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CHALLENGES ENCOUNTERED BY ELDERLY WOMEN IN SRI LANKA

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ABSTRACT

Sri Lanka is experiencing a rapid demographic transition marked by an increasing aging population. Among this group, elderly women constitute a particularly vulnerable segment due to socio-economic, cultural, and health-related challenges. This paper explores the multifaceted challenges faced by elderly women in Sri Lanka, including poverty, inadequate healthcare, social isolation, gender-based discrimination, and insufficient policy support. Based on secondary data, literature reviews, and policy analysis, the paper calls for targeted intervention to improve the well-being and dignity of elderly women in the country.

Keywords: *elderly women, challenges, social isolation, gender-based discrimination, healthcare*

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1. Introduction

Population aging is a global phenomenon and one of the significant demographic shifts of the 21st century. Globally, advances in healthcare, improved living conditions, and declining fertility rates have contributed to an increase in elderly individuals. Sri Lanka, a country that has achieved notable success in health and education relative to its regional peers, in parallel Sri Lanka, being one of the fastest aging countries in South Asia (ADB, 2021). The country is experiencing a significant increase in the elderly population due to an increase in life expectancy.

According to the Department of Census Statistics (2021), individuals over 60 and above represent over 15% of the population, with projections indicating a continual upward trend in the coming decades. Feminization of aging is a notable aspect of this demographic transition. Women are representing a higher proportion of the elderly population, particularly in the oldest old category (aged 75 and above). This longevity, however, is not always accompanied by a corresponding improvement in quality of life. The extended life expectancy of many elderly women in Sri Lanka is marked by increased vulnerability rather than enhanced well-being. This is largely due to the compounded effects of a lifetime of gendered socio-economic disadvantages, including lower access to formal employment, limited property ownership, dependency on family support, and lack of financial autonomy.

The traditional family-based support system, once considered the backbone of elder care in Sri Lanka, is also under strain due to modernization, urban migration, and changing social norms. As a result, many elderly women face life in old age without adequate care or support, especially if widowed or childless. These shifts expose elderly women to multiple and intersecting forms of marginalization. Such as poverty, neglect, social isolation, poor access to health care, and psychological stress.

In this context, this paper aims to systematically examine the primary challenges encountered by elderly women in Sri Lanka. It explores key dimensions such as economic hardship, health-related issues, social exclusion, emotional and psychological difficulties, and inadequacy of policy responses. Furthermore, the paper critically reviews existing social protection mechanisms and assesses their effectiveness in addressing the unique needs of elderly women. By highlighting these issues, the study aims to contribute to the development of more inclusive, gender sensitive policies and programs that ensure dignity and well-being for elderly women in the country.

2. Research Problem

Elderly women in Sri Lanka come across numerous challenges that are deeply rooted in socio-economic, cultural, and gender-based inequalities. How these women navigate aging in a context of limited financial resources, declining family support, and inadequate health services reveals critical gaps in the country's social protection framework. What makes this issue particularly pressing is the feminization of aging women who live longer than men but often with limited resources and support systems, placing them at higher risk of

poverty, illness, and social isolation. Despite existing policies aimed at supporting the elderly, these challenges persist and can be attributed to the lack of gender sensitive approaches, weak implementation of welfare programs, and insufficient recognition of elderly women's needs in policy discourse. Addressing these interconnected issues is essential for ensuring the dignity, well-being, and inclusion of elderly women in Sri Lankan society.

3. Research Objectives

This study aims to explore and analyze the multidimensional challenges faced by elderly women in Sri Lanka. The specific objectives are;

- To examine the socio-economic and demographic characteristics of elderly women in Sri Lanka.
- To identify the major health, social, and economic challenges encountered by elderly women.
- To assess the effectiveness of existing policies and welfare programs in addressing these challenges.
- To provide recommendations for enhancing the quality of life and social protection of elderly women in Sri Lanka.

4. Methodology

This research is qualitative and is based on secondary data analysis.

Literature review: A comprehensive review of academic studies, policy reports, and statistical data related to elderly women, aging, and social protection in Sri Lanka

Document Analysis: Examination of relevant policy documents such as the national policy for senior citizens, reports from the line ministry, and UNFPA publications.

Descriptive Analysis: Use of demographic data from the Department of Censuses and Statistics to contextualize the situation of elderly women.

Comparative approach: Some comparative insights are drawn from policy frameworks in other South Asian countries to identify best practices.

Given the limitations of primary fieldwork, this paper relies on the most recent and credible secondary sources to analyze the status and needs of elderly women.

5. Demographic and Socio-Cultural Background

Sri Lanka is currently experiencing a rapid demographic shift towards an aging population. According to the Department of Census and Statistics (DCS), Sri Lanka (2023), individuals aged 60 and above constituted 17.3% of the total population in 2021. And this proportion is projected to rise to 25% by 2041. Among this elderly population, women represent a majority-reflecting the global trend known as “feminization of aging”. This is primarily due to women’s higher life expectancy, which, as per the World Bank (2022), stands at approximately 80.3 years for women compared to 73.6 years for men in Sri Lanka.

This demographic pattern creates unique socio-economic vulnerabilities for elderly women. The majority of the older women in Sri Lanka have spent their working-age years in unpaid domestic work, particularly in rural and semi-urban areas. According to the ILO (2021), around 67% of women over the age of 60 have had no formal employment, thus limiting their access to contributory pension schemes or retirement benefits. The household income and expenditure survey (HIES) 2019 further revealed that nearly 42% of elderly women are either widowed or single, and approximately 18% live alone, especially in rural districts such as *Monaragala*, *Anuradhapura*, and *Mullativu*.

Traditionally, Sri Lankan society is deeply rooted in a family-based based, where caring for elderly parents is seen as a moral and social obligation. However, rapid urbanization, labor migration, and the rise of nuclear family structures have considerably weakened this traditional safety net. A study by HelpAge Sri Lanka (2021) indicates that over 30% of elderly women report feeling socially isolated or neglected by their family members, while only 12% live with their adult children. Moreover, over internal migration and overseas employment have created physical and emotional distance between aging parents and their children, leading to a significant rise in elderly – headed households.

These demographic and socio-cultural dynamics underscore the urgent need for gender sensitive aging policies that address both economic insecurity and social isolation among elderly women in Sri Lanka.

5.1. Economic Challenges

Economic insecurity is a significant concern for elderly women in Sri Lanka, stemming from a combination of historical labor patterns, insufficient social protection, and systematic gender disparities. Limited access to formal employment and pensions is a major economic challenge faced by elderly

women. A substantial proportion of elderly women in Sri Lanka did not participate in formal employment during their working years. As of 2022, only about 10.6% of women aged 65 and above were active in the labor force. This limited participation is often due to lifelong engagement in unpaid domestic and caregiving roles, which do not contribute to pension schemes. Consequently, many elderly women lack access to formal retirement benefits, such as the Employees' Provident Fund (EPF), which primarily serves those in formal employment (CEIC, 2022). Inadequate social assistance is another economic challenge encountered by elderly women in Sri Lanka. While programs like the Samurdhi Allowance and the Elderly Assistance Program aim to support low-income families and seniors, their reach and adequacy are limited. For instance, only about 25.8% of elder women receive elder allowances, and 51.5% benefit from Samurdhi. These amounts are often insufficient to cover basic living expenses, especially in the face of an economic crisis situation in the country (Osaka, 2024). The increasing cost of living and inflation disproportionately affect elderly women, particularly those who are widowed or live alone. Many rely on limited savings or support from family members, making them vulnerable to financial instability. The lack of substantial pension benefits exacerbates this issue, forcing some to continue working in the informal sector or depend on inconsistent family support. Therefore, dependence on family members for financial support can expose elderly women to financial abuse or neglect. A study conducted at the North Colombo Teaching Hospital found that 38.5% of elders reported experiencing some form of abuse, including financial exploitation (Perera, B., Østbye, T., Thabrew, I., & De Silva, N., 2014). Limited employment opportunities are another economic challenge encountered by elderly women in Sri Lanka. Opportunities for elderly women to engage in income-generating activities are scarce. Cultural expectations and caregiving responsibilities often prevent them from seeking employment. Additionally, the lack of flexible work arrangements and age-friendly workplaces further limits their options. Even when employment is available, the gender pay gap remains a concern; women in Sri Lanka earn approximately 27% less than men for similar work (ILO, 2024).

5.2. Health Related Issues & Challenges

Elderly women in Sri Lanka face a broad spectrum of health-related challenges, both physical and mental, that are often exacerbated by socioeconomic and gender-based disparities. Chronic non-communicable diseases (NCDs) such as arthritis, hypertension, diabetes, and osteoporosis are highly prevalent among

older women, significantly affecting their quality of life and independence (WHO,2015). These chronic conditions not only lead to physical discomfort and disability but also increase dependency on caregivers, making daily functioning more difficult.

In addition to physical illness, mental health issues such as depression, anxiety, and dementia are particularly concerning in this demographic. Studies have shown that mental health conditions among the elderly are often underdiagnosed and undertreated due to multiple factors, including cultural stigma, lack of mental health services, and limited awareness among both healthcare providers and older adults themselves (De Silva et al., 2019). Depression, for instance, is frequently overlooked because its symptoms – such as fatigue, sleep disturbances, and lack of interest are often mistaken for normal aging. According to Perera et al. (2021), Sri Lankan elderly women living alone or without adequate social support are at heightened risk of experiencing psychological distress, especially following the loss of a spouse or due to familial neglect.

Access to healthcare, through theoretically universal in Sri Lanka due to its free public healthcare system, is often compromised for elderly women, particularly in rural and estate sectors. Physical barriers such as long travel distances to hospitals, lack of transport facilities, and the inadequacy of elderly- friendly infrastructure-such as wheelchair access, waiting areas, or priority services, discourage timely healthcare-seeking (Rajapaksa & Arunathilaka, 2016). In urban settings, public hospitals are frequently overcrowded, with long waiting times that can be particularly hard on elderly patients.

Furthermore, deeply embedded gender norms and caregiving roles mean that elderly women often place the health and needs of family members above their own health, resulting in delays in seeking medical attention, lower adherence to prescribed treatments, and reduced utilization of preventive health services (Hearth et al., 2020). Financial dependency on family members also affects their decision-making autonomy regarding healthcare, especially when household income is limited.

In essence, the health status of elderly women in Sri Lanka is shaped not only by biological aging but also by intersecting factors of gender inequality, poverty, social isolation, and limited access to age-sensitive health care services. Addressing these multifaceted issues requires a more gender – responsive and geriatric-sensitive healthcare system.

5.3. Social Isolation & Psychological Challenges

Social isolation has become a critical challenge affecting the well-being of elderly women in Sri Lanka. As traditional family structures continue to evolve under the influence of urbanization, modernization, and international migration, older women are increasingly left behind in rural and semi-urban areas with minimal social support. The death of a spouse – a natural incident in old age- can have a particularly profound impact, as widowhood often leads to diminished social status, increased dependency, and emotional vulnerability (De Silva, 2021). Furthermore, declining physical mobility due to chronic illnesses or disabilities limits their ability to engage in social events such as religious activities, which are vital avenues for social interaction and emotional support (Hearth & Gunawardena, 2019).

The outmigration of younger family members, either to urban areas or abroad for employment, further exacerbates the elderly women. These demographic shifts result in “left-behind” elders who experience not only physical solitude but also emotional neglect. In many cases, the elderly is left with limited access to communication technologies or transport facilities, increasing their feelings of abandonment and helplessness (UNFPA, 2018). Consequently, prolonged isolation contributes significantly to psychological issues such as depression, anxiety, and cognitive decline (WHO, 2017).

Moreover, the deterioration of intergenerational bonds is compounded by the weakening of traditional caregiving roles. As family-based care becomes less reliable, institutional care has become the alternative option. However, many institutional settings cannot provide psychosocial support tailored to the unique emotional needs of older women. In such settings, the absence of personalized care and the stigma attached to institutionalization often result in a sense of loss, loneliness, and existential despair (Wijeratna & De Silva, 2020).

Ageism and gendered social norms also play a significant role in the psychological marginalization of elderly women. Often viewed as economically unproductive or burdensome, older women are excluded from household and community-level decision-making processes. This marginalization not only limits their autonomy but also diminishes their sense of identity and self-worth (Jayawardhana & Fernando, 2022). These kinds of exclusion can lead to a loss of dignity and purpose, further leading to psychological distress.

As concluded above, the social and psychological challenges faced by elderly women in Sri Lanka are multifaceted, deeply rooted in societal transformations, and exacerbated by the absence of an inclusive support system. Addressing these issues requires not only policy intervention but also a shift in societal attitudes towards aging and elder care.

5.4. Gender based discrimination and violence

Gender based discrimination does not cease with age; rather, it often intensifies due to the intersection of ageism and sexism, particularly in patriarchal societies like Sri Lanka. Elderly women are perceived as non-productive members of society, especially after the loss of reproductive and caregiving roles traditionally assigned to women. As a result, they are often devalued, marginalized, and considered a burden on families and society (Jayathilaka & Amarasuriya, 2020). This entrenched perception contributes to the perception of various forms of violence and neglect, which are frequently hidden under the guise of cultural norms or familial obligations.

Verbal, emotional, and physical abuse against elderly women often goes unnoticed and unaddressed. They may be scolded, isolated, or denied affection and respect in their own houses, especially when they are dependent on their children or relatives for basic needs. Emotional abuse, such as humiliation, threats, or constant criticism, can have severe long-term effects on mental health, exacerbating feelings of worthlessness and depression (Perera & Gunasekara, 2018).

Financial abuse is another critical concern. In many cases, elderly women have limited control over their pensions, property, or savings. Instead, these assets are often managed or mismanaged by younger family members, who may exploit their dependency. Some women are coerced into signing over land or assets or are denied access to their own money. This kind of financial exploitation is deeply rooted in both patriarchal family dynamics and a lack of financial literacy among older women, particularly those from rural areas (UNFPA, 2017).

Despite the prevalence of such abuses, underreporting remains a significant barrier to addressing elder abuse in Sri Lanka. Social stigma, fear of relations, and loyalty to family members deter many elderly women from speaking out. Many of them are unaware of their legal rights or fear disgracing the family by exposing abusive dynamics. As a result, most cases remain hidden within households, away from public view or institutional support systems (HelpAge Sri Lanka, 2020).

Although Sri Lanka has legal frameworks intended to protect the elderly, such as the maintenance Act No.37 of 1999, which obligates children to care for their aged parents, the implementation & enforcement of such laws are inadequate. Elderly women, particularly those living alone, with disabilities, or without male relatives, face serious barriers to accessing justice, including physical inaccessibility of legal institutions, lack of legal aid, and procedural delays (Gunathilaka, 2021). Furthermore, there is limited coordination among government agencies and civil society organizations in addressing elder abuse through gender sensitive lens.

As per the above elaboration, gender-based discrimination and violence against women in Sri Lanka represent a complex and deeply rooted social issue. Effective redress requires a multidimensional approach, including legal reform, awareness campaigns, better social services, and cultural shifts towards valuing and empowering older women.

5.5. Policy gaps and institutional challenges

Sri Lanka already has legislation such as the Maintenance and Welfare of Parents and Senior Citizens Act. No.09 of 2007, there are remaining policy and institutional gaps that hinder the effective protection and empowerment of the elderly. The Act legally obliges children to maintain their parents and aims to promote the welfare of the senior citizens through designated tribunals and provisions for institutional care. However, implementation remains weak due to insufficient enforcement mechanisms, inadequate awareness among stakeholders, and resource limitations at the grassroots level (De Silva, 2018).

One of the most pressing challenges is the lack of comprehensive and gender sensitive policies to support elderly people. Older women make up a large part of the elderly population because they usually live longer than men. However, their special needs, such as being widowed, depending on others for money, and facing more health issues, are often not properly considered. Most policies do not address these differences between men and women. As a result, many older women are left out or do not get the support they need (Gunawardena & Sanderatne, 2021).

Additionally, institutional care facilities remain insufficient and are largely concentrated in urban areas, which limits access for elderly individuals, especially women, living in rural and estate sectors. Many of these facilities are under-resourced, lack trained staff, and operate with minimal government oversight

(HelpAge Sri Lanka, 2020). Community-based care services, which could serve as a more culturally acceptable and cost-effective alternative, are underdeveloped. There is also a glaring lack of home-based and day care services for the elderly, leaving many to depend on informal family care, which is increasingly strained by socio-economic changes and migration (World Bank, 2020).

In addition, the needs of elderly people are not properly included in the country's overall development plans. Major national policies, like those for reducing poverty, improving health services, or developing rural areas, rarely focus on aging as an important issue. Because of this, elder care is mostly handled only by the Ministry of Social Services, without enough support or coordination from other crucial sectors like health, housing, transport, and finance (UNFPA, 2019). This lack of a united, multisector approach leads to poor service delivery and repeated or overlapping policies. Furthermore, the monitoring and evaluation mechanisms for existing elder care policies are weak. There is little systematic collection of aged – aged-disaggregated data, especially by gender, which impairs effective policy planning and assessment. The lack of evidence-based policy-making limits the responsiveness of the state to emerging demographic realities.

6. Recommendations & Conclusion

Elderly women in Sri Lanka face a convergence of challenges rooted in gender inequality, socio-economic marginalization, and institutional neglect. As the aging population continues to grow, policymakers, civil society, and communities must work together to create a more inclusive and supportive environment for elderly women. To ensure their dignity, security, and active participation in society, the following recommendations are proposed to inform future policy development and program implementation.

A multi-dimensional and gender sensitive policy response is urgently required. Expanding social protection through wider pension coverage and targeted financial support can reduce the economic vulnerability of older women, particularly those from low-income and informal sectors. Improving health care access by strengthening geriatric services, including mobile clinics, mental health care, and age-friendly hospital facilities, will ensure better health outcomes. Community-based support must also be prioritized through the development of care centers and daycare facilities that reduce social isolation and promote active aging. The legal framework should be strengthened to protect against elder abuse, while nationwide awareness campaigns can promote respect for the rights of older women. Furthermore, more capacity building for caregivers and health workers is

essential, with training that emphasizes age and gender sensitive approaches. Finally, aging and gender concerns must be fully integrated into national and local development agendas, ensuring that elderly women are actively included in policy-making processes. A coordinated, inclusive, and adequately funded approach is key to promoting the dignity, well-being, and social inclusion of elderly women in Sri Lanka.

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