

## The Feminization of Aging: A Multidimensional Exploration

Dr Shaily Bhashanjaly  
Associate Professor,  
Head of Department, Soft Skills, Sushant University, Gurugram

### ABSTRACT

The feminization of aging refers to the increasing proportion of women within the global elderly population, accompanied by the distinct challenges they face due to a combination of biological, social, and economic factors. Women's longer life expectancy often translates into a larger share of the ageing population being female, but these additional years are frequently characterized by heightened vulnerabilities. Factors such as poverty, inadequate healthcare, social isolation, and entrenched gender inequalities create a unique and often disproportionate burden on elderly women, making this phenomenon a critical area for understanding and intervention.

This chapter delves deeply into the concept of feminization of aging, offering a comprehensive exploration that blends theoretical perspectives and insights from United Nations research. Drawing on statistical data and reports, the chapter highlights the specific challenges faced by elderly women. Using case studies from India and comparative insights from other nations, it showcases how elderly women have adapted to adversities and leveraged community networks, grassroots initiatives, and self-help groups to overcome barriers. These examples underscore their ability to contribute meaningfully to society, often serving as anchors of wisdom, caregivers, and transmitters of cultural heritage.

The chapter further situates the feminization of aging within global policy frameworks, highlighting efforts by organizations like the United Nations to address gendered aging through initiatives such as the Madrid International Plan of Action on Ageing and the Sustainable Development Goals (SDGs). It discusses the importance of gender-sensitive policies, inclusive social protection systems, and targeted interventions that recognize the specific needs and contributions of elderly women.

This comprehensive analysis not only brings attention to the unique challenges faced by elderly women but also highlights pathways for empowerment and systemic change, ensuring that the ageing experience is equitable and inclusive for all.

**KEYWORDS:** Feminization, Ageing, Health, economic security, elderly, demographic shift

### Introduction

Aging populations are a demographic reality worldwide, driven by increasing life expectancy and declining birth rates. It refers to the biological and chronological process of growing older, accompanied by physical, mental, and social changes. It encompasses the transition from active adulthood to advanced years, with its associated opportunities and challenges.

Within this demographic shift, women disproportionately outnumber men in older age groups, a phenomenon termed the "feminization of aging." This trend results from women's longer life expectancy and the cumulative impact of lifelong gendered inequalities. While longevity may seem like a triumph of healthcare and social progress, this demographic trend highlights the intersection of aging with gendered vulnerabilities, such as economic insecurity, health disparities, and social isolation. The term underscores the need for gender-sensitive approaches to understanding and addressing the aging process.

Women usually outlive men, thus by 2050, 54 per cent of the world's population aged 65 and above are expected to be female (United Nations, 2019). This 'feminisation of ageing' has been identified as a challenge to the health-care system (Davidson et al., 2011), since women tend to live longer than men and typically experience serious illness and suffer from co-morbidities as a consequence of living longer (Crawley, 2008; Byles et al., 2019). At the same time, older women often encounter unique challenges including fewer financial resources to draw on than their male counterparts, plus greater possibility of living alone and dismissal of their health issues as just a by-product of the ageing process.

### Some theoretical perspectives

Rowe and Kahn's Successful Aging Model- This model posits that aging successfully involves maintaining physical and mental health, engaging in meaningful activities, and avoiding disease or disability. However, gendered disparities in healthcare access, economic resources, and social support systems mean that women often face barriers to achieving "successful aging."

Gender Stratification theory suggests that systemic gender inequalities accumulate over a lifetime, leaving older women at a disadvantage compared to men. For example, women's lower workforce participation, wage gaps, and caregiving responsibilities translate into financial insecurity in old age.

Cumulative Disadvantage Theory- This theory highlights how lifelong inequalities in education, employment, and health compound in old age, exacerbating vulnerabilities for women. For instance, a lack of financial independence due to gendered economic roles often leads to poverty among elderly women.

The global population is living longer, leading to an increasing number of older individuals. Addressing and preparing for this significant demographic transformation is one of the most critical societal challenges of the 21st century.

### **The case of India**

While India boasts the largest youth population, it is also experiencing a rapid rise in its ageing population. Currently, there are 153 million elderly people (aged 60 and above), a number projected to reach an astounding 347 million by 2050. This shift is more than just a statistical change—it represents a profound societal transformation with extensive implications.

As per the National Statistical Office (NSO) report (2021), women constitute 52% of India's elderly population.

Around 65% of elderly women in India are widowed, compared to just 15% of elderly men, resulting in heightened financial and emotional vulnerabilities.

Only 28% of elderly women in India receive pensions, compared to 62% of elderly men.

India's Population Census (2011) reported that 70% of elderly women reside in rural areas, where access to healthcare and social security is limited.

In India, ageing brings unique challenges, including financial insecurity. About 40% of the elderly belong to the lowest wealth quintile, and nearly one-fifth have no income at all. Social norms that perceive the elderly as a "burden," incidents of elder abuse, and a lack of robust safety nets exacerbate their vulnerability. Additionally, the "feminisation" and "ruralisation" of ageing further strain this demographic.

### **Challenges Faced by Elderly Women**

**Economic Insecurity-** Women's lower workforce participation and wage gaps often leave them financially dependent on their families or state pensions. In India, the lack of comprehensive pension systems and limited savings exacerbate poverty among elderly women. For example, rural elderly women frequently rely on irregular incomes or family support, both of which are vulnerable to economic shifts.

**Health Disparities-** Elderly women face higher rates of chronic illnesses such as osteoporosis, arthritis, and cardiovascular diseases. Limited healthcare access, combined with cultural norms that prioritize men's health, leaves many women untreated. The WHO highlights that elderly women are disproportionately affected by non-communicable diseases globally. Mental health issues like depression and anxiety are also prevalent, often linked to social isolation and widowhood.

**Social Isolation-** Widowhood and the breakdown of traditional joint-family systems contribute to the social isolation of elderly women. Many women lack support networks and are at higher risk of elder abuse. The HelpAge India report (2023) found that 35% of elderly women experience neglect or abuse from family members.

Elderly women in rural areas often lack access to pensions or social welfare schemes. Initiatives like the Indira Gandhi National Old Age Pension Scheme aim to provide support but have limited coverage. Women in India are less likely to seek medical care due to financial constraints and cultural norms. Grassroots organizations like SEWA (Self-Employed Women's Association) provide healthcare services and support networks for older women.

Despite challenges, many elderly women demonstrate resilience by participating in self-help groups and community programs. For instance, in Kerala, women's cooperatives provide a platform for economic empowerment and social engagement.

The Government of India has taken significant steps to address the needs of its elderly population through forward-thinking policies and initiatives such as the National Programme for Health Care of the Elderly (NPHCE), the National Social Assistance Programme (NSAP), the Maintenance and Welfare of Senior Citizens Act, 2007, and its amendment

bill, the Atal Vayo Abhyuday Yojana (AVYAY), and Elderline, a national helpline for seniors. India was also a pioneer with its National Policy on Older Persons (NPOP) introduced in 1999, preceding the Madrid International Plan of Action on Ageing by three years.

Despite these efforts, India is at a crucial juncture. The growing ageing population necessitates a comprehensive framework of care, institutions, services, and support tailored to meet the evolving needs of seniors. Since the 1990s, India's economy has grown tenfold and is projected to become the world's third-largest economy by 2027. This economic growth will largely be driven by individuals who will form the elderly population by 2050. This is an opportune moment for India to harness its youth-driven Demographic Dividend while embracing the concept of a "Silver Dividend."

### **Multi-dimensional approach**

India recognizes the need for a comprehensive strategy to address the complexities of an ageing population. The country is adopting a multi-dimensional approach by fostering collaboration among the private sector, academia, civil society, and media. This collective effort focuses on six key areas that aim to ensure the well-being and active participation of older individuals in society.

#### **1. Specialised Healthcare for the Elderly**

Addressing the unique healthcare needs of older individuals is a cornerstone of India's strategy. The emphasis is on developing geriatric healthcare services, including dedicated clinics, long-term care facilities, and community-based healthcare programs. Training medical professionals in geriatric care is crucial to provide age-appropriate treatment for chronic illnesses, mobility issues, and mental health conditions such as dementia or depression. Additionally, with the increasing trend of adult children migrating abroad, the establishment of comprehensive long-term care facilities has become a priority to ensure that seniors are not left unsupported.

#### **2. Promoting Intergenerational Bonds**

Building strong intergenerational relationships is essential for bridging the gap between youth and seniors. Programs and initiatives are being designed to foster meaningful interactions between these groups, facilitating the exchange of knowledge, skills, and life experiences. For example, storytelling sessions, mentorship programs, and skill-sharing workshops enable older individuals to pass on their wisdom while learning new skills from younger generations. These initiatives not only enrich societal cohesion but also address the growing issue of social isolation among the elderly.

#### **3. Leveraging Technology**

Technology and innovation are being harnessed to revolutionize the way older adults access healthcare and social services. Efforts are underway to develop user-friendly digital platforms for telemedicine, e-consultations, and access to social benefits. Furthermore, enhancing digital literacy among seniors is crucial to empower them to navigate the digital world confidently. From mobile apps designed for health monitoring to online platforms offering community support, technology is paving the way for accessible, affordable, and inclusive solutions for the elderly.

#### **4. Prioritising Disaster Preparedness for Seniors**

India is integrating the specific needs of older individuals into its disaster preparedness and emergency response strategies. Lessons from the Covid-19 pandemic have underscored the vulnerabilities of seniors during crises, such as limited mobility, chronic illnesses, and heightened risk of social isolation. Disaster management plans now focus on creating age-sensitive frameworks, including evacuation strategies, medical support, and communication systems tailored to the elderly. Such measures are not only a moral imperative but also ensure the safety and dignity of seniors during emergencies.

#### **5. Investing in the Silver Economy**

The silver economy is an emerging sector that holds significant potential to drive economic growth while catering to the needs of older individuals. India is expanding goods and services targeted at seniors, such as tailored insurance plans, pension schemes, leisure travel packages, and wellness programs. Moreover, this space presents an exciting opportunity for start-ups and innovators to design cost-effective, inclusive, and sustainable solutions for the elderly. From assistive technologies to financial products and lifestyle services, the silver economy is becoming a vital component of India's economic and social development.

#### **6. Strengthening Data Systems on Ageing**

Accurate and comprehensive data on ageing populations is essential for creating effective policies and interventions. India is investing in robust data collection systems to track demographic trends, assess the impact of ageing on various sectors, and identify the specific needs of seniors. Such data enables governments and organizations to forecast demands, allocate resources effectively, and evaluate the success of initiatives designed for older individuals. Improved data systems ensure that evidence-based decisions drive progress in addressing the challenges of ageing.

### Turning the Silver Challenge into an Opportunity

India's ageing population, often referred to as its "silver generation," has made invaluable contributions to society. By addressing their needs through a proactive and inclusive approach, India has the opportunity to transform its ageing challenge into a story of resilience, inclusivity, and growth. The "Silver Dividend"—the potential of seniors to contribute to society and the economy—can be harnessed through thoughtful policies, innovative solutions, and collaborative efforts.

### The Global Scenario

According to the UN World Population Ageing Report (2022), women make up 55% of the global population aged 65 and older. This percentage rises to 62% in those aged 80 and above.

By 2050, nearly 80% of the world's elderly population will live in low- and middle-income countries, where women face compounded challenges due to inadequate social and healthcare systems.

The UN notes that gender disparities in education, employment, and healthcare access amplify the vulnerabilities of aging women. Reports highlight that older women are more likely to live alone, increasing their risk of social isolation and poverty.

Women in developed nations often have better access to healthcare and social security systems, but they still face challenges such as gender-based pension gaps. In developing countries, cultural norms—and economic constraints exacerbate the marginalization of elderly women.

Robust welfare systems in countries like Sweden and Finland reduce economic vulnerabilities among elderly women. Universal healthcare and pension schemes ensure financial stability and access to medical care.

While the U.S. lacks universal healthcare, programs like Medicare and Social Security provide essential support for aging women. However, racial and economic disparities persist.

In many African countries, elderly women play caregiving roles, even in old age. The lack of formal social support systems leaves them economically vulnerable.

Rapid urbanization in countries like Indonesia and the Philippines is eroding traditional family-based elder care systems, leaving elderly women at risk of social isolation.

### Conclusion

The feminization of aging underscores the intricate relationship between gender and aging, revealing that elderly women face a distinct set of challenges shaped by both biological and socio-cultural factors. Women generally outlive men, but their later years are often marked by increased vulnerabilities, including poverty, health issues, social isolation, and gender-based discrimination. While these challenges are indeed significant, elderly women exhibit remarkable resilience, drawing on personal strength and community support to adapt to their circumstances. Nevertheless, for these women to enjoy a life of dignity and security, these challenges must be addressed proactively.

To effectively address the feminization of aging, a multi-dimensional approach is required—one that encompasses policy reforms, community-based interventions, and a broader shift in societal attitudes toward aging. Elderly women are not a homogeneous group, and their needs can vary greatly based on factors such as their economic status, health condition, geographical location, and social support networks. Therefore, a holistic and inclusive approach is essential to cater to the diverse needs of older women.

Governments must enact gender-sensitive policies that acknowledge and address the unique challenges faced by elderly women. This includes policies that ensure access to adequate healthcare, especially geriatric care, and social services such as pensions, housing, and financial assistance. Policies should also work towards eliminating gender-based discrimination in areas such as employment and inheritance, which often leave older women at a disadvantage. Legal frameworks that protect elderly women from abuse and exploitation are also critical for their safety and well-being.

Community-based solutions can significantly enhance the lives of elderly women. Support networks—ranging from informal caregiving by family members to formalized services such as senior citizen clubs or elder care centres—can offer much-needed emotional, social, and financial support. Promoting intergenerational solidarity is also vital. By encouraging interactions between younger generations and elderly women, societies can combat the isolation and

loneliness that many elderly women experience. Social integration and the active participation of elderly women in community life contribute to their sense of belonging and purpose.

The feminization of aging calls for a shift in societal perceptions of aging women. In many cultures, elderly women are often viewed as burdens or as marginalized figures, contributing to their social exclusion. Changing this narrative is essential for empowering elderly women to embrace their later years with confidence and dignity. Public awareness campaigns, media representation, and educational programs can challenge these outdated stereotypes and promote the value of elderly women as contributors to society. Through this societal shift, elderly women can gain the respect and recognition they deserve.

Global practices and research provide valuable lessons for addressing the feminization of aging. Countries that have successfully implemented gender-sensitive aging policies offer practical models that can be adapted to different contexts. For instance, Nordic countries have pioneered comprehensive welfare systems that support the elderly, with a strong focus on gender equality. Similarly, international organizations like the United Nations have long advocated for the inclusion of gender in aging policies, offering frameworks and guidelines that governments can adopt to address the needs of elderly women more effectively.

Ultimately, empowering elderly women requires a combination of individual, institutional, and societal action. As societies become more aware of the feminization of aging and its implications, they must move beyond acknowledging the challenges to actively creating opportunities for elderly women to thrive. This includes ensuring access to education and skills training, providing affordable healthcare and long-term care services, supporting economic independence, and fostering environments where elderly women can be leaders and active participants in society.

By integrating these gender-sensitive strategies into aging policies and societal structures, communities can empower elderly women to live their later years with dignity, security, and purpose. The resilience of elderly women is undeniable, and by providing them with the necessary resources, support, and opportunities, society can transform their aging experience from one of vulnerability to one of empowerment and fulfilment. This transformative approach will not only benefit elderly women but also contribute to a more inclusive and equitable society as a whole.

In conclusion, addressing the feminization of aging is a critical step toward ensuring that elderly women, who have contributed immensely to society throughout their lives, are afforded the respect, care, and opportunities they deserve in their later years. The goal is not just to mitigate the challenges of aging but to enable elderly women to thrive in their golden years with dignity, confidence, and an ongoing sense of purpose.

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