HelpAge India | Fighting isolation, poverty, neglect

RESEARCH & DEVELOPMENT JOURNAL

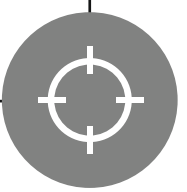
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HelpAge India | Fighting isolation, poverty, neglect

Mission

To work for the cause and care of disadvantaged aged persons and to improve their quality of life



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Editorial

Dr Mala Kapur Shankardass *

Every passing year of the 21st century is raising awareness on many dimensions connected with the rapid growth of ageing populations and the need for all countries to address emerging concerns. The most important concerns are related to socioeconomic issues, providing financial protection and health security, inclusive of addressing physical and mental well-being by overcoming challenges of care, building enabling and age-friendly environments, along with responding to the increasing opportunities that longer and healthier lives of increasing numbers of older persons bring to each country as well on the global front. As nations continue to put into practice the plans for their ageing populations, it is imperative for each society, based on their cultural character and development, to take into account, both, the challenges and opportunities that relate to their older age segments by mobilizing not only the ageing individuals; but, also the families, community groups and other stakeholders. This translates well in understanding and analyzing the needs of older age segments with the annual observation of the International Day for Older Persons (IDOP), on 1st October, designated by the United Nations General Assembly since 1990. Each year calls for special focus on certain age-related aspects that require urgent attention and countries, by marking the day, become deeply conscious of bringing a greater focus on the upcoming critical dimensions that need to be addressed on an urgent basis.

The year 2024 reminds us of the need to strengthen the care and support systems for older persons as age-related caregiving is becoming pertinent in all societies with the ongoing social cultural demographic and epidemiological changes occurring for which many countries need better preparation with robust short- and long-term planning. The demographic shifts that countries are witnessing and more drastically that are visible in the developing nations, bring attention to the transformations that are occurring with regard to caregiving mechanisms from traditional concepts to influences generated by increases in women's work participation rates, migration patterns, urbanization processes, technological and digital developments, along with changing perspectives on care from a health and social care approach.

The year 2024 reminds us of the need to strengthen the care and support systems for older persons as age-related caregiving is becoming pertinent in all societies.

In the contemporary world, the caregiving landscape encompasses many models and settings for providing care through multiple means ranging from paid by unskilled, semi-skilled and professionally qualified to unpaid provided by family members who could be untrained or trained, mainly by females who could be a wife, a daughter or a daughter-in-law. In addition, there is demand for comprehensive health care

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provisions in rural and urban settings, long-term care along with end-of-life care and the use of assisted devices to make life comfortable, both for the older person and the caregiver.

New developments in care provisions have emerged due to the growing requirement for meeting the age-related especially advanced ageneeds generated due to increasing incidences of chronic diseases, in particular with the rising prevalence of dementia and its various forms. The preparedness to meet the substantial increase in the demand for all kinds of health and social care is now universally drawing attention and many experts, governments, organizations at both, national and international levels are vociferously advocating for right-based, ethically sound and efficient provisions.These properly regulated and monitored systems of age care should have meaningful contributionsto improving the quality of life of older persons as well as of those involved with age care at different levels.

As we near the first quarter of the 21st century, we can in no way undermine the importance of strengthening care and support systems for older persons across the nations that are integrated and sustainable.

There is growing literature available nowon the subject. Two of my recent writings (Shankardass, 2021b; 2024) touch upon diverse care issues that impact the quality of life of older persons. As we near the first quarter of the 21st century, we can in no way undermine the importance of strengthening care and support systems for older persons across the nations that are integrated and sustainable. These systems should be able to address the physical, social, psychological and health needs of older persons in order for ageing populations to age with dignity. No doubt a lot still needs to be done so that no one is left behind in being able to enjoy healthy living conditions in their later years and be empowered to make decisions about their care and the quality of their lives.

The 2 articles included in this edition of the journal remind us of certain critical dimensions on which we need to focus besides many as we plan, make programs and develop policies to meet the growing and changing needs of older adults for care. For sometime, many experts including me (Shankardass, 2021a) have highlighted gender concerns;but certain vulnerable groups still are being ignored, in particular in developing countries, for instance, those living on streets in old age and those facing elder abuse when they are desperately trying to live an independent life with dignity. However, the thirdarticle focuses our attention on another important dimension of ageing and vulnerability i.e., the intersection of ageing, gender and information technology. It may not be such a big issue at the moment as older women have limited access and skill to operate digital gadgets and services, but will be in eth not so far away future. I hope this particular edition of the journal makes us all conscious to work towards developing policies and facilitating practices that strengthen care and support systems for older persons, especially for those vulnerable and invisible among them.

Shankardass, M. K, 2021a, (Ed) Older Women and Well-Being: A Global Perspective, Springer Nature.
Shankardass, M. K, 2021b, (Ed) Dementia Care: Issues, Responses and International Perspectives, Springer Nature.
Shankardass, M. K., 2024 (Ed)"Care of Older Persons: Emerging International Perspectives", Routledge.

UNITED NATIONS NATIONS UNIES

THE SECRETARY-GENERAL
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MESSAGE FOR INTERNATIONAL DAY OF OLDER PERSONS

"Ageing with Dignity: The Importance of Strengthening Care and Support Systems for Older Persons Worldwide."

1 October 2024

As populations age, care and support systems are vital for older persons to continue actively engaging and enriching their communities.

Yet too often older persons do not have access to this crucial assistance, deepening inequalities and increasing their vulnerabilities. This disparity falls even heavier on women, including older women, who bear the brunt of providing unpaid care.

Recognising the rights of both those who receive care and care givers is essential for more resilient societies.

We must work to cultivate people-centered care systems that are sustainable and equitable, and they must amplify the voices of older persons by ensuring their participation in policy making.

That requires investing in the infrastructure for formal long-term care, ensuring opportunities for decent work, and enabling individuals to transition from informal to formal care.

On this International Day of Older Persons, let's commit to strengthen care and support systems that honour the dignity of older persons and caregivers.

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Surviving the City: Routine Activities and Vulnerability Among Older Urban Street Women

Muhammed Munavvir PK * and Dr. Beulah Shekhar**

Abstract

This study examines the vulnerabilities faced by older women living on city streets through the lens of Routine Activity Theory (RAT), which posits that crime occurs when a motivated offender, a suitable target, and the absence of a capable guardian converge. Using random sampling and structured questionnaires, data was collected from Delhi and selected cities in Kerala, urban centres marked by high homelessness rates and contrasting social environments.

Respondents, largely from poor family backgrounds with limited education and work skills, were found in urban hubs such as markets, railway stations, and religious sites. Their daily activities, such as begging, street vending, and plastic waste-picking, exposed them to heightened risks of theft, assault, and exploitation. Experiences with Delhi's night shelters revealed issues of overcrowding and insecurity, while public attitudes ranged from sympathy to neglect and harassment. Case studies offer deeper insights into the persistent physical, mental, and economic adversities these women face.

By mapping their routines and vulnerabilities, this study highlights the urgent need for targeted interventions to enhance the safety and well-being of older urban street women.

Keywords: Senior Citizens; Street Dwellers; Routine Activity Theory; Physical; Mental Harassment; Theft; Violence

Experiences with Delhi's night shelters revealed issues of overcrowding and insecurity, while public attitudes ranged from sympathy to neglect and

Introduction

Urban environments in India pose severe challenges for older women living on the streets, a demographic facing compounded marginalization due to the intersections of gender, ageing, and poverty. Cities such as Delhi, Mumbai, Chennai, Hyderabad, and Kochi reflect similar patterns where older street women experience acute vulnerabilities stemming from homelessness, economic instability, and social exclusion. With minimal access to stable support systems, secure shelter, and consistent healthcare, these women are exposed to daily risks of physical violence, economic exploitation, and emotional harm. As age diminishes their physical resilience and employability, their marginalization deepens,

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rendering them particularly susceptible to victimisation.

Routine Activity Theory (Cohen & Felson, 1979) offers a critical framework to understand these vulnerabilities. According to RAT, the convergence of three elements- motivated offenders, suitable targets, and the absence of capable guardians - creates a conducive environment for crime. For older urban street women, this convergence is intensified: limited mobility and visibility make them attractive targets, while the absence of family, community networks, effective social services, and at times even the complicity of law enforcement, removes potential guardianship. Experiences of theft, physical assault, harassment, and systemic neglect are recurrent themes in their everyday lives.

This study employs Routine Activity Theory to systematically examine how daily routines and survival strategies contribute to the victimisation risks of older street women. Data were collected through random sampling and structured questionnaires administered in selected urban areas of Delhi and Kerala, chosen for their significant populations of homeless women and differing socio-cultural contexts. The research maps patterns of daily activities, shelter-seeking behaviour, engagement in informal work, experiences with public spaces and night shelters, and the general public's attitude toward them.

Also, the study integrates demographic profiling of the respondents, including their family backgrounds, educational levels, work histories, and prior life experiencesto present a more nuanced understanding of the pathways leading to street homelessness. Case studies drawn from individual narratives offer deeper insights into their lived experiences, highlighting not only their vulnerabilities but also their resilience and agency.

Through this integrated approach, the study aims to inform the development of targeted, evidence-based interventions that enhance the safety, dignity, and well-being of older urban street women in India's rapidly urbanizing landscapes.

Method of Study

This study adopted a mixed-methods approach to explore the vulnerabilities of older women aged 60 and above living on urban streets. A total of 30 participants were selected through random sampling, with 15 women each from Delhi (Rohini and Central Delhi) and Kerala (Kochi and Thiruvananthapuram). Delhi was chosen for its dense population, high crime rates, and significant homeless presence, while Kerala offered a contrasting setting with lower street homelessness and stronger support systems.

Participants were approached after sunset to ensure the inclusion of those actively surviving on the streets.Women were randomly selected from areas near temples, railway stations, crowded parks, and local markets. All respondents were informed about the purpose of the study, and verbal consent was obtained. Interviews were conducted with sensitivity, ensuring privacy, comfort, and the right to withdraw at any time.

Data were collected through random sampling and structured questionnaires administered in selected urban areas of Delhi and Kerala, chosen for their significant populations of homeless women and differing socio-cultural contexts.

Data were collected using a structured questionnaire on daily routines, victimisation, and support systems. Interviews were conducted informally to build trust and encourage open sharing. Responses were organized in Excel, with AI tools like ChatGPT assisting qualitative thematic analysis. Given the small sample size, descriptive methods were used to capture detailed qualitative insights into the risks faced by these women.

Results and Discussion

Table 1: Demographic data

Category	Delhi (n=15)	Kerala (n=15)
Age Group (60-70)	4	5
Age Group (71-80)	8	7
Age Group (81+)	3	3
Native	12	0
Migrated from Other States	3	15
Years on Streets (0-10)	2	10
Years on Streets (11-20)	6	4
Years on Streets (21-30)	3	1
Years on Streets (31-40)	4	0
Family Background (Poor/Economic hardship)	15	15
Education (No formal education)	12	11
Education (Primary school only)	3	4
Engaged in Begging	11	8
Engaged in Small Street selling	4	4
Engaged in Palm reading	0	3

Source: Author

The demographic profile of the respondents reveals that the majority of older street women in both Delhi and Kerala fall within the 71–80 age group, highlighting a critical concentration of vulnerability among the elderly. In Delhi, a slightly higher proportion of women aged 71–80 (eight respondents) was observed, followed by those aged 60–70 (fourrespondents) and 81 years and above (three respondents). A similar pattern emerged in Kerala, with seven respondents aged 71–80 and smaller numbers in the younger and older brackets. In terms of duration of homelessness, women in Kerala were more recently displaced, with 10 out of 15 living on the streets for 0–10 years, whereas Delhi respondents showed longer-term homelessness, with several living on the streets for up to 40 years. This is because in the streets of Kerala where I could only spot elderly women who migrated from other states.

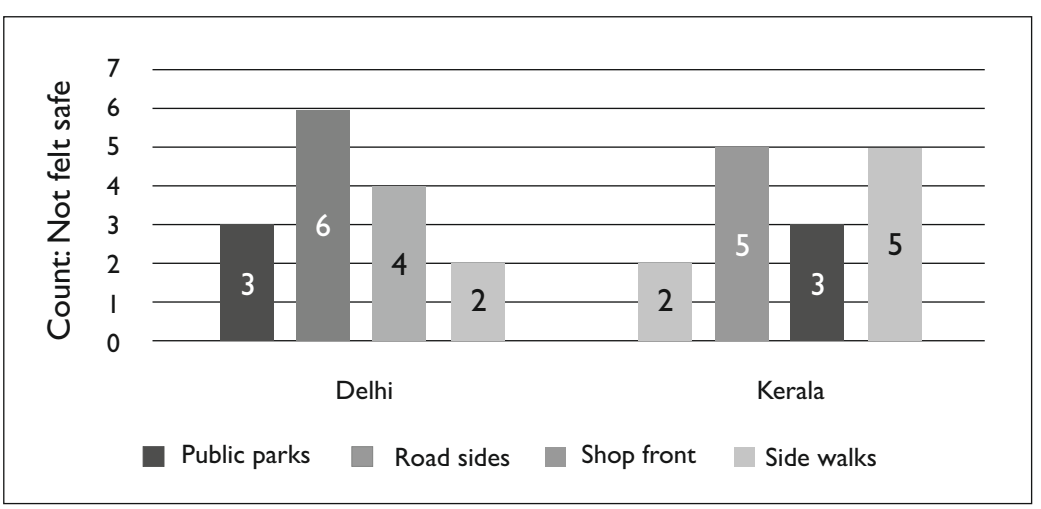
The socio-economic profile of respondents highlights deep marginalization. All women came from economically disadvantaged families, with most lacking formal education (12 in Delhi and 11 in Kerala) and only a few completing primary school. Many reported no formal skills, though some engaged in small street selling, or palm reading and others engaged in begging for survival. Previous work experience was largely limited to informal labour or domestic work, reflecting a lifelong cycle of poverty and limited access to sustainable opportunities.

Living Conditions and Perceived Safety

The data visualized in Fig 1 illustrates the perceived lack of safety among older street women based on their usual sleeping locations. In both Delhi and Kerala, roadsides were reported as the most unsafe spaces, followed closely by shop fronts and sidewalks. Sidewalks, despite being common resting spots due to their accessibility, were marked as particularly unsafe in Kerala. Public parks, although somewhat less exposed, also failed to offer a sense of security.

The demographic profile of the respondents reveals that the majority of older street women in both Delhi and Kerala fall within the 71–80 age group, highlighting a critical concentration of vulnerability among the elderly.

Figure 1: Safety Perception by Sleeping Place



Source: Author

Some were denied entry due to a lack of identity documents, while others preferred the streets to avoid the disempowering environment within these institutional spaces.

These locations, positioned close to urban activity and often poorly lit, expose women to harassment, theft, and the threat of physical harm.

Despite the presence of surveillance infrastructure such as CCTV cameras in many urban spaces, these women expressed that such measures did little to protect them. The cameras, often positioned to deter crime in public areas, fail to address the lived realities of those sleeping rough. Their placement and operational focus are rarely aligned with the actual zones of vulnerability experienced by homeless individuals.

In Delhi, several women reported seeking temporary refuge in night shelters; however, the experience was far from reassuring. While shelters promised safety, many respondents cited overcrowding, lack of privacy, limited space for personal belongings, and even instances of verbal abuse and theft within the shelters. Some were denied entry due to a lack of identity documents, while others preferred the streets to avoid the disempowering environment within these institutional spaces. This underscores a critical gap not only in physical security but also in dignified shelter solutions that recognize and respond to the specific needs of older, vulnerable women.

Experience of Victimisation due to Daily Survival Activities.

Table 2 illustrates the high rates of victimisation among older street-dwelling women, particularly in Delhi,

Table 2: Experience of Victimisation due to Daily Survival Activities

Regions	Daily Survival Activities	Theft experience	Physical/Mental Harassment experience	Police atrocities
Delhi	Begging (n=11)	100%	100%	72.72%
	Small selling (n=4)	100%	100%	100%
Kerala	Begging (n=8)	50%	62.5%	0%
	Small selling (n=4)	25%	100%	0%
	Palm reading (n=3)	100%	100%	0%

Source: Author

where those engaged in begging and small selling experienced 100% rates of theft and harassment, alongside significant police mistreatment (72.72%). In contrast, women in Kerala reported lower instances of theft and harassment and no cases of police atrocities. These patterns affirmed that survival activities expose elderly women to extreme vulnerabilities, particularly where guardianship mechanisms are weak.

Routine Activity Theory (Cohen & Felson, 1979) contextualizes these findings: predictable, visible daily routines such as begging or informal selling increase exposure to motivated offenders, especially in the absence of capable guardians such as police or community support.

Delhi respondents, despite varying activities, consistently reported experiences of victimisation. Women in Kerala also faced harassment, theft, and threats, although strong community policing minimized their exposure to police abuse. This comparative analysis highlights how local governance structures can either mitigate or amplify street vulnerabilities.

Qualitative responses

The qualitative narratives of participants reveal a deeper understanding of their lived experiences of victimisation. Seven major themes emerged: these are the common themes out of responses gathered through unstructured interviews with the participants.

Theme 1: Physical/Mental Harassment and Violence

"Every day someone will come and do shouting and laughing, we can't even sit in peace."

"Sometimes children throw stones at us for no reason. We just cover our heads and pray they get bored and leave."

"Some people will argue for nothing may be by asking why are you in front of my shop"

"This food is not for you, go away"

Theme 2:Theft and Loss

"I had 200 rupees in my blouse. Gone. Somebody picked it while I was sleeping. Even beggars are stealing from beggars now."

"We fight to get a little food, and before you know it, someone snatches it. There's no mercy here."

"Some people won't give money what they buy. If we ask so many times, they will throw half the price to us"

"Palm reading is my ethnic job and everyone is interested in it and no one is ready to pay"

Theme 3: Fear of Drunken Individuals

"After dark, the drunkards come. They shout; they kick... sometimes worse. We huddle together, but what can we do? We're old and weak."

"I can't sleep properly. Every little noise, I wake up scared, thinking some drunk man will come kick me again."

Theme 4: Mistreatment by Police (Delhi-specific)

"The police don't help. They shove us, beat us, call us dirty names. We are not even treated like humans."

"Last week, an officer threw all my things away. My blanket, my bowl... everything! They say the streets are not for people like us."

Delhi respondents, despite varying activities, consistently reported experiences of victimisation.

Theme 5:Threats from Street Dogs

"The dogs fight over scraps. If you are not careful, they bite you too. I have scars all over my legs."

"One night a dog took my packet of food. I asked for help, but who listens?"

"Dogs are very dangerous they will attack us without any provocation"

Theme 6:Daily Survival Struggles

"Begging all day in the heat and dust... for what? Sometimes just a handful of rice and a glass of water."

Elderly women living on the streets face persistent physical and emotional harassment, often enduring verbal abuse from passersby, aggression from shopkeepers, and even attacks by children.

"Selling a few bangles or beads or cut fruits, it's not enough. Some days we eat, some days we don't."

"People bargain a lot with us sometimes very badly"

Theme 7: Isolation and Lack of Protection

"Nobody looks at us, nobody cares. We are like wastes on the road."

"We have no homes, no families here. Just the streets and each other. Sometimes that's the only thing keeping us alive."

"My son left me when my leg wound became so bad, his wife and children don't like me"

Elderly women living on the streets face persistent physical and emotional harassment, often enduring verbal abuse from passers by, aggression from shopkeepers, and even attacks by children. After sunset, fear escalates with the presence of intoxicated individuals who harass and assault them, leaving women in constant anxiety and sleep deprivation. Their visible and exposed routines- occupying sidewalks and marketplaces, render them suitable targets in public spaces, illustrating Routine Activity Theory's convergence of motivated offenders, vulnerable targets, and the absence of effective guardianship.

Economic exploitation further compounds their vulnerabilities. Regardless of whether they engaged in begging, selling goods, or palm reading, theft of earnings, underpayment, and financial cheating were common. Survival itself became a marker of risk, and in many cases, even fellow street dwellers turned into perpetrators. This reinforces Routine Activity Theory's assertion that when suitable targets operate in unprotected, predictable patterns, opportunities for victimisation increase in the absence of capable guardians.

Interactions with law enforcement revealed sharp regional differences. In Delhi, police were often sources of mistreatment, displacing, abusing, and confiscating the few possessions women had, thus worsening their insecurity. In contrast, respondents in Kerala reported no police atrocities, highlighting how effective, humane guardianship can reduce vulnerabilities. Meanwhile, environmental threats like stray dog attacks remained common across both regions, underscoring how both human and non-human risks exacerbate victimisation in unprotected spaces.

Beyond immediate physical and financial harm, deep emotional isolation marked these women's lives. Estrangement from families, societal neglect, and the absence of any support network intensified their vulnerabilities. Routine Activity Theory's concept of guardianship extends beyond policing to community care and social inclusion.

Without these protective structures, the daily routines of street women become not only a means of survival but a recurring invitation to exploitation, reinforcing their persistent state of risk and marginalization.

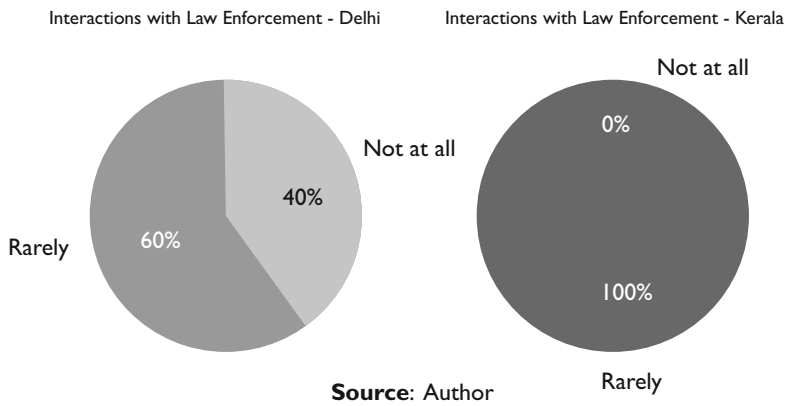
Public attitudes toward elderly street dwellers are shaped not only by societal neglect but also by perceptions of "outsiders," influencing their vulnerability to crime. According to Crime in India 2022 data, Delhi reported 1,315 cases of crimes against senior citizens with a crime rate of 114.6 per lakh elderly population, whereas Kerala reported 1,023 cases with a much lower rate of 24.4 per lakh elderly. In Delhi, a significant proportion of street dwellers are migrants from other states, and this outsider status often intensifies their marginalization which leads to problems among locals and outsiders. Many women reported facing daily harassment, verbal abuse, and mistreatment, exacerbated by public hostility toward non-locals. This not only strips away informal community protection but also fulfills the conditions of Routine Activity Theory, where motivated offenders easily target vulnerable individuals in the absence of capable guardians.

And if we look into Kerala, while most elderly street women in Kerala were migrants from outside the state, their experiences were notably different. Despite being outsiders, these women reported minimal mistreatment by the public and no police atrocities, suggesting a more inclusive community attitude and effective formal guardianship. The lower crime rate among senior citizens in Kerala reflects this cultural and systemic difference. Nevertheless, feelings of invisibility and occasional harassment persisted, underscoring that while formal protections were stronger, the deeper societal empathy required to fully safeguard elderly migrants remains limited. Overall, the intersection of migration status, public attitudes, and the presence or absence of guardianship significantly shapes the pattern of violence and victimisation against elderly street dwellers in both regions.

Public attitudes toward elderly street dwellers are shaped not only by societal neglect but also by perceptions of "outsiders," influencing their vulnerability to crime.

Figure 2 illustrates the frequency of interactions that elderly women living on the streets in Delhi have with law enforcement and community members. It reveals that 60% of these women rarely engage with the police or other community figures, while 40% report having no interactions at all. Despite

Figure 2: Interaction with Law Enforcement and Community



Source: Author

these figures, the Delhi Police, alongside other community members such as local volunteers, NGOs, and social service groups, act as capable guardians for these vulnerable women. They play a crucial role in safeguarding these women from various threats by offering assistance, maintaining a visible presence to deter potential dangers, and providing essential support services. These efforts, though impactful, highlight the need for increased proactive engagement and collaboration among all guardians to ensure a safer environment for elderly women living on the streets.

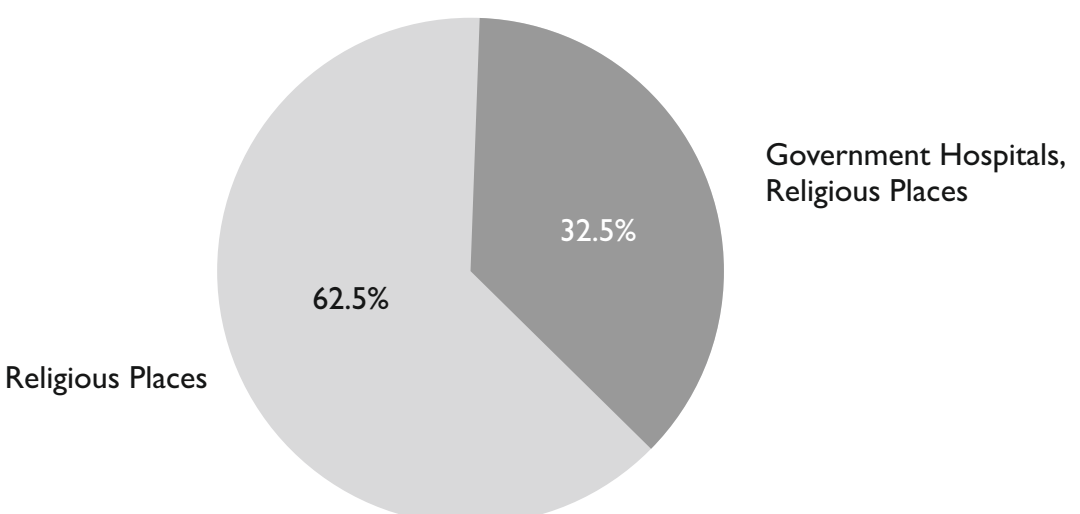
Kerala Police and various community services strive to act as capable guardians, ensuring safety and providing resources, the limited number of elderly women on the streets further complicates comprehensive analysis.

The figure highlights the interactions that elderly women living on the streets in Kerala have with law enforcement and community members. It shows that 100% of these women report only rarely interacting with the police, with no one indicating a complete lack of interaction. However, it is important to note that the sample size for this data is too low to draw broad conclusions about the experiences of all street women in Kerala. While Kerala Police and various community services strive to act as capable guardians, ensuring safety and providing resources, the limited number of elderly women on the streets further complicates comprehensive analysis. The proactive measures of law enforcement, NGOs, and local support systems are crucial, but more extensive data collection is needed to better understand and address the needs of this vulnerable population in a state where the presence of street dwellers is relatively minimal.

Access to Essential Resource Services

Figure 3 also provides a clear visualization of the types of services accessed by women in the Delhi region. According to the chart, a significant majority, 62.5%, of the respondents rely on religious places for shelter and food services. These locations are crucial

Figure 3: Healthcare, Shelter, Food Services - Delhi



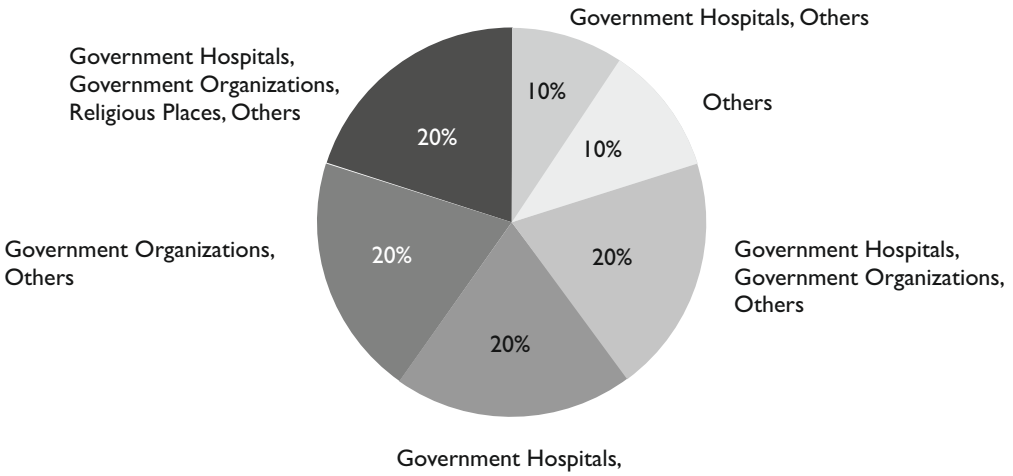
support hubs for street women, offering a wide range of assistance from food to temporary shelter and spiritual comfort. The heavy reliance on religious places underscores the important role faith-based organizations play in supporting vulnerable populations in urban areas like Delhi. In Delhi, many temples serve food provided by devotees, which is very helpful for these people. Additionally, religious places often feel safe, so many of these older women prefer to stay near temples for security and support.

The remaining 37.5% of the women have access to both government hospitals and religious places. This combination indicates that while religious facilities are heavily relied upon, a portion of women still have some level of access to formal government healthcare services. This dual reliance points to a need for more integrated support systems, combining government initiatives with community-driven services to enhance the reach and effectiveness of social support for women experiencing street homelessness. The government health centres in Delhi are not very efficient. Additionally, government organizations like the women's cell are preoccupied with other matters and are not focusing on this group of society at all, making these people even more vulnerable. Another important factor to consider is the population in Delhi. There are millions of women living on the streets, and helping everyone and rehabilitating them presents a complex challenge for the government.

Figure 4 highlights the distribution of different types of support accessed by elder street women in Kerala. The data shows that a significant 60% of respondents have access to government hospitals, combined with other services like government organizations like women's cells or religious places. This emphasizes the crucial role of formal healthcare institutions in supporting the welfare of street women in Kerala. Government organizations also play a substantial role, appearing in 40% of the service combinations accessed by these women surveyed. In Kerala women's organizations like women's cells, Mahila Samakhya Society, etc. are doing their best to support all types of vulnerable women. And they are efficiently doing that.

The heavy reliance on religious places underscores the important role faith-based organizations play in supporting vulnerable populations in urban areas like Delhi.

Figure 4: Health Care, Shelter, Food Services - Kerala



In addition, 20% of the women rely solely on others as their primary support network, which might include informal or community-based sources. The chart reveals that a diverse range of services is essential for addressing the complex needs of street women. The combination of governmental and non-governmental resources ensures a broader and more effective safety net, though the reliance on informal networks highlights potential gaps in formal service accessibility. The important point here is that the majority of street women in Kerala come from other parts of India, mainly Uttar Pradesh, Bihar, Assam, West Bengal, Rajasthan, and so on. Helping them is challenging due to the language barrier, and they often do not prefer staying in proper shelters. They come here to earn some money through begging, street selling, and other activities.

The heavy reliance on religious places underscores the important role faith-based organizations play in supporting vulnerable populations in urban areas like Delhi.

Existing Government Interventions and the Way Forward

Considering the extreme vulnerabilities exposed by single and elderly women on city streets, particularly those who are without family support- a critical need for specific social protection interventions is present that would ensure their minimum survival and dignity. There are some national and state-level initiatives undertaken in this regard. The Ministry of Women and Child Development's Swadhar Greh Scheme, for example, offers temporary shelter, provision of meals, and vocational training to distressed women, such as homeless and aging widows. The Indira Gandhi National Widow Pension Scheme (IGNWPS), which has been designed to give widows who are below the poverty line aged 40 years and above a monthly monetary benefit, provides a minimum level of income security.

States like Kerala and Tamil Nadu have taken the lead in creating innovative support systems. In Kerala, the Snehasparsham program offers a monthly pension to impoverished single mothers, acknowledging that economic hardship can affect women of any age. The state's well-known Kudumbashree initiative supports women through community-based micro-enterprises, giving even older women with little formal education a chance to earn a livelihood. Tamil Nadu, too, has developed a holistic approach with its Destitute Women Rehabilitation Scheme, which not only provides financial aid but alsofocuses on skill development to help single and abandoned women regain stability and independence.

Although these schemes offer a solid foundation, their impact is often weakened by fragmented implementation and limited accessibility, particularly for undocumented homeless women like street-living women. To make a real difference, it's vital to improve identification processes, introduce mobile documentation units, and conduct enrolment drives directly where these women are. In the long run, programs tailored to provide safe housing, reliable access to food, and livelihood options that consider the unique challenges faced by elderly and single women are key to easing their struggles and helping them lead lives with dignity.

Limitations and Challenges

This study faced several significant challenges that impacted data collection and analysis. Firstly, the small sample size, limited to 30 participants, constrains the generalizability of the findings. Gathering data from older women living on the streets posed difficulties due to their transient and unpredictable lifestyle, making it hard to establish consistent communication. Language barriers were also a concern, especially in regions like Kerala, where many women are migrants from other states. The deeply personal and sensitive nature of the subject matter, such as experiences of victimisation and harassment, made some respondents reluctant to share information openly, affecting the depth of data collected. Additionally, logistical challenges, including safety concerns for researchers working in vulnerable urban areas and the need for adaptive, conversational data collection methods, added to the complexity of conducting this research. These obstacles highlight the need for more extensive and longitudinal studies to gain a comprehensive understanding of the issues faced by older urban street women.

Conclusion and Recommendations

The challenges faced by older urban street women are multifaceted, involving a lack of secure shelter, exposure to physical and economic exploitation, and limited access to essential services. These women are highly vulnerable, especially in cities like Delhi, where support systems are strained. Routine Activity Theory highlights how their daily activities expose them to crime, emphasizing the urgent need for effective protective measures.

Enhanced Shelter Programs: Governments and NGOs should collaborate to establish more shelters specifically designed to accommodate older women. These shelters must be safe, accessible, and equipped with basic amenities.

Language Support and Community Integration: In states like Kerala, where many street women come from other parts of India, providing translation services and cultural integration programs would help overcome language barriers and make shelters more welcoming.

Targeted Healthcare Initiatives: In Kerala, access to government healthcare facilities is relatively better compared to many other regions, with services provided through a comprehensive network of hospitals and community health centres. The state government has made significant strides in providing accessible healthcare, but more mobile healthcare units and specialized medical programs for homeless and elderly women could enhance this support. Ensuring regular health check-ups and offering mental health services are crucial for their overall well-being.

Support from Government Organizations: Kerala has exemplary support systems through government organizations like the Kerala Mahila Samakhya Society and Women's Cells. These organizations work proactively to support and empower vulnerable women, providing resources like legal aid, counselling, and rehabilitation services. Expanding the reach and resources of these organizations can

The challenges faced by older urban street women are multifaceted, involving a lack of secure shelter, exposure to physical and economic exploitation, and limited access to essential services.

significantly improve the living conditions and safety of older women on the streets.

Strengthening Law Enforcement and Proactive Policing: Law enforcement agencies should undergo sensitivity training to understand the challenges faced by street women and adopt a more protective approach. In Tamil Nadu, particularly in Chennai city, the government has implemented proactive policing measures such as the use of surveillance technology, increased patrolling, and community engagement to enhance urban safety.

Such measures should be adopted in other cities as well, ensuring that dedicated women's safety teams are visible and effective in preventing crime.

Economic Empowerment: Initiate programs that provide street women with skills training, helping them transition from begging or informal labour to stable employment during their early age. Microfinance initiatives can support their small business ventures.

Community and NGO Collaboration: Foster collaboration between community groups, religious organizations, and government agencies to provide a comprehensive support system. Faith-based organizations already play a crucial role and should be integrated into broader efforts.

Predictive Policing and Technology: Employ data-driven strategies to anticipate and prevent crimes in high-risk areas, improving the effectiveness of law enforcement.

Chennai's proactive policing model, which uses data analysis to deploy resources efficiently, serves as an excellent example of how technology can reduce crime and protect vulnerable populations.

Integrated Healthcare and Social Services in Kerala: Continue to build on Kerala's existing healthcare infrastructure by integrating social services that specifically cater to homeless and elderly women. The Kerala Mahila Samakhya Society, Women Cell, and similar organizations should receive continued support and funding to expand their outreach programs. These organizations have been effective in addressing gender-based violence and providing women with educational opportunities, legal support, and protection from abuse.

By implementing these measures, governments and communities can work together to create a safer, more supportive environment for older street women, ensuring they receive the care, protection, and opportunities they deserve.

By implementing these measures, governments and communities can work together to create a safer, more supportive environment for older street women, ensuring they receive the care, protection, and opportunities they deserve. Addressing these issues requires a coordinated effort that spans government policy, healthcare access, community initiatives, and law enforcement practices to create a safer and more inclusive urban environment.

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Invisible Wounds: Exploring Elder Abuse in Kerala

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Abstract

This research, titled "Invisible Wounds: Exploring Elder Abuse in Kerala," investigates the prevalence and correlates of elder abuse among 35 elderly women living independently in the Ernakulam district of Kerala. Data were collected using the UCLA Loneliness Scale, the Rosenberg Self-Esteem Scale (RSE), and the Vulnerability to Abuse Screening Scale (VASS), which was categorized into four subdomains: financial abuse, physical abuse, neglect, and emotional abuse. The analysis reveals significant correlations between loneliness, self-esteem, and the experience of various forms of elder abuse. Higher levels of loneliness are strongly associated with increased emotional abuse and neglect, while lower self-esteem is significantly associated with higher instances of emotional abuse and neglect. The study highlights that addressing psychological factors such as loneliness and self-esteem is crucial for understanding and mitigating the risk of elder abuse. These findings underscore the need for targeted interventions that address the psychological and social dimensions contributing to elder abuse in Kerala. Pertinent recommendations have been proposed, emphasizing the importance of community-based programs to reduce loneliness and enhance social support networks. Additionally, providing counseling services to improve self-esteem and raising public awareness about the signs and consequences of elder abuse are essential strategies. By implementing these measures, the study aims to create a safer and more supportive environment for elderly women, thereby reducing their risk of abuse and improving their overall well-being.

Keywords: Elder, Elder abuse, loneliness, self-esteem, Kerala, emotional abuse, physical abuse, financial abuse, neglect

Additionally, providing counseling services to improve self-esteem and raising public awareness about the signs and consequences of elder abuse are essential strategies.

Introduction

The term "elder" generally refers to individuals in the later stages of life, typically aged 60 and above. The National Policy on Older Persons formulated by the Government of India in 1999, defines senior citizens as individuals who are 60 years of age or older (Government of India, 1999). The Maintenance and Welfare of Parents and Senior Citizens Act, 2007, further reinforces this definition, providing a legal framework for the protection and welfare of elders. It mandates that children and heirs provide maintenance

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to senior citizens and lays down provisions for the establishment of old age homes (Ministry of Law and Justice, 2007). Rapid urbanization and the shift towards nuclear family structures have altered traditional support systems for elders, leading to increased instances of Senior citizen neglect and abuse. According to HelpAge India, many elders face economic insecurity, health issues, and emotional neglect (HelpAge India, 2018).

The World Health Organization defines elder abuse as "a single, repeated, or inappropriate act that occurs in a social setting and causes harm or distress to older people" (World Health Organization, 2021). Elder abuse includes physical, emotional, and financial abuse, as well as neglect. Physical abuse involves the use of physical force that may result in bodily injury, physical pain, or impairment including actions such as hitting, slapping, pushing, kicking, and improper use of restraints or medications (Dong, 2015). Emotional or psychological abuse involves actions that inflict mental pain, anguish, or distress through verbal assaults, threats, harassment, intimidation, humiliation, and isolation from friends, family, or regular activities (Acierno , et al., 2010). Financial abuse involves the illegal or improper use of an elder's funds, property, or assets including stealing money or possessions, forging signatures, coercing the senior citizen into signing documents, and misusing power of attorney (Conrad, Wilber, Iris, Langley, & Ridings, 2011). Neglect is the failure to fulfill a caregiver's obligations, which can be either intentional or unintentional including failing to provide adequate food, shelter, healthcare, and protection (Pillemer & Lachs, 2015). Elder abuse affects approximately one in six older adults globally, with significant physical, psychological, and financial repercussions (Abuse of older people, 2024). Despite its high prevalence, elder abuse remains a largely underreported and under-researched area, particularly in regions with cultural nuances that influence family dynamics.

In India, elder abuse is an emerging concern as demographic shifts and socioeconomic changes strain traditional family structures. Kerala, with its advanced health and social indicators, presents a unique case for examining elder abuse due to its large and rapidly growing elderly population. While Kerala's high literacy rates, progressive healthcare, and comparatively elevated standard of living are well-regarded, these indicators often mask the social challenges facing elderly women, especially those living independently. Elderly women in Kerala face increased risk factors associated with aging, such as social isolation, diminished self-worth, and limited access to familial support, making them particularly vulnerable to various forms of abuse. This vulnerability is further exacerbated by several demographic and societal factors unique to the region. Kerala exhibits a longer life expectancy for women compared to men, leading to a higher proportion of older women in the population, many of whom are widows. Additionally, the high migration rates of adult children, especially young women who traditionally serve as primary caregivers, often leave elderly women with reduced familial support networks. These factors contribute significantly to increased social isolation and diminished self-worth among elderly women, intensifying their susceptibility

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to various forms of abuse (Praveen & Rajan, 2024).

Psychological variables, such as loneliness and self-esteem, play a critical role in influencing the experience of elder abuse. Loneliness is defined as perceived social isolation, characterized by emotional distress resulting from the discrepancy between the social relationships an individual desires and those they perceive themselves to have (Cacioppo, 2006). It emphasizes the subjective dissatisfaction with one's social connectedness rather than the mere absence of social contact. It can also lead to heightened emotional and social isolation, intensifying susceptibility to neglect and emotional abuse. Self-esteem refers to an individual's overall subjective emotional evaluation of their worth, encompassing beliefs about personal competence and emotional states such as pride, shame, and self-respect (Rosenberg, 1965). Low self-esteem is associated with diminished confidence and feelings of inadequacy, which may increase an elder's risk of mistreatment and social withdrawal and also may reduce the likelihood of seeking help or standing up to abusive behaviors.

The WHO has also called for action against elder abuse, emphasizing the need for increased awareness, research, and preventative measures.

This study, addresses these issues by investigating the psychological dimensions specifically loneliness and self-esteemthat influence the experience of elder abuse among elderly women in Ernakulam district. By analyzing these factors across four subdomains of vulnerability to abuse screening scale: financial, physical, emotional, and neglectthis research aims to enhance understanding and provide insights into the underlying factors that contribute to elder abuse, informing targeted interventions to support the well-being and safety of elderly women in Kerala.

The need for this study is reinforced by international frameworks advocating for elder protection as a human rights issue and is consistent with international standards and pledges to preserve and uphold senior rights. Adopted in 2002, the United Nations Madrid International Plan of Action on Ageing (MIPAA) calls on member nations to enact laws that protect the rights, dignity, and general well-being of older people while also highlighting the significance of preventing abuse and neglect (United Nations, 2002). The WHO has also called for action against elder abuse, emphasizing the need for increased awareness, research, and preventative measures. By addressing elder abuse as a human rights issue and providing data-driven insights to promote protective interventions, this study advances these global goals. With a focus on Kerala's distinct social setting, this study looks at elder abuse from a psychological standpoint in an effort to support larger national and international efforts to ensure that aging populations are afforded the dignity, respect, and security they deserve.

Materials and Methods

The primary objective of this study was to explore the prevalence and correlates of elder abuse among elderly women living independently in the Ernakulam district of Kerala. Specifically, the study aimed to identify the relationships between psychological factorsloneliness and self-esteemand the experience of various forms of

abuse, including financial, physical, emotional, and neglect. By examining these associations, the study sought to provide insights that could inform interventions aimed at reducing elder abuse and enhancing the quality of life and safety for elderly women in Kerala.

Study Design

This research employed a cross-sectional design to investigate the prevalence and factors associated with elder abuse among elderly women in Ernakulam district, Kerala. By focusing on elderly women living independently, the study aimed to examine the psychological factors that may be associated with the experience of abuse. Data were collected through in-person interviews, allowing for comprehensive data collection and nuanced insights into the abuse correlates in this population.

Sample

The current study was conducted on a sample of 35 elderly women aged 60 years and above, residing independently in Ernakulam district, Kerala. Ernakulam was purposively selected for the study because Kerala has the highest proportion of the elderly population in India, with approximately 16.5% of its residents aged 60 years and above (Statista Research Department, 2021). Among Kerala's districts, Ernakulam stands out for its rapid urbanization, socio-economic transition, and the growing trend of elderly individuals (Praveen & Rajan, 2024). Within this district, participants were selected through convenience sampling, allowing for efficient collection of primary data from willing and eligible elderly women.

Elderly women living independently were selected as the focus group for this study because they represent a particularly vulnerable segment of the elderly population, often facing limited familial support, social isolation, and greater psychological risks (Pillemer & Lachs, 2015). Previous research highlights that elderly women living alone experience higher rates of loneliness, diminished self-esteem, and increased susceptibility to various forms of abuse compared to those living in joint family settings (Dong, 2015). Focusing on this demographic allows for a deeper understanding of the psychological dimensions contributing to elder abuse, informing interventions tailored to this high-risk group. The selection of independently living elderly women in Kerala for this study is further justified by the state's unique demographic profile. Kerala's high life expectancy, particularly for women, results in a significant number of older women, many of whom are widowed and thus live alone or with limited direct familial. This demographic trend, combined with the prevalent out-migration of younger generations, including daughters who traditionally provide care, contributes to increased social isolation and a potential decline in self-esteem among this group. These factors underscore their heightened susceptibility to various forms of elder abuse and emphasize the importance of understanding their specific psychological vulnerabilities (Praveen & Rajan, 2024)

By focusing on elderly women living independently, the study aimed to examine the psychological factors that may be associated with the experience of abuse.

Table 1: Socio-demographics

Socio-demographic Details	Participants
Female aged (60-75)	35
Widowed	9
Married	15
Single/Separated	11
Primary (1to 8)	19
Secondary (9 to 12)	14
Graduates	2
Pension	19
Independent Income Sources	16

The survey tools were translated into Malayalam, the native language of Kerala, and data collection was facilitated through Google Sheets with researcher assistance.

The sample consisted of 35 elderly women aged between 60 and 75 years, with a mean age of approximately 71 years, all residing independently within their communities. Regarding marital status, 9 participants were widowed, 15 were currently married, and 11 were single or separated. In terms of education, 19 participants had completed primary education (Classes 1–8), 14 participants had completed secondary education (Classes 9–12), and 2 participants were graduates. Financially, 19 participants depended on pension schemes, while 16 participants reported having independent sources of income.

Participants were included based on their ability to live independently in their own homes or apartments, cognitive ability to comprehend study procedures, and willingness to provide informed consent. Individuals were excluded if they had severe cognitive impairments, diagnosed mental health conditions, significant hearing or visual impairments, or if they had recently experienced major life events such as the loss of a loved one or significant life changes, in order to minimize confounding factors influencing loneliness or self-esteem responses. The survey tools were translated into Malayalam, the native language of Kerala, and data collection was facilitated through Google Sheets with researcher assistance.

Scales Used

1. University of California, Los Angeles Loneliness Scale - The UCLA Loneliness

Scale, developed by Russell, Peplau, and Ferguson in 1978, is a 20-item self-report questionnaire designed to assess subjective feelings of loneliness. It measures the frequency of experiences related to social isolation and a lack of connection with others(Russell, 1996). Participants respond to each item on a 4-point Likert scale, ranging from 'never' to 'always.' Scores range from 20 to 80, with higher scores indicating greater loneliness.

2. Rosenberg Self- Esteem scale- The Rosenberg Self-Esteem Scale, developed by sociologist Morris Rosenberg in 1965, the scale consists of 10 statements related to feelings of self-acceptance and personal value. It's a simple, self-report questionnaire designed to assess an individual's overall sense of self-worth and positive self-regard (Rosenberg, 1965).Participants respond to each item on a 4-point Likert scale, ranging from 'strongly agree' to 'strongly disagree.' Scores range from 10 to 40, with higher scores indicating higher self-esteem.

3. Vulnerability to Abuse Screening Scale - The Vulnerability to Abuse Screening Scale (VASS) is a self-report questionnairethat contains 12 items. It is designed to identify individuals who may be at risk of experiencing abuse or mistreatment. Developed by Carolyn Schofield, Madhavi Mishra, and colleagues in 2002, it builds upon earlier work by Hwalek&Sengstock (1986) and Neale et al. (1991) (Grover, et.al., 2021). The scale was categorized into four subdomains: physical abuse, emotional abuse, financial abuse, and neglect. Physical abuse was assessed by items 2 and 11, while emotional abuse was evaluated through items 1, 3, 5, 8, and 9. Financial abuse was measured by item 12, and neglect was captured through items 4, 6, 7, and 10. This categorization allowed for a comprehensive analysis of the different types of abuse experienced by elderly individuals in the sample.

Data Analysis

Data analysis involved exploring correlations between loneliness, self-esteem, and vulnerability to various forms of elder abuse. Statistical analyses were conducted to examine the relationships between the psychological variables (loneliness and self-esteem) and the four abuse categories within the Vulnerability to Abuse Screening Scale.

Results and Discussions

This study surveys 35 elderly women belonging to Ernakulam district, Kerala to determine elder mistreatment rates. Overall, 48.6% of elderly women reported emotional abuse, 28.6% physical abuse, 40% reported financial abuse and 45% reported neglect out of 35 elderly women. These findings show that emotional, neglect and financial abuse are more common than physical abuse. Overall, the data highlights the concerning prevalence of elder abuse in its various forms, with emotional abuse and neglect emerging as the most common issues. This prevalence underscores the need for targeted interventions that address the unique vulnerabilities of elderly individuals, particularly in reducing emotional abuse and neglect.

Participants respond to each item on a 4-point Likert scale, ranging from 'never' to 'always.' Scores range from 20 to 80, with higher scores indicating greater loneliness.

Table 2: Prevalence of Elder Abuse

Type of Abuse	Number of Participants	Percentage (%)
Financial Abuse	14	40
Physical Abuse	10	28.6
Emotional Abuse	17	48.6
Neglect	16	45.7

The findings of this study underscore the substantial role loneliness plays in increasing vulnerability to elder abuse, particularly in the domains of emotional abuse and neglect.

Loneliness and Types of Elder Abuse

The correlation analysis explored the relationships between loneliness and four types of elder abuse: physical, emotional, financial, and neglect. The data indicated a significant positive correlation between loneliness and emotional abuse ($r=0.70$, $p<0.01$), suggesting that higher loneliness is strongly associated with increased emotional abuse. Similarly, loneliness was significantly correlated with neglect ($r=0.63$, $p<0.01$), indicating that elderly individuals who experience higher levels of loneliness are more susceptible to neglect. Both physical abuse ($r=0.22$,$p<0.05$) and financial abuse ($r=0.28$, $p<0.05$) also showed significant but weaker positive correlations with loneliness. These findings suggest that loneliness is an important factor associated with various types of abuse among elderly women in Kerala, particularly in relation to emotional abuse and neglect.

The findings of this study underscore the substantial role loneliness plays in increasing vulnerability to elder abuse, particularly in the domains of emotional abuse and neglect. The strong correlation between loneliness and emotional abuse aligns with existing research that highlights the impact of social isolation on psychological well-being among elderly individuals. Previous studies have shown that loneliness is closely linked to emotional vulnerability, making elderly individuals more likely to experience verbal and psychological mistreatment (Pillemer & Lachs, 2015).

Table 3: Correlation between Loneliness and Types of Abuse

Type of Abuse	Correlation with Loneliness (R-value)	Significance (p-value)
Physical Abuse	0.22	$p < 0.05$
Emotional Abuse	0.70	$p < 0.01$
Financial Abuse	0.28	$p < 0.05$
Neglect	0.63	$p < 0.01$

This study's findings support these earlier observations, suggesting that elderly women who are socially isolated may be more susceptible to emotional abuse due to a lack of social support and increased dependency on caregivers or family members for emotional needs.

Similarly, the significant association between loneliness and neglect mirrors findings from studies conducted globally, which demonstrate that social isolation often leaves elderly individuals more vulnerable to neglect (World Health Organization, 2021). Neglect, as a form of elder abuse, frequently arises in situations where social support is limited, and caregivers may either consciously or unconsciously disregard the needs of socially isolated elders (Pillemer & Lachs, 2015). The positive correlation between loneliness and neglect in this study highlights the critical need for social support programs that can reduce isolation and thereby mitigate neglect risks for elderly women.

Although the correlations between loneliness and both physical abuse (r=0.22) and financial abuse (r=0.28) were weaker, they were still statistically significant, suggesting that loneliness may increase vulnerability to these forms of abuse, albeit to a lesser extent. Studies in similar contexts have found that loneliness can lead to an increased risk of physical abuse as it may hinder elders from seeking assistance or defending against abuse(Dong & Simon, 2013). Financial abuse, often facilitated by a lack of social oversight, also becomes more probable among isolated elderly individuals, as documented by (Conrad, Wilber, Iris, Langley, & Ridings, 2011). These weaker but significant correlations suggest that, while loneliness may not be a primary

The positive correlation between loneliness and neglect in this study highlights the critical need for social support programs that can reduce isolation and thereby mitigate neglect risks for elderly women.

driver of physical and financial abuse, it still plays a notable role in the overall vulnerability of elderly women to various forms of mistreatment.

In summary, the findings reinforce the notion that loneliness is a critical factor contributing to elder abuse, especially in the forms of emotional abuse and neglect. This study highlights the importance of interventions aimed at reducing loneliness among elderly women, such as community engagement programs and mental health services. By fostering social connections and providing emotional support, these programs could play a key role in mitigating the risk of elder abuse in vulnerable populations.

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Self-esteem and Types of Elder Abuse

The correlation analysis examined the relationships between self-esteem and four types of elder abuse: physical, emotional, financial, and neglect. Results indicated a significant negative correlation between self-esteem and emotional abuse ($r = -0.66$, $p<0.01$), suggesting that lower self-esteem is strongly associated with increased emotional abuse. Self-esteem also showed a significant negative correlation with neglect ($r= -0.58$, $p<0.01$), indicating that elderly individuals with lower self-esteem are more susceptible to neglect. Additionally, weaker but still significant negative correlations were observed between self-esteem and physical abuse ($r = -0.35$, $p<0.05$) and financial abuse ($r= -0.30$, $p<0.05$), suggesting that lower self-esteem may slightly increase the risk of these types of abuse. These findings underscore the role of self-esteem as a protective factor against various forms of elder abuse among elderly women in Kerala. The findings emphasize the protective role of self-esteem against elder abuse, particularly in reducing vulnerability to emotional abuse and neglect. The link between self-esteem and elder abuse also reflects a broader gendered reality seen in both global and Indian contexts. Research shows that older women are more likely than men to experience abuse, partly due to psychological factors such as depressive symptoms and weak social support systems (Jeon, 2019).

Table 4: Correlation between Self-Esteem and Types of Abuse

Type of Abuse	Correlation with Self-Esteem (R-value)	Significance (p-value)
Physical Abuse	-0.35	$p < 0.05$
Emotional Abuse	-0.66	$p < 0.01$
Financial Abuse	-0.30	$p < 0.05$
Neglect	-0.58	$p < 0.01$

These risks are heightened by a lifetime of social disadvantages. In India, research titled 'Living Arrangements among Indian Elderly: Evidence from National Family Health Survey' highlights how many elderly women, especially those who have spent much of their lives in caregiving roles or outside the formal workforce, may experience a decline in self-worth as they age (Sebastian & Kumar, 2003). Factors like financial dependency, widowhood, and rigid gender roles tend to undermine their ability to seek help or assert themselves in abusive situations. This helps explain why lower self-esteem, which may stem from these lived experiences, makes older women particularly vulnerable to emotional abuse and neglect. The strong negative correlation between self-esteem and emotional abuse (r = -0.66) aligns with previous studies that have demonstrated how low self-esteem increases susceptibility to psychological mistreatment. Research has shown that elderly individuals with low self-esteem are less likely to assert boundaries or seek help, making them more prone to emotional abuse from caregivers or family members (Acierno , et al., 2010). This finding reinforces the notion that self-esteem serves as a psychological buffer, helping elderly individuals resist verbal and emotional mistreatment (Dong, 2015).

The significant negative association between self-esteem and neglect (r = -0.58) mirrors findings from other studies that highlight the increased likelihood of neglect among those with diminished self-worth. Studies such as those by Pillemer & Lachs (2015) and the World Health Organization (2021) indicate that elderly individuals with low self-esteem may feel undeserving of attention and care, potentially leading caregivers or family members to overlook their needs. This study's results support these insights, suggesting that enhancing self-esteem in elderly individuals could help reduce neglect by empowering them to advocate for themselves and maintain essential self-care routines.

While the correlations between self-esteem and both physical abuse (r = -0.35) and financial abuse (r= -0.30) were weaker, they were still significant. The association between self-esteem and physical abuse aligns with findings from Dong & Simon (2013), who noted that low self-esteem can decrease an individual's ability to resist physical mistreatment, increasing their vulnerability to abuse (Dong & Simon, 2013). Similarly, the relationship between low self-esteem and financial abuse is supported by studies such as Conrad et al. (2011), which found that elderly individuals with low self-confidence are more susceptible to financial exploitation, possibly due to hesitancy in reporting exploitation or in protecting their assets (Conrad, Wilber, Iris, Langley, & Ridings, 2011).

Factors like financial dependency, widowhood, and rigid gender roles tend to undermine their ability to seek help or assert themselves in abusive situations.

In summary, these findings suggest that self-esteem plays a crucial role in protecting elderly individuals from abuse, particularly emotional abuse and neglect. Interventions aimed at enhancing self-esteem could be beneficial in mitigating elder abuse risk, empowering elderly individuals to assert their needs and seek support when necessary. Programs that foster self-worth and confidence could serve as important preventative measures, helping to safeguard the well-being and dignity of elderly populations.

Case Studies

Case Study 1: Emotional Abuse Linked to Loneliness

Mrs. S, a 68-year-old widow, lives alone in a rented apartment surviving on a modest widow's pension and limited savings. With her children settled abroad and minimal neighborhood interaction, her social connections significantly declined over time. Her UCLA Loneliness Scale score was among the highest recorded, indicating severe perceived social isolation. Initially relying on a younger neighbor for errands and conversation, Mrs. S experienced a shift in the neighbor's behavior as her dependency increased. She was mocked for forgetfulness, belittled for minor requests, and increasingly ignored. Despite feeling hurt, Mrs. S tolerated the mistreatment to avoid complete isolation. Her case illustrates how profound loneliness fosters emotional dependency, making elderly women more vulnerable to emotional abuse.

Case Study 2:

Financial Abuse Linked to Low Self-Esteem

Mrs. P, a 70-year-old woman, currently resides in a charitable elder care home in Ernakulamand engages in small tailoring work to supplement the basic amenities provided. Despite her efforts toward financial independence, her Rosenberg Self-Esteem Scale scores reflected low self-worth and diminished confidence. She reported that a staff member assisting with residents' finances exploited her by withholding payments and demanding a portion of her tailoring earnings. Although Mrs. P noticed discrepancies, she hesitated to confront the staff out of fear of being neglected or ostracized. Her experience highlights how low self-esteem and institutional dependence increase susceptibility to financial exploitation, even within elder care facilities.

These case narratives illustrate how loneliness and low self-esteem when combined with social and economic insecurities, contribute to the experience of elder abuse among elderly women.The insights drawn from these real-world cases underscore the urgent need for targeted preventive measures and intervention strategies.

Recommendations

This study demonstrates significant associations between loneliness, low self-esteem, and elder abuse among elderly women living independently in Kerala. Targeted interventions addressing both social and psychological needs are essential to mitigate abuse and enhance well-being.

Given Kerala's distinct demographic and social landscape characterized by a high proportion of older women, the impact of significant out-migration, and its historical matrilineal societal influences the vulnerability of aging women to isolation and low self-esteem is particularly pronounced. This unique context underscores the urgent need for tailored empowerment programs to ensure older women have a better quality of life.

To reduce loneliness, which was found to be strongly correlated with emotional abuse and neglect, community-based support systems must be strengthened. With 48.6% of the participants reporting emotional

To reduce loneliness, which was found to be strongly correlated with emotional abuse and neglect, community-based support systems must be strengthened.

abuse and 45% experiencing neglect, there is an urgent need for regular social engagement programs, elder support groups, and community initiatives. Programs such as HelpAge India's "Support-a-Gran," along with newer initiatives like the Action Groups Aimed at Social Reconstruction (AGRASR) promoting elder self-help groups, can foster social connections and significantly reduce isolation and dependency.

Given the association between low self-esteem and increased vulnerability to emotional abuse and neglect, accessible mental health and counseling services must be prioritized. Counseling programs focusing on self-worth enhancement, resilience-building, and coping strategies can empower elderly women to recognize abusive behaviors and seek timely help. Integrating psychological support within existing initiatives such as Kerala's Vayomithram Project, which provides comprehensive healthcare and psychosocial services for senior citizens, could offer a holistic framework to strengthen emotional well-being. Additionally, public awareness campaigns must be reinforced to educate communities on the signs of elder abuse, the psychological consequences of isolation, and the critical need for mental health support among seniors.

Financial abuse, reported by 40% of the participants, remains a significant concern and warrants stronger safeguards. Indian banks should implement standardized elder-friendly protocols, including dedicated service desks for senior citizens, SMS transaction alerts, and proactive monitoring of suspicious activities. Technological innovations supported through initiatives like the Senior Care Ageing Growth Engine (SAGE) could further safeguard elderly individuals from financial exploitation. Furthermore, expanded healthcare programs such as the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY), although primarily targeting seniors aged 70 and above, can indirectly reduce elderly women's financial dependency and associated vulnerabilities.

From a policy perspective, strengthening the enforcement of the Maintenance and Welfare of Parents and Senior Citizens Act, 2007, is crucial. Routine welfare checks, grievance redressal mechanisms, and community-level awareness drives should be prioritized to ensure greater protection for elderly women living independently. Establishing integrated elder support networks involving multidisciplinary teams comprising healthcare providers, legal professionals, social workers, and NGOs would enable comprehensive and timely interventions. Training healthcare providers and social service professionals to recognize early psychological indicators of abuse, such as loneliness and diminished self-esteem, should also be an essential component of elder care services.

Finally, recognizing the hidden and complex nature of elder abuse, further research with larger and more diverse samples across Kerala and India is strongly recommended. Future studies should explore additional psychosocial and economic variables, such as gender dynamics, financial dependency, and caregiver burden, and incorporate mixed-method approaches, including case narratives, to provide a more nuanced and actionable understanding of elder abuse. Moreover, the hidden

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and complex nature of elder abuse, particularly in culturally intricate settings like Kerala where factors like changing family structures and migration patterns influence older individuals' experiences, necessitates a nuanced understanding of elder abuse (Rajan, 2018). Through the integration of targeted interventions, policy reforms, and expanded research, it is possible to create a safer, more supportive environment for elderly women, ensuring their dignity, autonomy, and well-being as they age.Through the integration of targeted interventions, policy reforms, and expanded research, it is possible to create a safer, more supportive environment for elderly women, ensuring their dignity, autonomy, and well-being as they age.

Strengthening community-based support systems, integrating accessible mental health services, implementing financial safeguards, and promoting public education on elder abuse are essential strategies to reduce victimization and enhance the quality of life for the aging population.

Conclusion

This study, Invisible Wounds: Exploring Elder Abuse in Kerala, investigated the psychological correlates of elder abuse among elderly women living independently in the Ernakulam district of Kerala. The analysis revealed significant associations between loneliness, low self-esteem, and experiences of emotional abuse, financial exploitation, neglect, and physical abuse. Loneliness was strongly linked to emotional abuse and neglect, while low self-esteem emerged as a critical factor associated with vulnerability to mistreatment.

The findings highlight the urgent need for comprehensive interventions that address both social isolation and emotional resilience among elderly women. Strengthening community-based support systems, integrating accessible mental health services, implementing financial safeguards, and promoting public education on elder abuse are essential strategies to reduce victimisation and enhance the quality of life for the aging population. Recognizing Kerala's unique demographic and societal factors, such as the high proportion of older women, the impact of migration, and the history of matrilineal society, specific empowerment programs are crucial to enhance the quality of life for these vulnerable women (Shankardass, 2018).

Recognizing the often hidden and underreported nature of elder abuse, particularly in culturally complex settings like Kerala, this study advocates for further research employing broader samples and mixed-method approaches. Future investigations should continue to explore the multifaceted psychological, social, and economic dimensions contributing to elder mistreatment.

By illuminating the silent struggles faced by elderly women and drawing attention to their psychological vulnerabilities, this research calls for a collective commitment to ensuring their dignity, security, and active inclusion in society. Protecting elderly women from abuse is not merely a social obligation but it is a reaffirmation of their fundamental human rights and a measure of society's true progress.

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The Intersection of Age, Gender, and Technology: A Study of Cyber Victimisation Among Older Women in India

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Abstract

The digital era has created a complex interaction between technology and identity, placing older women in precarious positions. Often overlooked yet significantly affected by cyber victimisation, this study explored the intersection of age, gender, and technology, particularly in the context of older women targeted by cybercrime. It examines how digital platforms exploit the vulnerabilities of older women and investigates their victimisation through a feminist lens. Key issues addressed include how age and gender interact to increase vulnerability to cyber crimes, the specific forms of cyber victimisation experienced by older women, and their impact on psychological well-being, social relationships, and Internet usage. This study aims to contribute to feminist cyber studies by highlighting older women's unique challenges in the digital age and emphasizing the need for targeted protective measures and policy initiatives.

This study used a qualitative research design to explore cyber victimisation among older adults. Applying a feminist theoretical framework, this study examines gender- and age-related power dynamics through case studies. Data were collected from detailed news reports on cybercrime incidents involving older men and women. The thematic analysis identified recurring patterns and themes. Concurrently, this study also investigates the digital divide among elderly women, comparing those with limited technological literacy to their tech-savvy counterparts. The findings show that while less tech-savvy older women struggle significantly in the digital realm, even those with higher digital literacy lack awareness of evolving cyber threats.

The findings indicate that older women are particularly susceptible to cyber victimisation because of factors such as limited digital literacy, social isolation, and gendered norms that discourage reporting. Perpetrators exploit their targets' trusting nature and technological inexperience by using sophisticated tactics. This analysis offers a deeper understanding of the complex interplay among age, gender, and technological proficiency in cybercrime victimisation. Current prevention and support frameworks do not adequately address the unique challenges faced by older women. This study calls for targeted interventions to enhance digital literacy among older women, raise awareness of cyber threats, and

The findings indicate that older women are particularly susceptible to cyber victimisation because of factors such as limited digital literacy, social isolation, and gendered norms that discourage reporting.

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encourage the reporting of cyber-crimes. Additionally, there must be concerted efforts to develop and implement policies that specifically protect older women from online exploitation, involving collaboration between policymakers, law enforcement, and community organizations. This study advocates a cybercrime prevention and response strategy that recognizes and mitigates the compounded vulnerabilities of age and gender, thereby better safeguarding older women and empowering them to navigate the digital sphere confidently and securely.

Keywords: cybercrime, victimisation, online safety, social media, older women.

Introduction

The rapid proliferation of digital technologies has transformed societies worldwide by facilitating access to information, communication, and economic opportunities. However, as Internet penetration deepens across demographic boundaries, a parallel surge in cybercrimes poses severe threats, particularly to marginalized groups such as older women (Pacheco, 2024). In India, where digital platforms are rapidly expanding, cybercrimes have escalated with older adults emerging as one of the most vulnerable demographics. Studies indicate that older women, in particular, face heightened risks in the digital sphere, where intersecting factors of age, gender, and limited digital literacy converge to expose them to targeted cyber victimisation (Kemp & Erades, 2023). This vulnerability is exacerbated by societal norms and a digital divide that leaves many older women unaware of the dangers they face online and the protective measures available to them.

While cybercrimes in India have become a critical national concern, research has disproportionately focused on younger populations or broader gender-neutral perspectives, leaving older women largely overlooked in the discourse. Such dynamics contribute to their susceptibility to a range of cybercrimes, from financial scams and identity theft to online harassment and manipulation. For older Indian women, whose digital interactions are often constrained by limited skills and tools, routine activities can become perilous (Datta, et al., 2020). This study addresses this critical oversight by examining cyber victimisation among older women in India to provide a nuanced understanding of how age and gender intersect to heighten vulnerability in online spaces. By exploring the nature of cyber crimes targeting this demographic and analyzing the social and psychological impacts of these experiences, this study highlights the compounded risks that older women face in India's digital landscape. Employing a feminist theoretical framework, this study situates cyber victimisation within broader power dynamics, where gender- and age-based vulnerabilities are exacerbated by technological disparities. The research thus contributes to the field of feminist cyber studies by documenting the prevalence and nature of cyber victimisation and advocating targeted interventions and policy measures tailored to safeguard older women.

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As India's digital landscape continues to evolve, it is imperative to recognize and address the unique challenges that older women face. This study underscores the

urgency of such efforts, highlighting the need for digital literacy programs, accessible reporting mechanisms, and robust support systems that can empower older women to navigate the internet securely. To shed light on these issues, this research calls for a reimagining of India's cyber safety framework—one that fully acknowledges and actively mitigates the compounded vulnerabilities of age and gender in digital environments. In doing so, this study aims to contribute to the development of a more inclusive and equitable digital landscape that empowers and protects older women online in India.

The case study method is ideal for exploring complex, non-quantifiable issues and providing insights into the sociocultural dimensions of cyber victimisation

Purpose of the Study

The digital era in India has brought both opportunities and increased cyber-crime risk for older women. This study examined cyber victimisation among older women through the lens of age, gender, and technology, highlighting how limited digital literacy, societal norms, and age-related factors heighten their vulnerability. It explores how digital platforms contribute to exploitation and social inequality. While existing research often overlooks older women, this study fills that gap by documenting specific cybercrimes, such as fraud, identity theft, and harassment, and their psychological impact. Using qualitative methods and thematic analysis, the findings reveal a digital divide in which even digitally skilled older women remain vulnerable to emerging threats. This study contributes to feminist cyber studies and advocates for targeted digital literacy programs, awareness campaigns, and supportive policies, aiming to create a safer and more inclusive digital space for older women in India.

Research Objectives

- To investigate the intersection of age and gender in contributing to the heightened vulnerability of older women in India to various forms of cyber crime.
- To identify and analyze the specific types of cyber victimisation most frequently experienced by older women in India and to compare these experiences with those of other demographic groups.
- To assess the impact of cyber victimisation on the psychological well-being, social relationships, and internet usage patterns of older women in India.

Methodology

This study employed a qualitative multiple case study approach to investigate cyber victimization among older women in India, focusing on the intersections of age, gender, and technology in real-world contexts. The case study method is ideal for exploring complex, non-quantifiable issues and providing insights into the sociocultural dimensions of cyber victimisation (Bennett & Elman, 2006; Anthony & Jack, 2009; Korniichuk, et al., 2021). Using multiple cases strengthens the findings by revealing patterns and variations across incidents, allowing a comprehensive view of the individual, contextual, and technological factors affecting older women. Multiple data sources, including news reports and thematic analysis, illuminate the nature and impacts of cybercrimes and challenges in crime reporting (Patton &Appelbaum, 2003; Varela et al., 2021).

Literature Review

The intersection of age, gender, and

technology, particularly in the context of cyber victimisation among older women in India, is a multifaceted issue that requires comprehensive literature review. This review will be structured around several key themes: the theoretical framework surrounding cyber victimisation, the role of gender and age in technology use, the implications of socioeconomic factors, and the psychological impacts of cyber victimisation. Each theme is critically analyzed by comparing various studies to highlight the gaps in the existing literature.

Theoretical Framework of Cyber Victimisation

Cyber victimisation is often framed within broader theories of victimology and social learning. Social learning theory posits that behaviors, including those related to cyberbullying and victimisation, are learned through interactions with others and the environment (Wright &Wachs, 2020). In the context of older women in India, this theory can be applied to understand how societal norms and gender roles influence their experiences of technology and victimisation. For instance, gender disparity in technology usage may predispose older women to higher risks of cyber victimisation due to their relative lack of familiarity and comfort with digital platforms (Joshi et al., 2020).Moreover, the concept of digital divide is crucial for understanding the intersection of age, gender, and technology. Research indicates that older women in India face significant barriers to technology access and usage, which can exacerbate their vulnerability to cyber victimisation (Joshi et al., 2020). This digital divide is not merely a matter of access, but is deeply intertwined with socioeconomic factors, cultural norms, and educational disparities (Malik, 2022).The literature suggests that older women, particularly in rural areas, may experience compounded disadvantages owing to limited technological literacy and socioeconomic constraints (Anand, et al., 2020).

Gender and Age in Technology Use

Cyberfeminism critically explores how digital spaces mirror and reinforce gender biases, underscoring the complex interactions between technology and societal norms. Studies reveal that algorithms in digital marketplaces often amplify gendered stereotypes, shaping consumer psychology and perpetuating historical prejudices through biased recommendations and offerings. Additionally, gendered visibility in digital media, influenced by offline social standards, can result in harassment and the silencing of women's voices, further marginalizing their digital presence (Wilhelm, 2015). The digital divide also remains a substantial obstacle, as structural inequalities frequently limit women's access to technology and digital resources, restricting their participation in the digital economy. Persistent implicit biases in software development exacerbate these issues, affecting both decision-making processes and gender equity in tech (Wang &Zhang, 2020). Cyberfeminism, therefore, calls for a critical examination of digital environments to confront and dismantle these entrenched biases.

The literature suggests that older women, particularly in rural areas, may experience compounded disadvantages owing to limited technological literacy and socioeconomic constraints

This theoretical perspective is especially relevant to the intersection of gender and technology in under-

standing cyber victimisation among older women in India. Research shows that older women face a heightened risk of cyber victimisation, which can deepen feelings of isolation and depression, often compounded by a lack of coping mechanisms that younger individuals may possess (Feinstein et al., 2013; Jin et al., 2017). Studies indicate that women disproportionately experience cyber violence, frequently encountering unique challenges shaped by societal norms and technological barriers (Anjum, 2020; Winkelman et al., 2015). The psychological impact of cyber victimisation is significant, leading to increased symptoms of depression and social anxiety (Jin et al., 2017; Tran et al., 2021). Social control mechanisms further reinforce these vulnerabilities, as societal expectations can deter women from reporting incidents, thus perpetuating cycles of victimisation (Hill & Johnson, 2019; Vakhitova et al., 2020). Understanding these dynamics through a cyber-feminist lens is vital to developing interventions and support systems that effectively address the needs of older Indian women.

Studies have shown that older women from lower socioeconomic backgrounds are more likely to experience cyber victimisation because of their limited access to resources and support systems

The literature also highlights notable gender disparities in technology use among older adults, with older women generally trailing behind their male counterparts in both access to and proficiency with digital tools (Malik, 2022). This gap is particularly stark in India, where traditional gender roles may discourage women from engaging fully with technology (Joshi et al., 2020). Studies reveal that older women are less likely than older men to own smartphones or use the Internet, limiting their ability to seek assistance or report incidents of cyber victimization (Lee et al., 2019). Moreover, the intersection of age and gender presents a unique context for understanding cyber victimisation; older women, perceived as less technologically adept, often become prime targets for cyberbullying and exploitation (Srivastava & Muhammad, 2020). This perception is exacerbated by societal stereotypes that depict older women as particularly vulnerable and dependent, further increasing their risk of cyber victimisation (Singh et al., 2018).

Socio-Economic Factors and CyberVictimisation

Socioeconomic status plays a critical role in the experiences of older women regarding cyber victimisation. Studies have shown that older women from lower socioeconomic backgrounds are more likely to experience cyber victimisation because of their limited access to resources and support systems (Pai, et al., 2023). Lack of financial independence can hinder their ability to seek legal recourse or support after experiencing cyber victimisation, perpetuating a cycle of vulnerability (Singh, et al., 2018). Moreover, the intersectionality of gender, age, and socioeconomic status revealed that older women in urban slums face unique challenges. Research indicates that these women often have higher levels of technology awareness, but still face significant barriers to safe technology use (Joshi, et al., 2020). The socio-economic context can influence their experiences with technology, shaping their interactions and susceptibility to cyber victimisation (Pai, et al., 2023).

Psychological Impacts of Cyber Victimisation

The psychological consequences of

cyber-victimisation among older women are profound and multifaceted. Studies indicate that older women who experience cyber victimisation are at a higher risk of mental health issues including depression and anxiety (Paul, 2023). The stigma associated with being a victim can lead to feelings of shame and isolation, further exacerbating mental health challenges (Meher, et al., 2021). Additionally, the literature highlights the gendered nature of depression among older adults, with women exhibiting higher rates of depression than men (Paul, 2023). This gender disparity in mental health outcomes can be linked to the unique stressors faced by older women, including social isolation, economic dependency, and experiences of violence (Girgus, et al., 2017). Cyber victimisation can amplify these stressors, leading to a decline in the overall well-being and quality of life (Meher, et al., 2021).

Gaps in the Research

Despite a growing body of literature on cyber victimisation, significant gaps remain, particularly concerning older women in India. Most studies focus on younger populations, leaving a dearth of research on the specific experiences and challenges faced by older women (Wright &Wachs, 2020). Additionally, there is a need for more qualitative research that explores the lived experiences of older women regarding cyber victimisation, as much of the existing literature relies on quantitative data that may not capture the complexities of their experiences (Srivastava & Muhammad, 2020). Furthermore, while some studies have addressed the psychological impacts of cyber victimisation, there is limited research on the long-term effects and coping mechanisms employed by older women (Paul, 2023). Understanding these aspects is crucial for developing effective interventions and support systems tailored to this demographic (Meher, et al., 2021). The intersection of age, gender, and technology presents a complex landscape for understanding cyber victimisation among older Indian women. Theoretical frameworks, such as social learning theory and the digital divide, provide valuable insights into the factors contributing to vulnerability. Gender and socioeconomic disparities significantly influence technology use and victimisation experiences, while the psychological impacts of cyber victimisation highlight the urgent need for targeted interventions. Addressing the gaps in the literature is essential for developing comprehensive strategies to protect older women from cyber victimisation and support their mental health and well-being.

Findings and Analysis

Case Studies

This study's analysis of five cases from major Indian cities revealed complex intersections of gender, age, and power dynamics in cybercrime targeting women. The cases documented between November 2023 and June 2024 demonstrate how cybercriminals exploit gendered vulnerabilities through sophisticated psychological manipulation, financial coercion, and social engineering tactics. The findings indicate that women, particularly those in vulnerable age groups or professional positions, face distinct challenges in digital spaces stemming from deeply embedded societal power structures and gender-based expectations.

there is a need for more qualitative research that explores the lived experiences of older women regarding cyber victimisation, as much of the existing literature relies on quantitative data that may not capture the complexities of their experiences

First, perpetrators consistently leverage gendered power dynamics by impersonating male authority figures, particularly law enforcement officials.

The cases examined span a range of demographics and social contexts. A critical feminist analysis of these cases reveals several key patterns in how cybercriminals target and exploit women.

First, perpetrators consistently leverage gendered power dynamics by impersonating male authority figures, particularly law enforcement officials. This exploitation of institutional power structures preys upon women's socialized tendencies to comply with male authority, especially in legal contexts. Second, criminals employ sophisticated psychological manipulation techniques that specifically target women's fear of social disgrace, legal consequences, and public humiliation. Third, the cases demonstrate how age intersects with gender to create heightened vulnerabilities, particularly for elderly women, who may have limited digital literacy or access to support networks.

Table 1 presents five case studies of cybercrime targeting women in India between 2023-2024, examining how perpetrators exploit gender- and age-based vulnerabilities. The table systematically breaks down each case according to victim profile, incident details, exploitation tactics, and financial impact, revealing patterns in how cybercriminals adapt their strategies to target women across different age groups and social positions.

Table 1: Case Studies

Case Study	Victim Profile	Cybercrime Incident	Key Exploitation Tactics	Financial Loss
Case Study 1: Cyber Fraud in Bengaluru	P*, 71, former private sector employee, Bengaluru	Received a fake scratch card claiming a Rs 15.5 lakh prize from "Meesho." Scammers requested payments for taxes to claim the prize.	Gendered targeting, age-related vulnerability, financial manipulation, psychological coercion	Rs 40.5 lakh
Case Study 2: Elderly Woman's Cyber Scam	LS*, 77, elderly woman, Bengaluru	Fraudsters posed as telecom officials and Mumbai Crime Branch, claiming a SIM card in her name was used for illegal activities. Coerced her into giving financial details.	Gendered social conditioning, isolation, psychological and financial manipulation	Rs 1.2 crore

Case Study	Victim Profile	Cybercrime Incident	Key Exploitation Tactics	Financial Loss
Case Study 3: Drugs in Parcel Scam	PK*70, elderly woman, Bengaluru	Scammers impersonated courier company and police, accused her of sending drugs to Iran, and manipulated her into taking a loan in her name.	Fear-based coercion, gendered compliance with authority, emotional and financial manipulation	Rs 20 lakh
Case Study 4: Digital Arrest Scam in Chandigarh	Elderly woman, 72, Chandigarh	Posed as CBI officials, accused her of drug-related crimes, threatened arrest and seizure of assets. Manipulated her into transferring money for verification	Fear of legal consequences, isolation, exploitation of digital illiteracy, emotional and financial coercion	Rs 72 lakh
Case Study 5: Lawyer Coerced and Blackmailed	LS*, 69, elderly woman, Bengaluru	Scammers posed as FedEx and law enforcement, accused her of involvement in drug and human trafficking. Forced her to strip on camera for a fake narcotics test, then blackmailed her.	Sexual exploitation, coercion, psychological manipulation, financial exploitation	Rs 15 lakh

Feminist Thematic Analysis

Through a feminist theoretical lens, ten key themes emerged from the analysis of cybercrime cases targeting women. These themes, presented in Table 2, illuminate how gender-based power dynamics, societal conditioning, and intersectional vulnerabilities shape women's experience of cyber victimisation. Each theme represents a distinct yet interconnected aspect of how cybercriminals exploit gendered social structures and cultural expectations to perpetrate crimes.

Table 2: Feminist Thematic Analysis

Theme	Description	Example/Case Study	Feminist Theoretical Insights
Gendered Targeting	Cybercriminals specifically target women, exploiting societal perceptions of women as more trusting or compliant in digital contexts.	Case Study 1: P* (71) fell victim to a lottery fraud where the scammers leveraged her trust in the online shopping platform Meesho.	Older women are seen as easier targets due to social conditioning that emphasizes trust and compliance, particularly in financial dealings and when dealing with authority figures.
Age-Related Vulnerabilities	Older women are more vulnerable to cyber fraud due to lower digital literacy and unfamiliarity with cybercrime tactics.	Case Study 2: LS* (77) from Bengaluru, who was coerced into believing she was involved in money laundering.	Older women may lack the digital literacy required to identify modern cyber threats, making them prime targets for financial and psychological exploitation.
Fear-Based Coercion	Fear of legal consequences, public disgrace, or imprisonment is used as a tactic to manipulate women into compliance.	Case Study 3: A woman was threatened with 20 years in prison after being falsely accused of drug-related crimes.	Women are more likely to be manipulated by fear of social stigma or criminal charges, especially in male-dominated institutions like law enforcement.
Isolation and Emotional Exploitation	Cybercriminals exploit women's emotional vulnerabilities, especially those who are socially isolated or lack immediate support.	Case Study 2: LS* (77) was manipulated over 20 days and complied with scammers' demands due to her isolation and emotional pressure.	Older women who live alone or lack support networks are more prone to long-term psychological manipulation, highlighting the intersection of gender, age, and emotional isolation.

Theme	Description	Example/Case Study	Feminist Theoretical Insights
Gendered Compliance with Authority	Scammers impersonate authority figures, exploiting women's conditioning to comply with male-dominated institutions like police or government officials.	Case Study 4: An elderly woman in Chandigarh was threatened with arrest by scammers posing as CBI officers.	Women, particularly older women, are conditioned to trust and comply with authority figures, making them susceptible to scams that leverage this dynamic
Sexual Exploitation and Objectification	Women's bodies are objectified and used as tools of coercion and control, particularly in scams involving sexual exploitation.	Case Study 5: A female in Bengaluru was blackmailed after being coerced into stripping on camera during a fake narcotics investigation.	The sexualization and objectification of women are amplified in digital spaces, where criminals exploit shame and fear to control and extort their victims.
Financial Exploitation	Women's financial identities are manipulated, often leading to the loss of large sums of money	Case Study 3: The woman was tricked into taking an instant loan of Rs 20 lakh in her name, which was then stolen.	Gendered power imbalances, coupled with economic manipulation, make women more vulnerable to financial exploitation in cybercrime.
Psychological Coercion	Scammers use prolonged psychological manipulation, creating a sense of urgency and fear to force compliance.	Case Study 5: The lady was kept on a call for 36 hours and subjected to prolonged psychological manipulation.	Women, especially professionals and elderly women, may feel intense pressure to comply when faced with sustained psychological manipulation, reflecting a deeper societal power imbalance.

Theme	Description	Example/Case Study	Feminist Theoretical Insights
Delayed Realization and Reporting	Victims often realize too late that they have been scammed due to trust in the criminals' narratives and isolation from others.	Case Study 2: LS* realized she had been scammed only after conferring with family and friends, long after the funds were stolen.	Gendered vulnerability to cybercrime is exacerbated by social isolation, and women may be hesitant to report due to fear of social stigma or legal repercussions.
Professional Vulnerability	Women in high-pressure professions may feel additional fear of legal and career consequences, making them more vulnerable to manipulation.	Case Study 5: The fear of reputational damage and legal entanglement made her more susceptible to coercion.	Women in male-dominated professions, such as law, may face heightened vulnerability to cyber exploitation due to fears of career damage or social judgment.
Lack of Gender-Sensitive Cyber crime Awareness	Women's unique vulnerabilities in digital spaces are often overlooked in cybersecurity education and awareness campaigns.	Case Study 4: The elderly woman in Chandigarh lacked the knowledge to identify a digital arrest scam.	The lack of gender-sensitive approaches in cybercrime awareness leaves women, especially older women, ill-equipped to recognize and resist scams that exploit their vulnerabilities.

The findings of this research substantiate the paper's research objectives by elucidating how age and sex create compound vulnerabilities in older women.

These five case studies collectively demonstrate how gender and age intersect to create unique vulnerabilities for older women in digital spaces. Recurring themes, such as fear-based coercion, gendered compliance with authority, and financial and sexual exploitation, highlight the need for gender-sensitive interventions in cybersecurity. Programs aimed at enhancing digital literacy among older women and public awareness campaigns that address the gendered dimensions of cybercrime are critical for reducing the incidence of such crimes and protecting women from exploitation.

The findings of this research substantiate the paper's research objectives by elucidating how age and sex create compound vulnerabilities in older women. Feminist thematic analysis reveals that older women face multiple layers of vulnerability: their age-related digital literacy limitations combine with gendered social conditioning to trust

authority figures, rendering them particularly susceptible to fraud. This is evidenced by the successful exploitation of both LS* (77) and P* (71) through their unfamiliarity with digital platforms, while simultaneously leveraging their gendered tendency to comply with authority.

The case studies substantiate this research by identifying distinct patterns of victimisation that disproportionately affect older women compared to other demographics. The findings indicate that older women predominantly face the following issues:

- Authority-based scams (impersonation of police/CBI officials)
- Financial fraud through emotional manipulation
- Extended psychological coercion exploiting isolation
- Digital literacy-based exploitation

Financial losses also tend to be higher among older women, with Case Study 2 demonstrating the highest loss of Rs 1.2 crore, indicating their particular vulnerability to substantial financial exploitation.

The findings demonstrate the profound psychological and social impacts of cyber victimisation on older women, thus substantiating this research objective. The thematic analysis revealedthat the themes of "Isolation and Emotional Exploitation," "Delayed Realisation and Reporting," and "Lack of Gender-Sensitive Cybercrime Awareness" collectively highlight the profound impact of cyber victimisation on the psychological well-being, social relationships, and internet usage of older women. Victims often experience prolonged emotional distress, especially when isolated from support networks, underscoring the psychological toll of isolation. Socially, the delayed realization and reporting of cyber fraud emphasize the critical role of social connections, as many victims only recognize fraud after consulting with family or friends, pointing to the preventive potential of social support. Furthermore, the lack of gender-sensitive awareness initiatives compounds these challenges, as older women's limited digital literacy and past negative online experiences can lead to their further alienation from digital spaces. This triad of psychological, social, and digital impacts reveals how cyber victimisation disrupts not only individual well-being but also social ties and digital inclusion for older women.

The findings particularly highlight how LS*'s 20-day ordeal and the Chandigarh victim's experience demonstrate the long-lasting psychological impact and potential deterioration of trust in digital platforms among older women victims.

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Gendered Patterns of Online Fraud: Insights from Secondary Data

While this study centers on the online scamming experiences and specific challenges faced by women, it is important to acknowledge that men are also vulnerable to online fraud, albeit with gendered differences in both the nature and prevalence of these scams. Men, for instance, are also targeted in romance scams, although women remain disproportionately affected by this form of deception. Scholarly analyses suggest that fraud targeting men and women manifests distinct patterns, especially in the domain of romantic exploitation and financial schemes. Research by Ridho(2023) reveals that male victims are frequently

ensnared by scams that exploit aspirations of financial success, including fraudulent job offers and high-return investment schemes requiring minimal effort. This gendered variation underscores the necessity of considering the nuanced ways in which online fraud impacts different demographics (Ridho, 2023). In contrast, female targets are more frequently subjected to online dating scams, where emotional manipulation serves as a primary tactic. These deceptions typically involve cultivating a romantic relationship, subsequently leading to financial exploitation through various pretexts for monetary requests (Huang et al., 2015; Whitty, 2019; Suárez-Tangil et al., 2020; Buchanan & Whitty, 2013).

Conversely, men may demonstrate a higher propensity to respond to scams promising rapid financial gains without emotional involvement, reflecting divergent motivations and vulnerabilities in online interactions

Furthermore, psychological factors contribute significantly to gender-specific vulnerabilities in online scams. Research suggests that women may be more susceptible to emotional engagement with fraudsters, potentially resulting in greater financial losses and psychological harm (Whitty, 2018; Wang, 2022). Conversely, men may demonstrate a higher propensity to respond to scams promising rapid financial gains without emotional involvement, reflecting divergent motivations and vulnerabilities in online interactions (Kusumowijoyo, 2023). This disparity underscores the importance of tailored educational programmes to heighten awareness regarding the distinct strategies employed by fraudsters against different genders.

Conclusion

This research sheds light on the complex vulnerabilities experienced by elderly women within India's digital ecosystem, revealing the intricate interplay of age, gender, and societal norms that render them particularly susceptible to cyber-based victimisation. Employing case studies and feminist thematic analysis, the research identified recurrent patterns wherein malicious actors exploit authority impersonation, fear-induced coercion, psychological manipulation, and financial exploitation. Older women, often hampered by insufficient digital literacy and social conditioning that promotes deference to authority, face distinctive cyber threats, with substantial financial, psychological, and social consequences. These findings emphasize the pressing need for gender-responsive cybersecurity measures and digital literacy programs tailored to the unique needs of older women. Subsequent research and policy initiatives should prioritize addressing these specific vulnerabilities, cultivating digital resilience, and establishing more secure and inclusive online environments for all demographic groups.

Future Research

Future research should deepen the exploration of cyber victimisation among older women by applying diverse feminist theories, such as intersectional feminism and feminist cyber theory, to better understand how overlapping identities intensify vulnerabilities in digital spaces. Comparative studies across cultural contexts could also reveal unique sociocultural factors influencing cyber-victimisation patterns. Expanding quantitative methods with larger sample sizes would offer broader generalizability, while further examining the psychological and societal mechanisms cybercriminals exploit

would add insight into fear-based tactics. Additionally, policy-focused research could identify actionable interventions such as digital literacy programs tailored to this demographic. Methodological advancements in presenting findings, perhaps through visual aids or tables, would enhance the analytical clarity for stakeholders. Future studies should also investigate the compounded effects of factors such as socioeconomic status or educational background, as well as the influence of specific technologies and platform designs on cyber risks, guiding targeted, user-centered digital safety measures.

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BOOK REVIEW

Ageing Issues in India: Practices, Perspectives and Policies

Shankardass, MK (eds) Springer Nature Publications, 2021, ebook price EUR 106.99, Hard Copy price EUR 129.99

In a world grappling with rapidly aging populations, Ageing Issues in India: Practices, Perspectives and Policies, edited by Dr. Mala Kapur Shankardass, stands as a timely and necessary contribution. Reprinted in 2024 by Rawat Publishers for Indian distribution, following its original publication by Springer in the International Perspectives on Aging series (Volume 32), this volume brings India into sharper focus within the global ageing discourse.

As an internationally recognized sociologist, gerontologist, and health social scientist, Dr.Shankardass curates a collection that engages with the multidimensional aspects ofageing in India—offering insights that are both academically grounded and practically relevant. With India poised to have nearly a third of its population above 60 years of age by 2050, the urgency of this book is undeniable.

Comprising 23 well-curated chapters, the book moves beyond demographic trends to unpack the social, health, economic, legal, and psychological dimensions of ageing. It addresses the feminization of ageing, intergenerational equations, the strain on caregiving systems, and the changing role of family and community support—all situated within the context of a rapidly urbanizing and transitioning society. What sets this volume apart is its attention to often-overlooked contexts. Chapters examine ageing in tribal areas, urban slums, remote regions, and conflict zones—recognizing that geography and social location profoundly shape the experience of ageing. This inclusivity adds depth and urgency to the narrative.

Health is a recurring and central concern. The volume addresses geriatric mental health, dementia care, sexual health in later life, and the skilling of medical professionals. These discussions highlight the gaps in India's public health infrastructure and stress the need for integrated, life-course approaches. Equally valuable are the chapters on institutional models of care and the rights of older persons, including legal protections against elder abuse—issues too often discussed in isolation from broader development agendas.

Importantly, the book does not stop at problem identification. It explores institutional innovations, policy frameworks, and pathways for empowering older persons. Framing them as a resource rather than a burden, the book advocates for a shift from deficit-based thinking to a development-oriented lens.The final chapters adopt a more aspirational

The volume addresses geriatric mental health, dementia care, sexual health in later life, and the skilling of medical professionals.

tone, exploring positive ageing, the role of sports and physical activity, and lifelong learning. These sections are crucial for breaking the stereotype of decline associated with old age and instead reinforcing the value of continued participation and productivity in later years.

While the academic tone may limit accessibility for general readers, this is compensated by the volume's analytical rigor and breadth. Practitioners in gerontology, public policy, healthcare, and social work will find the book particularly valuable, as will scholars seeking an interdisciplinary foundation for ageing research in the Global South.

Dr. Shankardass's framing ensures that ageing is not merely seen as a welfare issue, but as a core development challenge that requires cross-sectoral engagement.

The editor's introductory chapter is especially impactful. It argues persuasively for a rights-based approach, aligning the discourse on ageing with the UN Sustainable Development Goals and WHO's Decade of Healthy Ageing. It calls for participatory planning, better data systems, age-disaggregated statistics, and intergenerational solidarity. Dr. Shankardass's framing ensures that ageing is not merely seen as a welfare issue, but as a core development challenge that requires cross-sectoral engagement.

If there is one area where the book could expand in future editions, it is in the digital domain. The COVID-19 pandemic has accelerated the need for digital inclusion and literacy among older adults. Chapters on telehealth, assistive technology, and online platforms for engagement would be useful additions.

Still, this does not detract from the book's overall contribution. Its treatment of the existential, legal, health, and socioeconomic aspects of ageing makes it a standout reference. Moreover, the theoretical frameworks offered across chapters are supported by relevant empirical insights, providing a solid foundation for future research and policy work.

To conclude, Ageing Issues in India: Practices, Perspectives and Policies is more than an academic text—it is a call to action. It offers the intellectual architecture necessary for India, and indeed other nations, to navigate one of the most significant demographic shifts in human history. While it does not offer simplistic solutions, it empowers readers with the clarity and direction needed to develop thoughtful, inclusive responses.

A landmark interdisciplinary work that reframes ageing as a societal priority and policy imperative. Highly recommended for professionals, policymakers, and scholars invested in building age-inclusive futures.

Reviewer

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CALENDAR **2024**

16th - 17th October
International Conference on Ageing Gerontology & Geriatric Nursing
(ICAGGN - 24)
Brasilia, Brazil
Organized By: IIERD
Contact Person: David Jacob
Website: - http://iierd.org/
Email : info@iierd.org

18th - 19th October
International Conference on Ageing Gerontology & Geriatric Nursing (ICAGGN - 24)
Montreal, Canada
Organized By: Science Cite
Contact Person: Akash Shinde
Website: https://www.sciencecite.com
Email: info@conferencealerts.co.in

16th -17thDecember
International Conference on Aging and Cognition
Rome, Italy
Organized By: World Academy
Website:https://waset.org/conferences-in-december-2024-in-rome

30th - 31st December
International Conference on Aging, Gerontology & Geriatric Nursing
Chengdu, China
Organized By: Science Cite
Contact Person: Akash Shinde
Website: https://www.sciencecite.com

CALENDAR **2025**

7th January
International Conference on Aging, Gerontology & Geriatric Nursing (ICAGGN-2025)
Malacca, Malaysia
Organized By : IIERD
Contact Person: David Jacob
Website:https://www.iierd.org/events/index.php?id=2639562

3rd – 4th June
International Conference on Healthy and Active Aging (ICHAA - 25)
Savannah, Georgia
Organized By: SCIENCENET
Contact Person: Sreejesh A K
Website:https://conferencealerts.co.in/event/2963028

4th February
International Conference on Aging, Gerontology & Geriatric Nursing (ICAGGN-2025)
Anse Boileau, Seychelles
Organized By: Research Leagues
Contact Person: Kiera Jones
Website:https://researchleagues.com/event/index.php?id=2701777

10th - 12th March
Longevity India Conference (2025)
IISc, Bengaluru
Organized by : Rise for healthy aging
Website : https://www.longevity.iisc.ac.in/rise

06th May
International Conference on Aging, Gerontology & Geriatric Nursing
Florence, Italy
Organized By: EFSTM
Contact Person: Julia Wilson
Website:https://conferencealerts.co.in/event/2883892

3rd- 4th June
International Conference on Aging, Gerontology & Geriatric Nursing (ICAGGN-25)
Annaba, Algeria
Organized By: Science Cite
Contact Person: Akash Shinde
Email id: team@sciencecite.com

15th- 16th July
International Conference on Aging, Gerontology & Geriatric Nursing
Lae, Papua NewGuinea
Organized By: Research Leagues
Contact Person: Kiera Jones
Website:,https://conferencealerts.co.in/event/3004826

19th - 20th August
International Conference on Geriatrics and Gerontology (ICGTGY - 25)
London, UK
Organized By: IIERD
Contact Person: David Jacob
Website:https://conferencealerts.co.in/event/3068111

2nd - 3rd September
International Conference on Aging, Gerontology & Geriatric Nursing (ICAGGN-25)
Sanliurfa, Turkey
Organized By: ISAR
Contact Person: Geeta Priya
Website:https://conferencealerts.co.in/event/3160547

Awards & Accolades

Through the years, HelpAge India's work has been recognised by several organisations and institutions. We are thankful for their faith and belief in our services by giving us such an honour. It encourages us and instils a sense of belief that we are on the right path whilst reminding us of the great responsibility we carry toward the elderly of our society.

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https://www.helpageindia.org/aboutus/awards-recognition/

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- **UN Population Award** Awarded by UNFPA, 2020
- **Platinum Award for Transparency & Public Accountability** Awarded by Guide Star India, 2017
- **Times Social Impact Award** Awarded by Times Group,2015
- **NGO Leadership & Excellence Award** Awarded by ABP News, 2015
- **Vayoshreshtha Samman (National Award for Senior Citizens)** Awarded by Ministry of Social Justice & Empowerment, Govt. of India, 2014

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Information for the Contributors

HelpAge India Research and Development Journal is the official journal of HelpAge India and is published thrice a year in January, May and October. It is devoted to publication of contributions that focus on the information pertaining to different issues concerned with older persons.

Manuscripts

The paper should be only on issues concerning ageing and aged in India. The manuscript should be typed in double space with a wide margin and should not exceed 4000 words. The title page should carry the title of the paper, name and affiliation of the author/s. The official designation and official address should be typed at the bottom of the first page of the script. The paper should be divided into Abstract, Introduction, Material and method, Results and discussion, conclusion, acknowledgements (if any) and references. Tables should be given in Arabic, serial number and each table on a separate page. References should be listed at the end of the paper in alphabetical order and they should include only works referred to in the text. The format for the reference is:

1. Periodicals: Surname and initials of the author(s). Year of Publication. Title. Edition. Name of the Journal. Volume. Number: Page No(s)

2. Books: Surname and initials of the author(s). Year of Publication. Title. Edition. Place of Publication. Name of Publisher.

Note: Please follow above mentioned system to help maintain a particular pattern in the Journal. Submit your contribution both on printed format (hard copy) and soft copy in CD. It should be sent on the following address and soft copy could also be sent by email.

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Helpful Tips: You can contribute to this column by sending a small article (1000 words) on any subject that concerns the older persons. You can also send us such useful news items published in other magazines or journals. Please give proper reference for the same. Please follow instructions given in column (1) & (2).

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Research outcomes refer to the results or effects observed from a study or investigation. These can include changes in health status, improvements in a product or process, or new knowledge gained. In the context of outcomes research. These outcomes are often measured and monitored over time, considering both short-term and long-term impacts. Research outcomes can also be used to inform decisions about future research directions and to evaluate the effectiveness of interventions.

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