate elderly with role has improved perception is higher than the non-literate elderly women. At each level of education men has

outnumbered the women with improved perception. In both men and women cases, the increase in educational level has resulted in more share of elderly in improved perception and decrease the percentage with declined perception.

Sikh elderly highly perceive that their role has improved compared to other religions, while comparing by sex, three out of ten elderly men and two out of ten elderly women from Sikh religion perceived the same change in role. Secondly, elderly men belong to Muslim religion perceived improved role, but women from Others (8%) and Hindu (6%) have the same perception. According to the caste, others followed by SC caste have the higher percentage of elderly men and women perceived improved role as a decision-maker with growing older. Yet again, the elderly men are in advanced position compared to women.

Economic status of the elderly has shown the significant impact on this perception of elderly, as the wealth quintile increases, i.e. moving from poorest/poorer to richer/richest, the proportion of elderly men with perception that their role has improved with age also increases. This improved perception has witnessed in both men and women, but again lesser women having this perception compared to men. Then, any type of income has played the positive role in perception of elderly men. With some income, about 12 percent of elderly men perceived that their role has increased against only 6 percent of women with same characteristics. Whereas, the 7 percent of women without any income perceived that their role has improved, but with the role has declined perception elderly women with some income are in advantage

compared to those without any income. But the economic contribution of elderly has well influenced their perception about decision-maker role in household activities. The percentage of elderly men (12%) and women (7%) contributing in the household expenses is higher than those elderly who don't share the expenses.

**Table 2: Percentage Distribution of Elderly by sex with perception about their role as a decision maker**

| Backgr<br>ound<br>Charac<br>teristic<br>s | Male (%)         |                              |                      | Female (%)       |                              |                      |
|-------------------------------------------|------------------|------------------------------|----------------------|------------------|------------------------------|----------------------|
|                                           | Im<br>pro<br>ved | Re<br>mai<br>ned<br>Sa<br>me | De<br>cli<br>ne<br>d | Im<br>pro<br>ved | Re<br>mai<br>ned<br>Sa<br>me | De<br>cli<br>ne<br>d |
| <b>Age<br/>Group</b>                      |                  |                              |                      |                  |                              |                      |
|                                           | 1                | 6                            | 1                    |                  | 6                            | 2                    |
|                                           | 1                | 9                            | 9                    | 7                | 6                            | 6                    |
|                                           | .                | .                            | .                    | .                | .                            | .                    |
| 60-69                                     | 1                | 1                            | 7                    | 4                | 3                            | 3                    |
|                                           | 9                | 6                            | 2                    | 6                | 5                            | 3                    |
|                                           | .                | 5                            | 5                    | .                | 9                            | 4                    |
|                                           | 5                | .                            | .                    | 4                | .                            | .                    |
| 70-79                                     |                  | 1                            | 5                    |                  | 0                            | 6                    |
|                                           | 5                | 6                            | 3                    | 5                | 5                            | 4                    |
|                                           | .                | 1                            | 3                    | .                | 1                            | 2                    |
|                                           | 0                | .                            | .                    | 5                | .                            | .                    |
| 80+                                       |                  | 5                            | 5                    |                  | 6                            | 9                    |
| <b>Marital<br/>Status</b>                 |                  |                              |                      |                  |                              |                      |
|                                           | 1                | 7                            | 1                    |                  | 7                            | 2                    |
|                                           | 2                | 4                            | 2                    | 1                | 6                            | 2                    |
|                                           | .                | .                            | .                    | .                | .                            | .                    |
| Never                                     | .                | .                            | .                    | 6                | .                            | .                    |
| Married                                   | 7                | 6                            | 6                    |                  | 4                            | 0                    |
|                                           | 1                | 6                            | 2                    |                  | 6                            | 2                    |
| Curre                                     | 0                | 8                            | 1                    | 9                | 7                            | 3                    |
| ntly                                      | .                | .                            | .                    | .                | .                            | .                    |
| Married                                   | 3                | 5                            | 2                    | 5                | 2                            | 4                    |

|                             |   |   |   |   |   |   |                          |   |   |   |   |   |   |
|-----------------------------|---|---|---|---|---|---|--------------------------|---|---|---|---|---|---|
|                             | 8 | 5 | 3 | 5 | 5 | 3 |                          | 8 | 6 | 2 | 6 | 5 | 3 |
|                             | . | 8 | 3 | . | 9 | 5 |                          | . | 2 | 9 | . | 8 | 5 |
| Widowed                     | 2 | 4 | 4 | 4 | 6 | 0 | No                       | 5 | 3 | 2 | 3 | 8 | 0 |
|                             | 9 | 6 | 2 | 5 | 6 | 3 | <b>Educational Level</b> |   |   |   |   |   |   |
| Divorced/Separated          | . | 5 | 5 | . | 1 | 3 |                          |   |   |   |   |   |   |
|                             | 0 | 6 | 4 | 8 | 1 | 1 |                          |   |   |   |   |   |   |
| <b>Living Arrangement</b>   |   |   |   |   |   |   |                          | 8 | 6 | 2 | 6 | 5 | 3 |
|                             | 9 | 5 | 3 | 4 | 5 | 3 | Non-literate             | . | 2 | 9 | . | 8 | 5 |
|                             | . | 4 | 5 | . | 7 | 8 |                          | 5 | . | . | 3 | . | . |
| Living Alone                | 9 | 5 | 6 | 0 | 7 | 4 | Primary                  | 5 | 3 | 2 | 3 | 8 | 0 |
|                             | . | . | . | . | . | . |                          | 7 | 6 | 2 | 6 | 6 | 2 |
| With Spouse Only            | 8 | 6 | 2 | 8 | 6 | 2 |                          | 5 | 7 | 5 | . | 7 | 5 |
|                             | . | 8 | 3 | . | 7 | 4 |                          | . | . | . | 8 | . | . |
|                             | 6 | 3 | 1 | 4 | 2 | 4 | Middle                   | 5 | 0 | 6 | . | 4 | 8 |
|                             | 1 | 6 | 2 | 7 | 6 | 3 |                          | 9 | 6 | 2 | 7 | 6 | 2 |
| With All Others             | 0 | 7 | 2 | . | 2 | 0 |                          | . | 8 | 1 | . | 7 | 5 |
|                             | . | . | . | 1 | . | . |                          | 4 | . | . | 2 | . | . |
| <b>Residence</b>            | 4 | 3 | 3 |   | 7 | 2 | Secondary                | 1 | 7 | 1 | 9 | 7 | 1 |
|                             |   |   |   |   | . | . |                          | 2 | 2 | 5 | . | 7 | 3 |
|                             | 1 | 6 | 2 | 7 | 6 | 3 |                          | . | . | . | 5 | . | . |
|                             | 0 | 5 | 3 | . | 1 | 1 | Higher Sec. & Above      | 3 | 0 | 7 | 1 | 6 | 1 |
|                             | . | . | . | 2 | . | . |                          | 4 | 0 | 5 | 3 | 9 | 6 |
| Rural                       | 4 | 8 | 9 |   | 7 | 1 | <b>Religion</b>          | . | . | . | . | . | . |
|                             | 9 | 7 | 1 | 6 | 6 | 2 |                          | 3 | 2 | 4 | 9 | 5 | 6 |
|                             | . | 1 | 9 | . | 5 | 8 |                          |   |   |   |   |   |   |
|                             | 0 | . | . | 2 | . | . |                          | 7 | 6 | 2 | 5 | 6 | 3 |
| Urban                       |   | 4 | 7 |   | 4 | 4 |                          | . | 6 | 5 | . | 0 | 3 |
|                             |   |   |   |   |   |   | Hindu                    | 6 | . | . | 7 | . | . |
| <b>Ever Attended School</b> |   |   |   |   |   |   |                          | . | 9 | 5 | . | 9 | 5 |
|                             | 1 | 6 | 1 |   |   |   |                          | 1 | 6 | 1 | 4 | 6 | 2 |
|                             | 0 | 9 | 9 | 8 | 7 | 2 |                          | 0 | 9 | 9 | . | 7 | 7 |
|                             | . | . | . | . | . | . | Muslim                   | . | . | . | 2 | . | . |
| Yes                         | 8 | 8 | 3 | 2 | 2 | 5 |                          | 9 | 2 | 9 | . | 9 | 9 |
|                             |   |   |   |   |   |   |                          | 3 | 6 | 7 | 2 | 6 | 1 |
|                             |   |   |   |   |   |   |                          | 1 | 1 | . | 0 | 7 | 2 |
|                             |   |   |   |   |   |   | Sikh                     | . | . | 5 | . | . | . |
|                             |   |   |   |   |   |   |                          | 1 | 5 |   | 0 | 4 | 7 |

|                    |                     |     |     |     |     |     |     |                                 |     |     |     |     |     |    |
|--------------------|---------------------|-----|-----|-----|-----|-----|-----|---------------------------------|-----|-----|-----|-----|-----|----|
| Caste              | Others              | 6   | 8   | 1   | 8   | 7   | 1   | st                              | 0   | 9   | 0   | 5   | 8   | 6  |
|                    |                     | 3   | 3   | 4   | 2   | 6   | 3   |                                 | 2   | 1   | 7   | 1   | 5   | 4  |
| SC                 | ST                  | 1   | 6   | 2   | 6   | 6   | 3   | Any<br>Income                   | 1   | 6   | 1   | 6   | 6   | 2  |
|                    |                     | 0   | 3   | 5   | 9   | 0   | 2   |                                 | 1   | 9   | 8   | 4   | 4   | 9  |
| OBC                | Others              | 8   | 9   | 4   | 9   | 4   | 7   | Yes                             | 6   | 7   | 6   | 6   | 3   | 3  |
|                    |                     | 7   | 6   | 2   | 3   | 5   | 3   |                                 | 5   | 6   | 3   | 7   | 6   | 3  |
| Wealth<br>Quintile | Poorest             | 9   | 5   | 7   | 8   | 7   | 5   | No                              | 4   | 0   | 6   | 3   | 1   | 1  |
|                    |                     | 7   | 6   | 2   | 5   | 6   | 3   |                                 | 1   | 6   | 1   | 6   | 6   | 2  |
| Richer             | Riche               | 6   | 8   | 7   | 2   | 9   | 9   | Contribute in HH<br>Expenditure | 1   | 9   | 8   | 6   | 5   | 7  |
|                    |                     | 1   | 7   | 1   | 9   | 6   | 2   |                                 | 9   | 6   | 5   | 7   | 6   | 7  |
| Middl<br>e         | Poorer              | 2   | 0   | 6   | 6   | 8   | 7   | Yes                             | 4   | 7   | 2   | 4   | 5   | 3  |
|                    |                     | 7   | 5   | 8   | 6   | 8   | 7   |                                 | 4   | 4   | 1   | 4   | 6   | 9  |
| Total              | (in<br>Numbe<br>rs) | 10. | 67. | 22. | 10. | 67. | 22. | No                              | 6   | 0   | 4   | 1   | 4   | 5  |
|                    |                     | 0   | 2   | 8   | 3   | 0   | 46  |                                 | 6   | 0   | 4   | 1   | 4   | 5  |
| Total              | (in<br>Numbe<br>rs) | 48  | 311 | 10  | 48  | 311 | 10  | Total                           | 10. | 67. | 22. | 62. | 30. | 4  |
|                    |                     | 3   | 0   | 46  | 3   | 0   | 46  |                                 | 0   | 2   | 8   | 7   | 4   | 4  |
| Total              | (in<br>Numbe<br>rs) | 35  | 324 | 15  | 35  | 324 | 15  | Total                           | 48  | 311 | 10  | 35  | 324 | 15 |
|                    |                     | 2   | 6   | 54  | 2   | 6   | 54  |                                 | 3   | 0   | 46  | 2   | 6   | 54 |

All values are significant at 1% l.o.s.

### Conclusion and Discussion:

The sex of the elderly has proved the significance in involvement in the decisions related to major household activities. Irrespective of other background characteristics such as age, education, marital status, economic status, religion and caste, elderly men have the more important role in decision-making activities than the elderly women. Then, the role and perception of elderly regarding

participation in decision-making process are inversely related to their age, i.e. the young-old (60-69 age group) elderly have higher decision-making score than the old-old (70-79 age group) and oldest-old (80+ age group) elderly. The decision-making score is in favour of elderly men, as three out of ten men against five out of ten women have the lower decision-making score. Similarly, the perception that the decision-maker role has improved or remained same with age is higher among men than the women. Compared to elderly men, the women living with spouse only dominates with higher score and equally perceived that their role as a decision-maker is improved than others living without spouse. Since the marital status of older persons deeply affects their living arrangements, support systems, and individual well-being, the widowhood status of majority of elderly females is likely to depress economic well-being and care (Panda, 1998). So higher percentage of the elderly widowed women have lower decision-making score and declined perception about their role as a decision-maker than the elderly widowed men. Rural residents have the better decision-making score and higher perception of improved role as a decision-maker than the urban residents. The increment in education level and wealth quintile have influenced the involvement of elderly in decision-making activities. Similarly, if the elderly person shares the household expenses, they have the huge benefit in their involvement in decision-making process. Age-wise women have less consideration in decision-making process, but elderly women living with spouse have higher decision-making score and role improved perception than those without spouse. Formal schooling has not shown a significant effect on decision-making score among the elderly women, but it has improved their perception about

their role of decision-maker. The increase in educational level has improved this situation with increased proportion of women with higher decision-making score and with higher share of role has improved perception. Education and economic status have proved that it has a significant effect on the decision-making status and perception of the elderly women. As the elderly woman with any type of economic contribution in the household expenditure are less prevalent in the affected decision-making score or perception. The study of Acharya et al. (2010) supports these findings delivering the positive association between decision-making status and the age and employment status of women. Additionally, the income like pension enhances the acceptability of elderly among their kins, relatives, neighbours and friends resulting their healthy participation in household activities as well (Rajan, 2001).

### **Policy Implications:**

The aforementioned part mugs up that a variety of factors are responsible for the participation of elderly in decision-making process. The loss of income and deteriorating health have the substantial impact on the status of the elderly and is related to several other problems. Although there are no faultless or precise solutions to ageing, but the solutions need to be worked out in consonance with the relevant cultures (Parveen, 2015), to lessen the issues of elderly efficiently. In this regard, the possible policy implications based on the distinguished findings are mentioned below (there is no practical way to diminish the gender based biasness but we can work on the other aspects):

- *Formal literacy:* It is hard to educate the elderly, especially elderly women, so through a proper channel the efforts may be taken to

make them at least read, write and understand in their native language. Certainly, it will benefit them in resolving several issues by themselves. For more efficacy, the step can be taken to educate the group of women aged 45 years and above, who are soon going to be a part of the aged society.

- *Economic Independency:* Having some income and contributing in the household expenditure have shown the positive effects on the status of the elderly. So, providing financial benefits to the elderly or to the care-takers of the elderly may result in the improved status of the elderly in the household, at least they may receive the care and attention of their family members.
- *Reinforcing family system:* The well-being of the present aged cohort lies in traditional cultural practices where the interdependence, and the presence of spouse and children have significant effect on the well-being of the elderly. But today many families need help in caring for the aged family members, and such assistance may be in economic terms or practical support in caregiving. Reinforcing the existing family system may be the only feasible option to improve the quality of care of the elderly. Also, the need of the hour is to educate the children from a very young age to respect and honour the older people (James, 1994; Prakash, 1999). As, there is a need for support and care from the children side for the well-being of this group. It would be possible through specific schemes or programs

providing incentives (direct or indirect benefits) to the caretakers (children staying with elderly parents) of old parent/s; even defining the aged friendly legislature.

- *Protect elderly from abuse and discrimination:* The awareness among elderly women is necessary regarding the property rights and abuse and violence against them, which, ultimately, will improve the social status and security of the elderly. In this order, it is imperative to eliminate the major unfair treatments and everyday discrimination based on social group/race/ethnicity, gender, age, education, income and other social statuses (Luo et al., 2012; Skirbekk and James, 2014). Specially, training and promoting women to occupy the decision-making positions, which will give them power and authority, enabling gender-sensitive and gender-friendly decisions (Kher et al., 2017).
- *Strengthening Public Health System:* A large proportion of elderly persons have to rely on the public resources, which will be challenging for the government system because of the lack of any other social security system, breaking down of traditional joint family system, migration of youths and elderly persons (i.e. children moving out for jobs and after retirement, the elderly are returning to their native places), and so on. Hence the public health system has to be geared up to meet those challenges of the elderly (Tripathi, 2014).

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