



RESEARCH ARTICLE

Social Exclusion: A Comparative Study of Rural and Urban Elderly.

Sohini^{*}, Anindya J. Mishra^{}**

1. Research scholar, Dept. of Humanities and social Sciences, Indian Institute of Techhology, Roorkee, Roorkee 247667, Uttrakhand, (India).
2. Assistant Professor, Dept. of Humanities and social Sciences, Indian Institute of Techhology, Roorkee, Roorkee 247667, Uttrakhand, (India).

Manuscript Info

Manuscript History:

Received: 14 January 2016
Final Accepted: 25 February 2016
Published Online: March 2016

Key words:

Elderly, Social exclusion, India, Rural, Urban.

***Corresponding Author**

Sohini.

Abstract

The socio-economic transformation in the last few decades have rendered the elderly socially excluded. The present study aims to examine the social exclusion of the rural and urban elderly from the economic, social and cultural dimensions in Jhansi district of Uttar Pradesh, India. The data used in this study has been collected from the villages and wards of Jhansi district with a sample of 200 respondents aged 60 and above. The analysis of the data reveals that due to old age, lack of financial support and lack of opportunities to earn for livelihood in the villages, the rural elderly experienced more exclusion from the economic and cultural dimensions in comparison to the urban elderly.

Copy Right, IJAR, 2016., All rights reserved.

Introduction:-

Social exclusion has been a permanent feature of human society. In Indian society exclusion is an age-old problem but it has not been articulated in the specific term (Kumar 2013). There have been many studies on the issue of social exclusion in India. These studies have focused mainly on components of caste, gender and religion. But the research into social exclusion of the elderly in India has gained significance very recently. Moreover, no such study has been done in the Jhansi district of Uttar Pradesh to capture the exclusion of the elderly from the different dimensions of social exclusion. Therefore, the main factors instrumental in the emergence of the study of elderly are demographic transition and changes in family structure. These factors have severely affected the life and status of the elderly and put them in more isolated and excluded position.

The study on social exclusion of the elderly in Jhansi would throw light on many interesting aspects on the lives of the elderly respondents, their economic situation, their accessibility to government pension schemes, their interrelationships with family and friends. The involvement of the elderly in cultural activities has also been explored. This study focuses on the status and living condition of the elderly in Jhansi district of Uttar Pradesh, a northern state of India.

Contextualizing Social Exclusion in India:-

In India, social exclusion means to the systematic exclusion of individuals and groups from one or more dimensions of society, such as structures of power and rights, opportunities and resources. It has been existing since the Vedic era, imposed by the Hindu caste system and it cannot be understood by borrowing European approach to exclusion. The exclusion debate in Indian society has to be understood within the caste system as the caste system in India forms a unique base of social exclusion (Radhakrishnan 2009).

Kumar asserts that Indian societies have their own specificities with regards to social exclusion. The Indian societies have fourfold nature. First is the stratification which is based on age, gender, rural-urban and class. Second, the Indian society is marked by cultural heterogeneity (there are large number of speech communities). Third, it has

religious plurality (all the world's major religions are found in India such as Hinduism, Buddhism, Sikhism, Jainism, Islam, Christianity, etc). And fourth, it has "pervasive caste hierarchy" (Kumar 2013: 65). Therefore, social exclusion of the individuals and groups in India can easily be located on the basis of these elements as they produce different structures in Indian society through which the process of social exclusion is actualized.

Since 1950s, social exclusion in India has assumed a wider implication, and the conversation on it had a greater significance in political discourse and among academics, more recently in writings on *dalits* (backward castes), women and other underprivileged groups. Exclusion discourse also gained new meaning in the 1990s with Prime Minister V. P. Singh's decision to implement the Mandal Commission report, which intended to increase affirmative action programs for the disadvantaged. The discourse now covers a wide range including politics, national justice and the empowerment of women and backward classes. Over the years, many studies have been carried out on different aspects of social exclusion and on injustice of the historically marginalized social groups such as the Scheduled Caste, Scheduled Tribes and Religious Minorities in India and other parts of the subcontinent (Govinda 2010) but the ways in which social exclusion may affect the elderly have been rarely examined.

Social Exclusion among the Elderly:-

The literature on social exclusion among the elderly is comparably limited; the existing ones suggest that deprivation among the elderly is growing in size. Some aspects of disadvantages start at the very early stages of life which have long term consequences. This is the way; the elderly with disadvantages may be subject to higher risks of continuous social exclusion (Miranti and Yu 2011). Social exclusion among the elderly often occurs as a result of loss of economic independency, lesser wealth, poor health conditions, lack of housing, minimal social participation, absence of social relationships and social support. Several studies have acknowledged that while age is not a dimension of social exclusion in itself, there is an important relationship between social exclusion and age (Kneale 2012).

Dimensions of Social Exclusion:-

In order to understand social exclusion and how it affects the elderly or other groups in the society it is important to identify the different dimensions of disadvantages Each of these dimensions of social exclusion includes different indicators to measure social exclusion. These dimensions are as follows:

Economic Dimension:-

The economic dimension of exclusion is concerned with questions of income and access to goods and services from which some people are excluded and others not (Bhalla and Lapeyre 1997). In economic sense exclusion is defined as incapability of a person to be engaged in gainful employment which produces enough income to satisfy the fundamental requirements of day to day life (Yekallam 2012).

However there are various approaches to understand the exclusion of the elderly from the economic dimension. Jehoel-Gijsberg and Vrooman (2008) also applied different approach to measure economic exclusion. They identified economic exclusion through (a) material deprivation in relation to basic needs and material goods and (b) Inadequate access to government and semi government provisions like social security, obstacles to health care, financial impediment etc.

Social Dimension:-

This is another important dimension of social exclusion as the very concept of social exclusion deeply rooted in this dimension. It tries to capture the frequency of contacts with the family, friends, neighbors and relatives, absence of which points to social exclusion of the elderly. Burchardt *et al* (1999) and Gordon *et al* (2000) defined exclusion from this dimension as the non participation of an individual in social activities such as engagement in significant social interaction with the family or friends and identifying with a cultural group or community.

Cultural Dimension:-

The meaning of exclusion from cultural dimension is, essentially non participation in cultural activities by the elderly, for example, not going to tea stalls and *chaupals* (village centre), not visiting library, museum, sports club, play or dance concerts, watching movies, involving in religious activities and holidaying outside their city or village. Barnes *et al* (2006) also feels that the elderly, in order to be culturally active, should frequently go out to cinema, theatre, museum, etc. According to Yekallam (2012) the social exclusion theory considered exclusion from cultural activities as an independent dimension. But in majority of the studies the indicators of this dimension has overlapped with the indicators of social dimension (Ziyauddin and Kasi 2009; J. Percy-Smith 2000).

Objectives of the Study:-

There are three objectives in the present study.

- To investigate the social exclusion of the elderly from the economic dimension.
- To examine the social exclusion of the elderly from the view point of social dimension.
- To explore the social exclusion experienced by the elderly from the cultural dimension

Methodology of the Study:-

The universe of the present study consists of elderly aged 60 years and above. The authors had chosen 200 elderly respondents (100 each from rural and urban areas) for the purpose of the study by using convenience sampling. Since the respondents were elder people the authors interviewed those respondents who were not sick, willing to speak and who were able to spend one to two hours for the interviews. The study was carried out in eight villages (Bawai, kurkur, Nota, Ambabai, Mau, Lidhora, Raksa and Iskil) and eight wards (Bahar Sainyer Gate, Nandanpura, Talpura-1st, Simrada, Khusipura, Bhattagaon, Civil lines South Part-1, and C.P. Mission Compound) of Jhansi district in Uttar Pradesh, which were selected through random sampling. This study is based on primary data collected through semi structured interview schedule, focus group discussion and observation. In-depth interviews were also held in case of selected number of elderly.

Findings and Discussion:-

This section of the paper discusses and analyses the pattern and way in which the Indian elderly are excluded from the four dimensions of social exclusion and how the rural and urban elderly differ in experiencing social exclusion. Before analyzing the social exclusion of the rural and urban elderly from the different dimensions, it would be pertinent to know about the demographic details of the elderly.

While analyzing the demographic details it was found that the percentage of female respondents (58%) were more in comparison to males (42%) and majority of the elderly respondents (46%) fell in the age group of (60-69) years, both in rural and urban areas. In the context of caste distribution it was found that maximum respondents (46.5%) were from the Scheduled Caste (SC) category. In both the rural and urban areas, out of the total 200 respondents a large percentage of them (49%) were found to be widowed and also there were more widows (25.5%) than the widowers (18.5%). It is because in India there are higher incidences of widowhood among the female respondents than among the male respondents (Ravishankar 2010).

As far as the educational background was concerned, large number of respondents (59.5%) were illiterates. When the educational qualification among the rural and urban respondents is compared, the rural respondents have a much lower level of educational attainments. There were more illiterate respondents (63.86%) in the rural areas in comparison to the illiterate respondents (36.13%) in the urban areas. A further analysis between gender and educational qualification shows that in both rural and urban areas, educational qualification of the female respondents were much lower than those of males.

Exclusion from Economic Dimension:-

To measure the social exclusion of the elderly respondents from the economic dimension the authors have examined the respondent's monthly income, their accessibility to basic needs (such as water supply, electricity connection, etc.) and the entitlement to government pension schemes.

As far as the monthly income of the respondents was concerned the analysis of the data revealed that the majority (39%) of the respondents had monthly income less than Rupees 3000 and most of these respondents were female elderly. Next majority (31.5%) of the respondents had no income. There were 15% of the respondents who had monthly income between Rupees 3000 to 6000 and only 10.5% of the respondents had monthly income of more than Rupees 6000. The respondents who received more than Rupees 9000 per month, constitute a very small minority (4%).

When analyzing the rural-urban difference, it was observed that overall there were large number of elderly respondents (81%) from rural areas in comparison to the respondents (60%) from the urban areas who had no income and income less than Rupees 3000. In contrast, the income of the rural elderly respondents has been much lower than the monthly income of the urban respondents as most of these rural elderly were engaged in agricultural labor activities which yield very less income. It is obvious that the rural elderly were more economically excluded because monthly income ranging from Rupees 1000 to Rupees 3000 is quite low to sustain a normal life in today's time period.

Barnes *et al* (2006) also reported similar findings in the English Longitudinal Study of Ageing (ELSA) on social exclusion among older people. They found that elderly in the lowest income quintile are significantly more likely than those further up the income distribution to be excluded not only on one but on all the dimensions. These people with lowest income quintile were excluded from financial goods, material goods, social relationships, basic services, etc. Thus analysis clearly shows that the individual income of the elderly is an important variable determining economic exclusion.

Regarding the availability of basic needs to the elderly, the authors found that 67% of the respondents, their number being 134, did not have water supply and electricity connection at the place where they were living. The respondents reported that earlier during their adult age at least they were physically fit to earn some money and was able to afford these basic necessities but during this old age they were economically too weak, had no monetary support and could not afford the water and electricity bills. Some of them stated that due to strained relationship most of the time their son or daughter-in-law cut the electricity connections and also abuse or ill treated them if they fetch water from their tap. Therefore they found very difficult to manage water from the hand pumps or government tap on the road sides.

Out of these 67% of respondents, a large number of them (65.67%) were from rural areas who were deprived of the electricity connections. They mentioned that their children did not keep any concern with them and now they were no more living in joint families so no one is there to help them economically and they themselves were not in a condition to afford the water and electricity connection with their meager earning. They fetch water from the wells, hand pumps or tube wells and use kerosene lamps/candles or battery to illuminate the houses. While analyzing the data on availability of consumer goods it was observed that only 38% of the respondents possessed access to consumer goods such as television sets, electric fans, cooler refrigerator, etc. These were the respondents who were living with their children, having cordial relations with them or availing good pension amount. An overwhelming (62%) of the respondents were devoid of these basic consumer goods. Majority of the respondents mentioned that their children treat them as if they were non living things. They were restricted to use electric fans, coolers or refrigerator. The daughter-in law argued that now you (elderly) were old enough and supposed to stay away from these material goods. Watching television and use of electric fans or coolers can deteriorate your health status. The respondents argued that when a person become old the younger's did likes to share rooms or consumer goods of pleasure with them, thus leaving elderly in a separate room, outside the compact house with no accessibility of electricity, fans or refrigerator. Some of the respondents reported that they were deprived of basic consumer goods evidently because most of these respondents were living alone, left by their families to fend for themselves by their own. So they were poor enough to possess these consumer goods. They were street dwellers or staying in a rented house in slum areas. Further it was found that 69% of the respondents who were deprived of these consumer goods of daily need were from rural areas. Many rural respondents reported that they were living with their children in same house but they were denied access to basic consumer goods by their adult children.

Meanwhile accessing the respondents accessibility to government pension schemes such as the Old Age Pension (OAP) and *Annapurna* schemes that are meant to provide economic as well as social support to the helpless and economically-socially weak destitute elderly in India (Kumar *et al.* 2011).

It was found that very less number (sixty one, 30.5%) of respondents were availing any of the national or state pensions in old age. Some of them stated that they were receiving retirement pension. A few respondents specified that they were receiving the benefits of State Old Age Pension (SOAP) or *Annapurna* scheme, and there were also some female respondents who were availing widow pension. Most of the respondents who were the beneficiaries of these pension schemes felt that the pension amount of rupees 300 per month (5-6 American dollar) was not adequate to serve the cause of the elderly. They reported that in view of rising cost of essential commodities, this meager amount is insufficient especially for those elderly who does not have any other financial support. Many of these

beneficiaries narrated that even this minimal amount of rupees 300 is not easily available to them. They felt helpless and had to please the decision makers to get any profit of the pension scheme.

Almost all of the beneficiaries in our study said that they were not receiving (OAP) on monthly basis. At the interval of six months the state government deposits rupees 1,800 in their savings accounts. Most of the times there is a delay in deposit of (OAP) amount. Thus it can be inferred that irregular payment of OAP makes them very vulnerable economically.

Further it was found that more than half of the respondents (69.5%) were not availing any of these schemes. A large number of them (81%) belonging to rural areas responded that they wanted to avail the benefits of these schemes but the government officials were not helpful and co-operative regarding this matter. Some of the respondents complained that the officials asked for regular monthly commission to get them registered for the pension schemes. Many rural respondents mentioned that they had submitted applications to the *sarpanch* (village head) but it was of no use. Couple of times they had filled up the forms but were not included in the pension list. Same features were also found in the study of Prashad and Komali (2009) where 92.3% of the respondents were of the view that they had been filling the forms multiple times but could not get their names included in the list. Moreover, there were also large number of elderly particularly women who were unaware of these schemes and had no knowledge of the procedure involved in accessing these schemes due to illiteracy, lack of exposure and their rural background.

Further it can also be inferred that in contrast to respondents from urban areas, the elderly from rural areas seemed to be more excluded from this dimension mainly due to shortage of monetary or material resources. To add to it the lack of earning opportunities in village areas and lack of education and awareness among the rural respondents made them as more economically excluded.

Exclusion from Social Dimension:-

To access the exclusion from social dimension the authors examined how far the respondents were satisfied or dissatisfied with interpersonal relationships with their children and neighbors. Respondents' opinions regarding frequency of mutual visits with children were also considered in this section.

As for the interpretational relationship is concerned low percentage (37.5%) of respondents were satisfied with the kind of relationship they had with their children and neighbors. The majority of the respondents (49%) were not satisfied with the interpersonal relationship with their children and neighbors. According to the respondents, their children who were staying with them also did not want to interact with them even though they were living under the same roof. They reported that their children ignore them as they had grown older and they were abused or mistreated either by their sons or daughters-in-law or both.

These respondents were also not satisfied with the kind of interaction or communication they had with their neighbors because in old age they had restricted conversation. Few respondents answered that also due to ill health and poor conditions they were unable to move and that why they had no conversation or interaction with any of their neighbors. Few of them stated that nowadays there was so much of crime that no one could have faith in anyone so it was better to keep no relationship with any of the neighbors.

Moreover there were twenty four (13.5%) respondents who did not give any answer on the relationship with children. Of these twenty four elderly, six respondents were childless so they kept quiet. While comparing the rural and urban respondents it was found that in rural areas 50% of the respondents were satisfied with the kind of relation they had with their children and neighbors. They reported that their children gave due respect and care to them. They were having close relationship with their children. Some of them mentioned that still they were living in small joint families, having many people to share their woes. The respondents in rural areas also had a positive attitude towards their neighbors. They mentioned that they had good tuning with their neighbors. They helped each other in need and also spent time sitting and gossiping together.

But in urban areas just half of rural respondents, i.e., 25% of the respondents were satisfied. Further it was also found that the respondents (64%) who were dissatisfied in their interpersonal relationship with the children and neighbors were higher in urban areas in comparison to rural areas. The elderly in urban areas opined that the younger people had neglecting and unfavorable attitude towards the elderly. Due to the decline of joint family, technological changes, migration and expansion of women employment, individualism had come into existence

because of which younger generation is becoming selfish and disobedient day by day. They have no etiquettes for the elderly that's why the interpersonal relationship between the parents and children are not smooth and satisfactory now days. Further they reported that in urban areas with development of apartments and colonies the neighbors have very little interaction with each other so the children would not allow them to talk to anyone they feel like.

While evaluating the frequency of mutual visits between parents and children it was found that there were 63% of the elderly respondents in the study who were living far from their children. The absence of their children often made these elderly feel insecure and lonely. As per mutual visits of the children and left-behind elderly, out of these 63% there were 18.25% respondents who received visits from their children once or twice a month. These respondents mentioned that if some time their children skipped visiting them in one or two months then they themselves went to meet their children.

There were 22.22% respondents who received visits from their children in every six months or yearly during *Holi* or *Diwali* (Hindu religious festivals in the month of March and October). Some of the respondents expressed that they also felt like visiting their children but were unable to visit them due to health problems and mainly because of their poor financial condition they could not manage the railway fair as their children were staying quite far from them.

Moreover, there were also a high number of respondents (59.52%) who never received any visit from their children and they too never visited their children. Many of them stated that their children did not like them. They and their children also found it difficult to adjust with each other because they had different life style. Some of them mentioned that they were old enough to go on their own and their children would not like to take their parents with them because they felt ashamed of their presence.

When the rural and urban respondents were compared it was found that the higher percentage of respondents (66.66%) from urban areas never received any visit from their children. In rural areas there were 33.33% respondents out of 63% whose children were staying away from them. But most of them responded that their children had migrated to urban areas but not very far from the village so they often visited each other.

On the basis of indicators of social dimension examined by the authors, difference has been found between rural and urban respondents. Higher numbers of respondents from urban areas were suffering from pain of strained relationship with their children. The mutual visits between the parents and children in urban areas were few and far between. Though the elderly parents desired to visit their children and grand-children on a regular basis, it did not actually happen. In many cases, the children were not very welcoming about the idea of their parents coming over. Such forced and unforced factors of reduced social contact have turned the urban elderly more socially excluded than the rural elderly. Also they were assailed by the feeling of neglect, loneliness and isolation.

Exclusion from Cultural Dimension:-

In order to explore the exclusion of the elderly from cultural dimension the authors attempt to study the respondent's involvement in cultural activities. The respondents were asked about their frequency of going to tea stalls/ *chaupals*/ parks. Further they were also asked whether they went to cinemas or attended dance or music programs and plays.

With respect to respondents' visits to tea stalls/ *chaupals*/ parks there were 68% of respondents who visited tea stalls/ *chaupals*/ parks. But out of these 68%, the respondents who made their visits every day to tea stalls/ *chaupals*/ parks were only 14%. There were 12.5% of the respondents who visited these places once or twice a week. Another 18% of them visited once or twice in a month and the remaining 23.5% of the respondents rarely made their visits to any of these places. However 32% (there number being sixty four) respondents never made visits to tea stalls/ *chaupals* or parks. Out of these sixty four respondents, majority of them (forty one) stated that they did not get time for these leisure activities as they still needed to engage in some manual work to earn for themselves or they had to engage in household chores. There were nine respondents who were the inmates of (OAH) mentioned that they were habituated to daily routine activities of their (OAH) so they did not feel like going anywhere else. Another five respondents mentioned that they were too old and could not walk properly which restricted their movements and social interactions. Remaining four respondents replied that they felt scared to go outside due to increasing crime in the city.

When the respondents from the rural and urban areas were compared it was found that there were more respondents (73%) in rural areas who rarely went out to these places. Most of the respondents were females who replied that due

to their engagement in agricultural and household activities and also the social and cultural taboo for females in the rural areas did not allow them to visit so frequently.

While evaluating the frequency of going to cinemas or theatre, attending dance or music programs it was observed that the percentage of the respondents (70.5%) who were not going to cinemas or theatre or not attending any dance or music program were significantly higher than the percentage of the respondents (29.5%) who were involved in these activities. Out of these 70.5% majority of the respondents replied that though they were very much interested in all such activities, they had to work for livelihood as they had no economic support from their children. They did not get that much of time and financially they could not afford attending these activities. Again many of the respondents reported that they lacked recreational facilities such as theatres, cinema halls, indoor games, etc. Some of the elderly stated that they felt like going to watch cinemas and attending dance or music program but were hesitant to go because the young people criticized them and made unpleasant jokes on them.

When the opinions of rural and urban respondents were compared, majority of the respondents (83%) from rural areas could not engage themselves in above mentioned cultural activities. A large number of respondents in these rural areas replied that they were very fond of watching movies, dance or music program and plays or concerts but due to lack of facilities in their villages and also because of busy routine work they could not have such entertainments.

However it was evident to the authors that the involvement of the rural respondents in cultural activities was quite limited and they were culturally more excluded in comparison to the elderly in urban areas.

Conclusion and Suggestions:-

This study set out to explore the social exclusion of the elderly respondents along economic, social and cultural dimensions. The paper also examines rural-urban differences that exist within the elderly when it comes to the question of social exclusion. In this section several remarkable findings, which have emerged in the course of the study have been identified and discussed.

The findings demonstrate that insufficient financial security has affected the quality of life of the elderly, particularly the rural elderly. It is found that due to their old age most of the elderly face a greater incidence of poverty and financial insecurity. They have very less or no financial support from children or anyone else and they themselves are not in a good physical condition to earn sufficient for their livelihood. Particularly the rural elderly have low wages and lack of opportunities to earn money by work which involve less physical labor. They were left alone by the children to live by their own in this later stage of life, had to face additional problems and suffering like loss of income, decline in physical activities, isolation and so on which make it difficult for them to bear the burden of looking after themselves during this old age.

However, the respondents having low income or having little access to financial resources not only face difficulties in taking part in cultural or social activities but are also excluded from individual rights such as self dignity, freedom from ill treatment etc. Moreover substantial number of the respondents from rural areas is at a disadvantage without adequate and irregular pension schemes by the government. Hence it could be inferred that the problems of the elderly become more acute in the absence of social security and recognition as leaving very little scope to lead a dignified life.

With respect to social dimension the findings of the study signifies that the state of deteriorating interpersonal relations and lack of due respect within the family and in community were the main cause of lesser social bonding of the respondents. The younger people have negative attitude about the behavior, habits and outlook of the elderly which affected the social ties between the two generations. It was also observed from the narratives of the respondents that during the old age the level of integration with the siblings and near ones in the surroundings subsides. Consequently the mutual visits between the greater number of respondents and their children were found to be very less or completely nil. But the major reason behind never or less frequent visits that came across was the apathetic nature or lack of interest from the side of children. However, respondent's frequency of contact with their family and in society is found to be unsatisfactory. Due to old age the size of social networks and availability of social contact could sometime be restricted for the respondents. Therefore, in spite of living in a same house with their grown-up children the respondents were having separate kitchens and they were managing their day-to-day affairs by their own. They were not getting love, respect from the family and community and were not able to

participate fully in family and community affairs. This goes on to show the social exclusion of the elderly from both the family and wider society in their everyday life.

Regarding the social exclusion of the respondents from the cultural dimension the study suggest that though many of the elderly are fond of cultural activities but are unable to do so because of the changing time and their changed financial, social and health status. It was also observed that the combination of the lack of opportunities available to the respondents and their physical health problems had seriously affected cultural participation of the elderly. The respondents were dissatisfied with the low level of access to the cultural dimension in their lives. There is a possibility that the elderly who are excluded from cultural activities will be more prone to instances of poor mental health and depression. They may find it more difficult to form and maintain social relationships and are more vulnerable to isolation and loneliness.

From the above conclusion as well as analysis made in the preceding sections, it is apparent that in the contemporary society there is a growing need to support elderly not only in terms of economic support but also morally and emotionally. The adult as well as the young generation should be sensitizing about the fact that ageing is a natural process and no one can escape from it. Therefore, instead of neglecting the elder people one should embrace them by reducing the intergenerational difference within the family and community. Moreover the study demand for policies to provide care for the elderly health, living arrangements, pension scheme, more opportunities to participate in cultural life, which unable elderly to develop the cultural and social bonds that hold societies together and thus improving their overall status.

References:-

1. Barnes, Matt, A. Blom, K. Cox and C. Lessof and A. Walker. 2006. *The Social Exclusion of Older People: Evidences from the First Wave of the English Longitudinal Study (ELSA)*. London: Social Exclusion Unit, Office of the Deputy Prime Minister.
2. Bhalla, A. S., and F. Lapeyre. 1997. 'Social Exclusion: Towards an Analytical and Operational Framework' *Development and Change* 28 (3): 413-433.
3. Burchardt, T., Le J. Grand and D. Piachand. 1999. 'Social Exclusion in Britain 1991-1995' *Social Policy and Administration* 33: 227-244.
4. Gijbsbers, Jehoel G. and C. Vrooman. 2008. 'Social Exclusion of the Elderly: A Comparative Study of EU Member States.' Centre for European Policy Studies, Brussels.
5. Gordon, D., L. Adelman, L. Ashworth, J. Bradshaw and R. Levitas. 2000. *Poverty and Social Exclusion in Britain*. York: Joseph Rowntree Foundation.
6. Kneale, D. 2012. *Is Social Exclusion Still Important For Older People?*. London: International Longevity Centre.
7. Kumar, Alok, Pawan Kumar, A.K. Joshi and Vibha Joshi. 2011. 'Assessment of Old Age Pension Scheme in Rural Uttar Pradesh: A Preliminary Analysis.' *Indian Journal of Gerontology* 25 (3): 364-379.
8. Kumar, Vivek. 2013. 'Towards an Epistemology of Social Exclusion.' edited by Ashish Sexena. *Marginality, Exclusion and Social Justice* 64-83, New Delhi: Rawat Publication.
9. Miranti, R., and P. Yu. 2011. "Persistence of Social Exclusion among Older People in Australia: What are the protecting factors?." Paper Presented at HILDA, Survey Research Conference 2011, Melbourne, 14-15 July.
10. Pal, Govinda C. 2010. 'Dalits with Disabilities: The Neglected Dimension of Social Exclusion.' Working Paper, Indian Institute of Dalit Studies, New Delhi.
11. Percy, Smith J. 2000. *Policy Responses to Social Exclusion towards Inclusion*. Philadelphia: Open University Press.
12. Prashad, Devi Salomi and N. Komali. 2009. 'Implementation of Old Age Pension Scheme in Visakhapatnam District' *Journal of Rural Development* 28 (4): 439-449.
13. Radhakrishna, P. 2009. 'Globalisation and Exclusion: The Indian Context' *Global Asia Journal of East Asia Foundation* 4 (1): 64-73.
14. Sen, Amartya. 2004. *Social Exclusion Concept and Scrutiny*. New Delhi: Critical Quest Publication.
15. Yekkalam, Negin. 2012. 'Patterns and Risk Factors of Social Exclusion among Older People in India.' PhD diss. UMEA University, Sweden.
16. Ziyauddin, K. M., and Eswarappa Kasi. 2009. 'Dimensions of Social Exclusion: Ethnographic Explorations' edited by K. M. Ziyauddin and Eswarappa Kasi. *Dimensions of Social Exclusion: Ethnographic Explorations*. Newcastle upon Tyne: Cambridge Scholars Publishing.