Social Exclusion Faced by Elderly Women

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Abstract: Modern society has overburden feeling of ageing. Our society blessed with long life expectancy for female which becomes a curse due to the inability to incorporate this into modern atmosphere. Kerala is not an exception to this. Objective of this study is the major factors lead elderly to social exclusion. In this context descriptive method was undertaken. Analysis was based on primary and secondary data. Primary data is collected through structured interview schedule. Samples were selected with random sampling method from Thiruvananthapuram district. 100 samples selected from Thiruvananthapuram district, 50 are from home and 50 from old age home. To identify the factors which lead them to social exclusion, researcher asked questions in connection with it. According to their answer they are categorised. Based on the ranks given by the respondents to each factor a ranking analysis was carried out. Through this study researcher understood that the severity of the factors are different among elderly residing in home and old age home. Any one problem alone can acts as a leading factor for elderly to social exclusion. Several factors are together work hard to make an easy entrance to social exclusion. As age increases, the severity of the economic factor decreases among members residing in home and old age home.
Keywords: Elderly, Ageing, Social exclusion.

INTRODUCTION

The multidimensional word 'social exclusion', indicates the existing inequalities in society. Social exclusion is the by-product of poverty, unemployment etc. It relates not simply to a lack of material resources, but also to matters like inadequate social participation, lack of cultural and educational capital, inadequate access to services and lack of power. Social exclusion relates to the complexity of powerlessness in modern society. It is the failure of society to provide certain individuals and groups with those rights and benefits normally available to its members, such as employment, adequate housing, health care, education and training etc. In the social world, whether one is heartily welcomed or not is the outcome of collection of social practices. So we can say that social exclusion is the creation of society whether it is appreciable or not. Social exclusion is social disadvantage and relegation to the fringe of society. Whenever our attention focused on elderly population, it throws some light on their alienation in society.

In this computerised era, demographic structure leads to kaleidoscopic changes in society. One of the major issues recognised by demographers is ageing of population. Ageing has become increasingly recognised as an important issue facing individuals, families, communities and nations. Increasing age is related to long-term health conditions, higher rates of disability and poorer reported health status. As Indian society is based on patriarchal theories, it favours men. In this modern era several initiatives have been taken to bring social inclusion in the society, still women are facing social exclusion in different walks of life, and be it social, political, economic etc. 'Greying population' and 'demographic feminization in ageing' are the two major challenges faced by the twenty first century. Our Society concentrated on the negative impact of these factors. Society's major concentration on negative impact of greying population made elderly population in utter confusion and alienation. In this context descriptive method was undertaken to explore the factors of social exclusion of elderly women. Analysis was based on primary data collected through structured interview schedule. Samples were selected with random sampling method from Thiruvananthapuram ditrict.

Social exclusion in old age is one of the most common issues that are affecting older women constantly. In this industrialised era, social exclusion faced by elderly women is mainly because of the complexity of powerlessness in modern society. Older women, who are still living with their sons/daughters and grand-children are also suffering from emotional exclusion. Due to fast changing socio-economic scenario of the country, fast paced modern life style and

rapid urbanization across the country younger generations hardy interact with their elderly family members. Popularity of nuclear family system has virtually crushed strong traditional bond between grand-children and grandmothers. Longitudinal explosion of knowledge and transfer of economic authority made this alienation more severely and pathetically.

REVIEW OF LITERATURE

A literature review is a text of a scholarly paper, which includes the current knowledge including substantive findings, as well as theoretical and methodological contributions to a particular topic. Literature reviews are a staple for research in nearly every academic field. Literature reviews are used as secondary sources. In the article, "On being old and female: some issues in quality of life of elderly women in India" by Indira Jai Prakash [1] analyses the socio-economic effect of ageing. Though ageing is a universal phenomenon, all aged persons are not alike. Ageing process is different for different persons. This is confirmed in this article. Some of the factors which affect the quality of life are race, gender, social status and marital status. In these, gender is most powerful factor. Due to low social status, poor reproductive health care, economic dependence, malnutrition and domestic violence women's wellbeing is adversely affected. 'Gender ageing' increases the intensity of poverty. In countries like India, with a predominantly patriarchal ethos, older women face triple jeopardy-that of being female, of being old and of being poor. The factors which affect the quality of life of ageing women are marital status, living condition, and health status, socio-economic and political status. Chronic illness increases with age. Older women have more factors with activities of daily living. Probable widowhood is one of the after effects of prolonged life. Widowhood much lowers the socio-economic status of the women. This brings not only loneliness and depression but also economic dependence. Social and political power is achieved by active involvement in public and community life. In general older women do not participate in community activities. Rural elderly engage in agricultural work which has no retirement age as such. In the west 'grey power' has become visible and viable. Older people go themselves organized to fight for their rights. They could achieve increased participation of women in labour force, policies of reservation for women in the political process and in decision making bodies. "Increased awareness regarding the demographic changes, improvements in the medical field that help control age related disabilities and more awareness on the part of the older people themselves could create a better society for older women of the next millennium".

H.S. Srivastava [2] analyzes the socio-economic effect of ageing along with health factors in his book, 'Managing Age'. There are three independent facts of age-physical age, mental age and moral age.

They have remote relationship. A carefree or care-shackled attitude of mind bears a direct relationship with ageing. Individual could be considered as old, when he is unable to perform his normal duties. Ageing is undoubtedly a normal biological process and there is no way of avoiding it, though there are many viable ways for slowing the process. Many changes that occur in old age are mainly due to disease and physical distress and the social and economic consequences of growing old. The loss of power and authority is a great disconcerting thing to happen and the individual suddenly finds himself at a loss to understand the phenomenon. The individuals in old age find it very hard to accept this situation when they are no more in power or authority. They feel as if adversity has caught them completely the characteristics which imbibe in young age tend to become more acute and compulsive in old age. A religious person can turn into a fanatic, a liar into a damn liar, a fastidious person into a cynic and so on. Life has become firefighting operation punctuated all the way by unanticipated emergencies. To the individual in old-age condition the long cherished values seem overturned. The things which old generations find as avoidable extravagance, the younger generations considered it as an unavoidable necessity.

In the book 'The ageing world' which is written by Anil Bagchi [3], the socio-economic status of elderly examined. According to the author, elderly become out of step with the economic environment and the changing technology. The old get cast off from the mainstream of life. Social interaction with younger people becomes infrequent. Thus society makes the person old. The conventional definition of old age definition is not realistic. It leads to excessive depressing forecasts. In this changing social circumstances, even centenarians, show mental acuity comparable to those who are decades younger. According to the author, mental senility is a creation of society. Thus ageing cannot be considered as a physiological process wholly. It has some social factors also. Some people live their old age excellently and to some purpose. Fast living people are likely to age faster and die earlier'. It is not a disease. It is the consequence of normal course of living. It is not the mischief of any foreign body. It is not due to any aberrant cell. The wealth difference existing between the nations is due to the difference in knowledge of sociology, science and technology. The increased wealth leads to the beginning of the formation of greater proportion of old age people—the greying of the developed countries. Thus there is a strong correlation between knowledge, wealth and greying. Wealth and culture among nations and communities are the important factors of grey dynamics. The less modern countries are now young. The traditional dependence of the elderly index is the number of the people above 65 divided by the number of people in the age group 18 to 64. Responsibility of elderly is considered as a national burden. In future, as the younger generation keeps growing wealthier than

their parents and grandparents, inheritance will have less than the all-important role that it plays today. This will have an effect on the inter-generational dependence. This leads to the independence of different generation. Some constraints associated with greying like political and security issues, ethical considerations are human creations and are therefore amenable to some extent. Within the boundary conditions we must look for solutions to the factors of our future. This book reveals the importance of sociological study in ageing.

Vijay Prakash Sharma [4]**,** in his paper, 'Tribal Aging in Jharkhand Health Perspective' analyzed elderly in traditional region. The old have traditionally been honoured and respected. Those who neglected their old parents earned social disrespect and were ridiculed. Government of Jharkhand in its new health policy-2004 has announced that provisions for care of aged will be made. In 2002-03 Govt. of Jharkhand reported construction of two old age homes for elderly. This gave an idea about the involvement of State for the wellbeing of old.

In the paper,`Status and Role of Elderly Persons in Tribal Communities of Chotanagpur (With Special Reference To Chik Baraik Of Jharkhand) by Karma Oraon and Pravin Kumar Jha [5] analyzed the social role performed by elderly. Changing pattern of family life brought repercussions on elderly folk. Elderly lead a happy life since time immemorial. One of the values of our society is the respect for elderly. They create a strong bond of union among the family members. Now the tribal family structure undergoes changes. This may be due to the impact of urbanization, industrialization, education, globalization and modernization. This paper gives the indication of factors which affect the elderly. According to the authors both generations have to make compromises and the failure to compromise leads to breakage of the family. Migration of children prompted older generation to migrate as well. But they don't get any engagements and are friendless. Thus they left for their village in despair and frustration. Their guardianship vanished. Educated younger generations are reluctant to respect them. Now a days, modernization leads to various attitudinal clashes. Elderly have to compromise to their fate. If this trend continues. India will lose her cultural glory.

However, an ongoing criticism of the social scientific study of ageing is that it lacks "theoretical rigor" and tend towards the descriptive. Thus research on ageing being primarily factor-driven rather than theory-driven. Kerala's elderly female folk are heterogeneous group. Factors of social exclusion of elderly women are different. We have to find out those factors which lead them to social exclusion.

METHODOLOGY

In Kerala as per 2011 census, the percentage of 60+ was 11.7 per cent and is projected to be 15.6 per cent in 2021. The elderly women represent the fastest growing age group in the population of Kerala. The threat of population ageing is more severe in Kerala than the rest of the country. Gender dimension of ageing is very significant in Kerala and female population predominates at all the stages of older ages. Population ageing could have profound implication for the economies as well as the societies. Thus the dependency ratio is greater.

A large number of elderly females are in the status of widowhood, illiterates, and non-working and belong to lower and or no income brackets. All these finding leads to the conclusion that the aged females are the vulnerable within vulnerable. Their miserable status makes them to appear more aged than actually what they are.`World Health Organisation Report 'states that the percentage of the   aged women who are 60+is going to be doubled within two decades. But so far no specific study has been done to elevate their status. There will be lesser and lesser people taking care of the elderly as the decades roll by. Traditional life guards of family care are dwindling due to industrialization, our migration, dual career, female job participation and growing consumerism. All these make the well-being of the elderly, a growing challenge of the 21st century. A significant aspect of challenge comprises the depressed elderly along with society who are unwilling to accept them.

An overview of available studies revealed the fact that the majority of researches concentrated on the factors faced by the elderly women. A study based on the Social Exclusion Faced by Elderly Women has not been done. So the present study is undertaken with a view to explore information to fill the existing research gap. It is hoped that such a study would be helpful to the policy makers and society.

The scope of study is limited to the elderly women (60 years and above) residing in Thiruvananthapuram district, Kerala. The study on factors which lead them to social exclusion was being primarily problem-driven. Kerala elderly womankind is a heterogeneous group. They have to face a lot of factors of social exclusion during their existence. So this analysis is based on these factors. A single theory cannot explain all these factors. Various factors deeply intertwined to each of it. Descriptive research design has been adopted for this study. The purpose of this research design is to explore the factors which lead elderly women to social exclusion and elicit new information about the elderly women residing in old age homes in Kerala.

The objective of this study is to find out major factors lead elderly to social exclusion. The design uses

primary and secondary data. The primary data about the elderly for the study have been collected through structured interview schedule among elderly women in Thiruvananthapuram district. Two questionnaires are used for it. One is for members residing in home and the other is for members belonging in old age home. The secondary data are derived from books, journals, reports, newspapers and online media on the subject.100 subjects from Thiruvananthapuram district is selected on simple random method. In the 100 elements, 50 residing in home and the remaining 50 from old age home. Data collected through structured interview schedule were analysed with SPSS.

OBJECTIVE

To explore the factors of social exclusion of elderly women.

DISCUSSIONS AND ANALYSIS

In this study 100 samples selected from Thiruvananthapuram district are considered as samples with the help of simple random sampling. Based on earlier studies the factors lead elderly to social exclusion are as: economic, familial, social, health, psychological and cultural. To identify the factors which lead them to social exclusion, researcher asked question in connection with it. According to their answer they are categorised. Based on the ranks given by the respondents to each factor a ranking analysis was carried out. Through this study researcher understood that the severity of the factors are different among elderly residing in home and old age home. Any one problem alone can acts as a leading factor for elderly to social exclusion. Several factors are together work hard to make an easy entrance to social exclusion.

Table-1: **Rank Given by Elderly Women to the Factors of Social Exclusion**

Major factors of elderly			
Rank	Home	Rank	Old Age Home
1	Health factors	1	Social factors
2	Economic factors	2	Economic factors
3	Family factors	3	Family factors
4	Social factors	4	Cultural factors
5	Psychological factors	5	Health factors
6	Cultural factors	6	Psychological factors

Old age is one of the stages in lifecycle. It is natural. In this stage they have to face life's most stressful experience [6]. In the above table (No.1) rank of the major factors of social exclusion of elderly residing in home and old age home are analysed. Major factors of social exclusion of elderly women are social, economic, familial, cultural, health and psychological. All factors are more severe in old age home. All these factors are faced by elderly residing in home, but not in a severe form. From this researcher found out that ranking of factors of elderly women residing in home and old age home are different. Elderly women residing in home give first rank to health factors while elderly residing in old age home give fifth rank to it. For elderly women residing in old age home, social factors are considered to occupy in the first rank. For both of them, economic factors have second rank and familial factors have third rank. Social factors have fourth place in ranking analysis for elderly in home. Psychological factors have fifth rank and cultural factors have sixth rank for elderly residing in home. Cultural factors have fourth place in ranking analysis for elderly in old age home. Health factors have fifth rank and psychological factors have sixth rank for elderly residing in old age home. Elderly residing in old age home are in a deteriorated position due to the high intensity of factors like, economic, familial, social, health and psychological. From this researcher found out that elderly residing in old age home are in a deteriorated position due to the high intensity of factors like, economic, familial, social, health and psychological. They are vulnerable within the vulnerable. Elderly residing in home have factors but their percent is very minute and the order of intensity is different. Number of elderly in home have high level factors are very meagre. Then the social, economic and familial factors analysed separately based on the independent variable.

Table-2: **Age and Social Factor**

Age	Social Factor								Total	
	Home				Old Age Home					
	Low	Medium	High	Total	Low	Medium	High	Total		
60-69	$_{73}$29^{85}	$_{50}$4^{12}	$_{50}$1^{3}	$_{68}$34^{100}	---	---	$_{39}$19^{100}	$_{38}$19^{100}	$_{53}$53^{100}	
70-79	$_{20}$8^{67}	$_{50}$4^{33}	---	$_{24}$12^{100}	---	---	$_{45}$22^{100}	$_{44}$22^{100}	$_{34}$34^{100}	
>80	$_{7}$3^{75}	---	$_{50}$1^{25}	$_{8}$4^{100}	---	$_{100}$1^{11}	$_{16}$8^{89}	$_{18}$9^{100}	$_{13}$13^{100}	
Total	$_{100}$40^{80}	$_{100}$8^{16}	$_{100}$2^{4}	$_{100}$50^{100}	---	$_{100}$1^{2}	$_{100}$49^{98}	$_{100}$50^{100}	$_{100}$100^{100}	

The table no.2 analyses age with social factor. Out of 100 elderly 53 percent belong to young old, 34 percent to medium old and 13 percent to old old. Out of 50 elderly residing in home, 80 percent (40) have low social factor, 16 percent (8) medium factor and 4 percent (2) high factor. Out of 50 elderly residing in old age home, 2 percent (1) have medium factor and 98 percent (49) high factor. Based on the above table (No.2) researcher found out that as age increases, the social exclusion also increases in home but in old age home as age increases, the significance of social factor in social exclusion decreases.

Table-3: **Education and Social Factor**

Education	Social Factor								Total
	Home				Old Age Home				
	Low	Medium	High	Total	Low	Medium	High	Total	
Illiterate	$_8 3^{100}$	---	---	$_6 3^{100}$	---	---	$_{33}16^{100}$	$_{32} 16^{100}$	$_{19} 19^{100}$
Primary	$_{57}20^{71}$	$_{74}8^{27}$	$_{100}2^{2}$	$_{60}30^{100}$	---	$_{100}1^{1}$	$_{59}29^{99}$	$_{60}30^{100}$	$_{60}60^{100}$
Secondary	$_{29}13^{100}$	---	---	$_{26}13^{100}$	---	---	$_6 3^{100}$	$_6 3^{100}$	$_{16}16^{100}$
Degree	$_4 3^{100}$	---	---	$_6 3^{100}$	---	---	$_2 1^{100}$	$_2 1^{100}$	$_4 4^{100}$
>Degree	$_2 1^{100}$	----	----	$_2 1^{100}$	---	---	---	---	$_1 1^{100}$
Total	$_{100}40^{80}$	$_{100}8^{16}$	$_{100}2^{4}$	$_{100}50^{100}$	---	$_{100}1^{2}$	$_{100}49^{98}$	$_{100}50^{100}$	$_{100}100^{100}$

Table no.3 analyses education and social factor. Out of 50 elderly residing in home, 80 percent (40) belong to low factor category, 16 percent (8) to medium and 4 percent (2) to high. Out of 50 elderly residing in old age home, 2 percent (8) belong to medium and 98 percent (49) to high. From the above table (No.3) researcher found out that major share of elderly residing in home have low level factors irrespective of their educational qualification. But the major share of elderly residing in old age home have high level social factors which lead to social exclusion irrespective of their educational qualification.

Table-4: **Marital Status and Social Factor**

Marital status	Social Factor								Total
	Home				Old Age Home				
	Low	Medium	High	Total	Low	Medium	High	Total	
Married	$_{68}27^{96}$	$_{12}1^{4}$	---	$_{56}28^{100}$	---	---	$_2 1^{100}$	$_2 1^{100}$	$_{29}29^{100}$
Widow	$_{30}12^{60}$	$_{88}7^{35}$	$_{50}1^{5}$	$_{40}20^{100}$	---	---	$_{76}37^{100}$	$_{74}37^{100}$	$_{57}57^{100}$
Separated	---	---	$_{50}1^{100}$	$_2 1^{100}$	---	---	$_4 2^{100}$	$_4 2^{100}$	$_3 3^{100}$
Unmarried	$_2 1^{32}$	---	---	$_2 1^{100}$	---	$_{100}1^{5}$	$_{18}9^{95}$	$_{20}10^{100}$	$_{11}11^{100}$
Total	$_{100}40^{80}$	$_{100}8^{16}$	$_{100}2^{4}$	$_{100}50^{100}$	---	$_{100}1^{2}$	$_{100}49^{98}$	$_{100}50^{100}$	$_{100}100^{100}$

Table no.4 analyses marital status with social factor. Out of 100 elderly 29 percent (29) belong to married, 57 percent (57) to widows, 3 percent (3) to separated and 11 perecnt (11) to unmarried. From this researcher found out that there is relationship existed between marital status and social factor. There is very meagre percent have high level social factor residing in home. In the high level category widows and separated are included. This indicates the importance of marital status. In old age home the situation is different. Marital status has no significance in old age home. Majority of them belong to very high social factor. The atmosphere is horrible there.

Table-5: **Region and Social Factor**

Region	Social Factor								Total
	Home				Old Age Home				
	Low	Medium	High	Total	Low	Medium	High	Total	
Rural	$_{88}35^{76}$	$_{75}6^{22}$	$_{100}2^{2}$	$_{86}43^{100}$	---	$_{100}1^{1}$	$_{95}47^{99}$	$_{96}48^{100}$	$_{91}91^{100}$
Urban	$_{12}5^{74}$	$_{25}2^{26}$	----	$_{14}7^{100}$	---	---	$_5 2^{100}$	$_4 2^{100}$	$_9 9^{100}$
Total	$_{100}40^{80}$	$_{100}8^{16}$	$_{100}2^{4}$	$_{100}50^{100}$	---	$_{100}1^{2}$	$_{100}49^{98}$	$_{100}50^{100}$	$_{100}100^{100}$

Table no.5 analyses region and social factor. Out of 43 rural elderly residing in home 76 perecnt (35) belong to low social factor, 22 percent (6) to medium and 2 percent (2) to high. Out of 48 rural elderly residing in old age home 1 percent (1) belong to medium and 99 percent (47) to high. Village is considered as the basic unit of social policy. The inhabitants of the village had intimate social and economic relationship regulated by age old traditions and institutions [7]. From this researcher found out that there is more deteriorated position observed among rural elderly residing in home. But in old age home the urban elderly is more deteriorated.

Table-6: Income and Social Factor

Income	Social Factor								Total
	Home				Old Age Home				
	Low	Medium	High	Total	Low	Medium	High	Total	
Nil	$_{72}29^{94}$	$_{25}2^{6}$	--	$_{62}31^{100}$	---	---	$_{97}46^{100}$	$_{92}46^{100}$	$_{77}77^{100}$
<500	$_{3}1^{50}$	--	$_{50}1^{50}$	$_{4}2^{100}$	---	---	$_{1}1^{100}$	$_{2}1^{100}$	$_{3}3^{100}$
500-1000	$_{5}2^{100}$	--	--	$_{4}2^{100}$	---	---	$_{1}1^{100}$	$_{2}1^{100}$	$_{3}3^{100}$
1000-2000	--	--	--	--	---	---	---	---	---
>2000	$_{20}8^{53}$	$_{75}6^{40}$	$_{50}1^{7}$	$_{30}15^{100}$	--	$_{100}1^{50}$	$_{1}1^{50}$	$_{4}2^{100}$	$_{17}17^{100}$
Total	$_{100}40^{80}$	$_{100}8^{16}$	$_{100}2^{4}$	$_{100}50^{100}$	---	$_{100}1^{2}$	$_{100}49^{98}$	$_{100}50^{100}$	$_{100}100^{100}$

Out of 100 elderly, 77 percent (77) belong to non-income class, 3 percent (3) to less than 500 rupees category 3 percent (3) to 500-1000 rupees category and 17 percent (17) to above 2000 rupees category. From this researcher found out that income has not much influence in social factor. Among high level factor holders equal number of elderly have less than 500 rupees category along with above 2000 rupees category. But the situation in old age home is entirely different. There major share has high level factors irrespective of their income. Their situation is very poor. They are vulnerable within the vulnerable.

Table-7: Age and Economic Factor

Age	Economic factor								Total
	Home				Old Age Home				
	Low	Medium	High	Total	Low	Medium	High	Total	
60-69	$_{72}13^{38}$	$_{66}19^{56}$	$_{67}2^{6}$	$_{68}34^{100}$	---	---	$_{40}19^{100}$	$_{38}19^{100}$	$_{53}53^{100}$
70-79	$_{22}4^{34}$	$_{24}7^{58}$	$_{33}1^{8}$	$_{24}12^{100}$		$_{100}1^{5}$	$_{44}21^{95}$	$_{44}22^{100}$	$_{34}34^{100}$
>80	$_{6}1^{25}$	$_{10}3^{75}$	---	$_{8}4^{100}$	$_{100}1^{11}$	---	$_{16}8^{89}$	$_{18}9^{100}$	$_{13}13^{100}$
Total	$_{100}18^{36}$	$_{100}29^{58}$	$_{100}3^{6}$	$_{100}50^{100}$	$_{100}1^{2}$	$_{100}1^{2}$	$_{100}48^{96}$	$_{100}50^{100}$	$_{100}100^{100}$

The table no.7 analyses age and economic factor of elderly. Out of 50 elderly residing in home 68 percent (34) belong to young old, 24 percent (12) to medium old and 8 percent (4) to old old. Out of 50 elderly residing in old age home 38 percent (19) belong to young old, 44 percent (22) to medium old and 18 percent (9) to old old. From this researcher found out that members residing in old age home have severe economic factor than the members in home. By analysing the above (Table No. 7) researcher found out that as age increases the severity of the factor decreases among members residing in home and old age home.

Table-8: Education and Economic factor

Education	Economic Factor								Total
	Home				Old Age Home				
	Low	Medium	High	Total	Low	Medium	High	Total	
Illiterate	---	---	$_{100}3^{100}$	$_{6}3^{100}$	---	---	$_{33}16^{100}$	$_{32}16^{100}$	$_{19}19^{100}$
Primary	$_{30}6^{20}$	$_{83}24^{80}$	---	$_{60}30^{100}$	---	$_{100}1^{3}$	$_{61}29^{97}$	$_{60}30^{100}$	$_{60}60^{100}$
Secondary	$_{50}8^{62}$	$_{17}5^{38}$	---	$_{26}13^{100}$	---	---	$_{6}3^{100}$	$_{6}3^{100}$	$_{16}16^{100}$
Degree	$_{15}3^{100}$	---	---	$_{6}3^{100}$	$_{100}1^{100}$	---	---	$_{2}1^{100}$	$_{4}4^{100}$
>Degree	$_{5}1^{100}$	----	----	$_{2}1^{100}$	---	---	---	---	$_{1}1^{100}$
Total	$_{100}18^{36}$	$_{100}29^{58}$	$_{100}3^{6}$	$_{100}50^{100}$	$_{100}1^{2}$	$_{100}1^{2}$	$_{100}48^{96}$	$_{100}50^{100}$	$_{100}100^{100}$

The table no.8 analyses education and economic factor of elderly. Out of 100 elderly 19 percent (19) belong to illiterate, 60 percent (60) to primary, 16 percent (16) to secondary, 4 percent (4) to degree and 1 percent (1) to above degree. From the above table (No.8) researcher found out that as education increases the severity of economic factor decreases in home, but this kind of relationship is absent in old age home. Among low factor holders residing in home, a gradual increase is observed as education increases. This gives an indication about the importance of education in economic factor. Among elderly residing in old age home, majority of them have high economic factor without any exception of any educational levels. Knowledge explosion and industrialization made a gigantic change to society. This upset socio-economic set up of society. Transfer of economic authority from father to son made a social conflict.

Table-9: **Marital Status and Economic Factor**

Marital status	Economic Factor								Total
	Home				Old Age Home				
	Low	Medium	High	Total	Low	Medium	High	Total	
Married	$_{33}6^{21}$	$_{76}22^{79}$	---	$_{56}28^{100}$	---	---	$_{2}1^{100}$	$_{2}1^{100}$	$_{29}29^{100}$
Widow	$_{61}11^{55}$	$_{24}7^{35}$	$_{67}2^{10}$	$_{40}20^{100}$	---	$_{100}1^{3}$	$_{75}36^{97}$	$_{74}37^{100}$	$_{57}57^{100}$
Separated	$_{6}1^{100}$	---	---	$_{2}1^{100}$	---	---	$_{4}2^{100}$	$_{4}2^{100}$	$_{3}3^{100}$
Unmarried	-----	---	$_{33}1^{100}$	$_{2}1^{100}$	$_{100}1^{10}$	---	$_{19}9^{90}$	$_{20}10^{100}$	$_{11}11^{100}$
Total	$_{100}18^{36}$	$_{100}29^{58}$	$_{100}3^{6}$	$_{100}50^{100}$	$_{100}1^{2}$	$_{100}1^{2}$	$_{100}48^{96}$	$_{100}50^{100}$	$_{100}100^{100}$

Table number 9 is analysed marital status with economic factor of elderly. Among high factor category, 67 percent (2) belong to widows and 33 percent (1) to unmarried. From the above table (No.9), researcher found out that marital status has significance in homely atmosphere and not in old age home.

Absence of married members residing in home in high factor category may be considered as the importance of marital status. The deteriorated position of elderly women residing in old age home is also confirmed through this table.

Table-10: **Region and Economic Factor**

Region	Economic Factor								Total
	Home				Old Age Home				
	Low	Medium	High	Total	Low	Medium	High	Total	
Rural	$_{78}14^{33}$	$_{97}28^{65}$	$_{33}1^{2}$	$_{86}43^{100}$	$_{100}1^{2}$	---	$_{95}47^{98}$	$_{96}48^{100}$	$_{91}91^{100}$
Urban	$_{22}4^{57}$	$_{3}1^{14}$	$_{67}2^{29}$	$_{14}7^{100}$	---	$_{100}1^{50}$	$_{5}1^{50}$	$_{4}2^{100}$	$_{9}9^{100}$
Total	$_{100}18^{36}$	$_{100}29^{58}$	$_{100}3^{6}$	$_{100}50^{100}$	$_{100}1^{2}$	$_{100}1^{2}$	$_{100}48^{96}$	$_{100}50^{100}$	$_{100}100^{100}$

Table no.10 analyses region and economic factor. Among high factor category, 33 percent (1) belong to rural and 67 percent (2) to urban. Among high factor category, 95 percent (47) belong to rural and 5 percent (1) to urban. From this researcher found out that

rural elderly residing in home have less complicated economic factors than urban elderly. But the situation is entirely reversed among elderly residing in old age home. There rural elderly have more complicated economic factor for their social exclusion.

Table-11: **Income and Economic Factor**

Income	Economic Factor								Total
	Home				Old Age Home				
	Low	Medium	High	Total	Low	Medium	High	Total	
Nil	$_{6}1^{3}$	$_{93}27^{87}$	$_{100}3^{10}$	$_{62}31^{100}$	---	---	$_{98}46^{100}$	$_{92}46^{100}$	$_{77}77^{100}$
<500	$_{6}1^{50}$	$_{6}1^{50}$	--	$_{4}2^{100}$	---	---	$_{1.4}1^{100}$	$_{2}1^{100}$	$_{3}3^{100}$
500-1000	$_{6}1^{50}$	$_{3}1^{50}$	--	$_{4}2^{100}$	---	---	$_{0.6}1^{100}$	$_{2}1^{100}$	$_{3}3^{100}$
1000-2000	---	---	--	--	---	---	--	---	---
>2000	$_{82}15^{100}$	--	--	$_{30}15^{100}$	$_{100}1^{50}$	$_{100}1^{50}$	--	$_{4}2^{100}$	$_{17}17^{100}$
Total	$_{100}18^{36}$	$_{100}29^{58}$	$_{100}3^{6}$	$_{100}50^{100}$	$_{100}1^{2}$	$_{100}1^{2}$	$_{100}48^{96}$	$_{100}50^{100}$	$_{100}100^{100}$

The table no.11 analyses income and economic factor. Out of 100 elderly 77 percent (77) to non-income class, 3 percent (3) to less than 500 rupees category, 3 percent (3) 500-1000 rupees category and 17 percent (17) to above 2000 rupees category. From this researcher found out that economic factor highly influenced by income among elderly residing in old age home but the influence is very much limited among elderly residing in home. As income increases, the severity of factor decreases.

CONCLUSION

The dawn of twenty first century presents a new demographic structure to society. 'Ageing population' and 'Feminization among elderly' are the major ingredients of this presentation. More awareness about the negative consequences of these makes the

elderly female folk in utter confusion and misery which lead them to social exclusion. They struggle hard to acquire adequate spaces in society and majority of them fail to achieve. Objective of this study is major factors lead elderly to social exclusion. The design uses primary and secondary data. Primary data collected through structured interview schedule. Secondary data collected from books, journals, reports, newspapers and online media on the subject. Out of 100 samples from Thiruvananthapuram, 50 are from home and 50 from old age home. Collected data were analysed with SPSS.

Major findings of the present study are
- The rank order of factors of social exclusion of elderly women residing in home and old age home are different. Elderly women residing in home give first rank to health factor while elderly residing in

old age home give fifth rank to it. For elderly women residing in old age home, social factors are considered to occupy in the first rank.

- From this researcher found out that elderly residing in old age home are in a deteriorated position due to the high intensity of factors like, economic, familial, social, health and psychological.
- As age increases, the social exclusion also increases in home but in old age home as age increases, the significance of social factor in social exclusion decreases.
- Marital status has significance in social exclusion only for elderly residing in home but not in old age home.
- Researcher found out that there is more deteriorated position observed among rural elderly residing in home. But in old age home the urban elderly is more troubled.
- As age increases the severity of the economic factor in social exclusion decreases among members residing in home and old age home.
- As education increases the severity of economic factor decreases in home, but this kind of relationship is absent in old age home.
- When consider economic factor, researcher found out that marital status has significance in homely atmosphere and not in old age home.
- Rural elderly residing in home have less complicated economic factors than urban elderly.
- From this researcher found out that economic factor highly influenced by income among elderly residing in old age home but the influence is very much limited among elderly residing in home.

SUGGESTIONS
- Take necessary steps to increase awareness among elderly and society about their significant role have to play in old age.
- Make adequate action plans to increase their power and economic status.
- Steps should be taken to strengthen our familial and social bonds.
- Take necessary steps to increase the educational skills which help them an easy living in new advanced era and transferring this to increase income
- Help them to develop necessary precautions for managing their ageing process
- Should modify their communicative skills to prevent social exclusion
- Take necessary steps to increase their income.
- Make awareness among society   members and elderly themselves about the importance of elderly.
- In this consumer world elderly must have contribute something to society.

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