

A Sociological Study of Ageing Precarity among Elderly Women in the Informal Sector in North Chennai

Monika A¹, Dr S.T. Akilan²

¹Research Scholar, Department of Sociology, University of Madras

²Assistant Professor, Department of Sociology, University of Madras

Abstract

India's elderly population has been growing in recent years, and they are more concentrated in the informal sector for their livelihood. The conditions of ageing are significantly influenced by gender, with older women frequently experiencing more vulnerabilities than older men. This is mostly because of the cumulative consequences of gender inequality that they have encountered throughout their lives, such as restricted career possibilities, limited access to education, salary discrepancies, and reduced ownership of assets. As a result, women experience old age with economic and social insecurity. In old age, the long-term effects of engaging in informal labour become very noticeable. Informal work does not provide mechanisms for financial security in later life, in contrast to employment in the formal economy. The impact of lifelong involvement in informal employment on economic situations in old age, especially for women, has received little attention despite the expanding amount of research on informal labour and ageing. In light of this, the current study aims to investigate the financial instability that older women in North Chennai's informal sector face. The study attempts to provide a comparative picture of how various labour trajectories affect economic conditions in later age by concentrating on both women who are still employed and those who have stopped working. The study uses a qualitative research design to investigate the economic insecurity that women in their old age face in their occupation in the informal sector. This method enables a thorough comprehension of respondents' life experiences, perspectives, and difficulties as they enter old age.

Keywords: Informal Sector, Elderly, Women, Vulnerability, Economy

1. Introduction

Globally, population ageing has become a major demographic and social phenomenon. The number of elderly people has steadily increased, especially in emerging nations like India, thanks to advancements in healthcare, falling fertility rates, and longer life expectancies. (UN, 2023). This shift raises important questions about older persons' financial security and well-being, even though it also reflects larger socio-economic progress. The process of ageing does not seem to be the same for everyone, as it varies from one group to another depending on their socio-economic background. The conditions of ageing are significantly influenced by gender, with older women frequently experiencing more vulnerabilities than older men. This is mostly because of the cumulative consequences of gender inequality that they have encountered throughout their lives, such as restricted career possibilities, limited access to education,

salary discrepancies, and reduced ownership of assets. (Kabeer, 2008). This reflects the fact that women often experience the process of ageing with greater socio-economic insecurity.

The informal sector, which includes jobs like housework, street vending, petty trade, and other unregulated employment, employs a sizable percentage of women in metropolitan India. According to Hart (1973), the informal sector is made up of revenue-generating activities that don't have institutional protection and operate outside of regular labour laws. Even while this type of labour offers instant prospects for a living, it is usually marked by poor pay, inconsistent income, unstable employment, and limited access to benefits like retirement assistance and pensions.

The long-term consequences of engaging in informal labour become more visible during old age, as they become physically weak with increasing health risks. Informal work does not provide mechanisms for financial security in later life, in contrast to employment in the formal economy (Bremner, 1996). As a result, many older women are forced to work despite their deteriorating physical capabilities, while others who stop working risk becoming more dependent on their families and experiencing greater financial instability. The persistence of vulnerability among elderly women in both domestic and occupational spheres indicates that the problem lies in the social structure that sustains their vulnerability.

These problems are particularly noticeable in urban areas like North Chennai, where informal economic activity is common. It is a crucial location for studying the relationship between gender, labour, and ageing because of the concentration of working-class people and the frequency of informal employment. The impact of lifelong involvement in informal employment on economic situations in old age, especially for women, has received little attention despite the expanding amount of research on informal labour and ageing.

In light of this, the current study aims to investigate the financial instability that older women in North Chennai's informal sector face. The study attempts to provide a comparative picture of how various labour trajectories affect economic conditions in later age by concentrating on both women who are still employed and those who have stopped working.

2. Literature Review

1. **Hart** (1973), through his research in Ghana, popularised the idea of the informal sector. He maintained that a sizable portion of the metropolitan population works outside of official employment institutions to get revenue. Despite being essential for existence, these activities lack long-term economic benefits, employment stability, and institutional supervision. His research established the groundwork for comprehending informal labour as an important yet unprotected sector of the economy.
2. **Chowdhury** (2024) explored the relationship between economic vulnerability and informal work, where it is noted that informal labourers frequently have poor pay, no contracts, and no social security benefits, all of which greatly raise their financial risks. This study is pertinent because it shows how long-term economic uncertainty, particularly in later stages of life, is exacerbated by the structural pattern of informal work.
3. **Sahu** (2025) examined obstacles to women's empowerment in the unorganised sector in India. According to the survey, women who work informally have limited access to social assistance, unstable incomes, and limited or no legal protection. It highlights how gender inequality still affects labour market results, making women workers more economically vulnerable.
4. **Lemma** (2025) examined the socio-economic advancement of women working in the informal sector. The study emphasises that while engaging in informal work raises income levels immediately, long-

term economic mobility is hampered by structural obstacles such as restricted access to markets, savings, and credits. This implies that long-term financial security is not always guaranteed by informal employment.

5. **Fincham (2025)** investigated women's self-employment in Delhi's informal settlements. The study disproves the notion that women's economic engagement may result in their empowerment by demonstrating how structural disparities frequently restrict the advantages of informal employment. Understanding that labour alone does not ensure financial freedom is crucial.
6. **The Organisation for Economic Co-operation and Development (2025)**, in its report, traced the patterns in ageing and labour market participation. It demonstrated that employment rates dramatically decrease with age, especially for women, and that older workers frequently encounter structural barriers to finding steady work. This lends credence to the theory that growing economic vulnerability is associated with ageing.
7. **The United Nations (2023)** highlighted the significant rise in the elderly population and the necessity of inclusive social protection systems in its report on population ageing. It also highlighted the fact that women make up a sizable share of informal labourers worldwide, which increases their vulnerability as they age. The paper also pointed out that throughout the course of a person's life, gender differences in employment, income, and social security access compound, making older persons more economically insecure. In order to guarantee dignity and financial stability in later life, it also advocates for governmental measures that particularly target the nexus of gender, age, and informal labour.
8. **George & Chandran (2024)** carried out a bibliometric analysis of women employed in formal and informal industries, in which they identified the existing research patterns and emphasised how problems, including poor working conditions, lack of social safety, and job stability, continue to dominate studies on women informal workers. Additionally, it highlighted research gaps concerning long-term economic security and ageing.
9. **Raji et al. (2026)**, in their study on women's economic security in the informal economy, note that women face multifaceted poverty, which includes unstable incomes, a lack of savings, and a reliance on unofficial networks to survive. The relationship between informal employment and economic insecurity is strengthened by this study. It also highlighted how women's wages in the unorganised sector are frequently erratic and insufficient to cover long-term requirements, which restricts their capacity to build assets or make plans. The study also highlighted how women are forced to rely on kinship and community networks, which may not offer consistent or dependable financial security in old age, due to the lack of institutional support mechanisms like pensions, insurance, and credit availability.
10. **UN Women (2024)** draws attention to gender differences in economic empowerment and labour force participation around the world. According to the research, women still experience structural disparities in the workplace and have lower participation rates. This reinforces the claim that labour outcomes and economic security are significantly influenced by gender disparity.

3. Research Methodology

3.1. Statement of the Problem

Concerns about financial stability in old age have gained attention due to the growing percentage of the elderly population. However, the lack of social safety, pensions, and a steady income presents unique

difficulties for older women who have worked in the informal sector their entire lives. Even though it offers a quick source of income, informal work does not guarantee long-term financial stability, making many women vulnerable as they age. When these women stop working due to their deteriorating health, they rely heavily on their families. This circumstance emphasises the necessity to investigate how lifetime involvement in informal labour influences economic insecurity among older women, especially by contrasting those who are still employed with those who have stopped.

3.2.Objectives

- To analyse the socio-economic condition of the elderly women who are engaged in the informal sector in North Chennai
- To compare the vulnerability of elderly women who are still working in the informal sector with that of the women who have stopped working.

3.3.Research Design

The study uses a qualitative research design to investigate the economic insecurity that women face in their occupation during their old age in the informal sector. This method enables a thorough comprehension of respondents' life experiences, perspectives, and difficulties as they enter old age.

3.4.Data Collection and Analysis

The study is carried out in North Chennai, which has a high concentration of working-class population, especially informal labour. Hence, North Chennai is an appropriate setting for examining the relationship between informal labour and ageing. Purposive sampling was used to select 30 elderly women aged 60 or older, ensuring that the respondents had previously or currently worked in the informal sector. The sample was split into two groups: those who are still employed and those who have stopped working to facilitate comparison analysis. In-depth, semi-structured interviews were used to gather primary data on topics like employment history, financial circumstances, social security access, health, and family support. Thematic analysis was used to analyse the data, classifying the responses into major themes such as lack of social protection, enduring labour, economic insecurity, and reliance. Women 60 years of age and older who worked informally were included in the study; those with regular jobs and pension benefits were not. The study offers important qualitative insights into the structural vulnerabilities experienced by older women in the informal sector, even though the results are constrained by the small sample size and the particular geographic focus.

3.5.Theoretical Framework

In order to comprehend economic insecurity among elderly women, the present study is led by the life course perspective and the idea of the informal economy. The life course view highlights how cumulative experiences over time, especially long-term involvement in insecure employment and exposure to institutional injustices, affect conditions in old age. In this regard, Keith Hart's idea of the Informal Economy aids in explaining the type of work that is marked by poor pay, unstable employment, and a lack of social benefits like pensions. These circumstances make it more difficult for people to build up assets or savings, which puts them at risk in later life. The cumulative disadvantage approach also emphasises how gender-based inequalities, such as wage gaps, restricted access to resources, and job disruptions, exacerbate economic insecurity over time. When taken as a whole, these viewpoints clarify that the difficulties experienced by the elderly women stem from structural disadvantage related to gender inequalities and informal labour that have persisted throughout their lives rather than just being a product of ageing.

3.6.Scope and limitations

The present study focuses on the social and economic insecurity of elderly women engaged in the informal sector, comprising two segments of respondents: women who are working in the informal sector and women who have stopped working. The study is confined to North Chennai and its elderly women population engaged in the informal sector. Since the study is qualitative in nature, the conclusions are based on subjective experiences of the respondents.

4. Findings and Discussions

4.1.Women Working in the Informal Sector

The main reason women work in the informal sector is to meet daily financial needs, and the absence of social security benefits keeps them economically active even in old age. As noted by Breman (1996), informal labour is characterised by long-term instability and economic insecurity, leaving workers' lives vulnerable. Because their income is unstable, they are forced into labour-intensive jobs such as domestic work, street vending, construction work, and other forms of casual labour that demand long working hours. Almost every respondent agreed that informal labour becomes even more difficult with ageing, as health deteriorates and medical complaints such as body pain, fatigue, joint problems, respiratory problems, and other issues arise. In most cases, elderly women working in the informal sector experience severe illness, especially during their menopause. According to the ILO (1972), the informal sector intensifies labourers' vulnerability through poor working conditions, low wages, and a lack of social protection, which increases their health risks. The respondents stated that their earnings are spent largely on essential needs such as food, medicine, clothing, rent, and other payments. It was evident that these women prioritise their daily needs over their physical and mental health. Even though free medical services are available across the city, these women feel they are not privileged enough to spend their time on medical reasons. One respondent expressed that, "If I go for treatment by prioritising my health, I will lose my one day's income", which reflects how economic insecurity shapes the health-seeking behaviour among women in the informal sector. This observation is further supported by the report of HelpAge India (2024), which stated that elderly women often neglect their health conditions mainly due to financial responsibilities and a lack of accessible support systems. Though the informal sector offers employment and immediate earnings for a wide range of women who are not educated enough to gain employment in the formal sector, the income level is still not sufficient to run their families. As a result, they have no option for savings or any other forms of assets to be utilised during their old age. When asked about the legal protection and welfare benefits for informal sector workers, most of the respondents were not aware of those provisions, and even if they were aware, they did not have the knowledge to utilise them. Most of the respondents stated that they were hesitant to utilise the schemes and provisions for them due to complicated documentation work and bureaucratic procedures, as most of them were either illiterate or had limited education. This reflects the structural barriers to the mobility of elderly women working in the informal sector. As stated by Chen (2012), women in the informal sector are disproportionately concentrated in low-paying jobs without any social protection or social mobility.

Drawing on respondents' inferences, it is noted that various factors, such as unstable and low-paying jobs, an unregulated workspace, a lack of social security, and poor awareness of welfare schemes, collectively contribute to the socio-economic marginalisation of elderly women in the informal sector.

4.2.Women Withdrawn from Work

For women who have withdrawn from work in the informal sector due to deteriorating health, their cond-

ition has not improved. Since the elderly women could not continue working in the labour-intensive jobs because of their chronic illness, physical weakness and other age-related health issues, they are pushed outside the employment system, without any economic security. (Lloyd-Sherlock, 2010) had given a similar view on this context that elderly people often experience higher vulnerability after withdrawing from work, as they do not have retirement benefits and economic safety. The respondents reported that their autonomy within the family had reduced after they stopped working, as they felt like they had been neglected by their own family members in the decision-making process. As these women become physically dependent on their families after retiring from work, their economic vulnerability worsens. Several respondents reported being disrespected and exploited within their own families, especially by their children. Elderly women in India are generally prone to exploitation, emotional neglect, financial dependency and a lack of dignity within the family (HelpAge India, 2024). Even women receiving old-age and widow pensions often face economic insecurity, as the pension amount is taken by family members in most cases. This shows that pensions are not really helpful for these women to lead their lives independently or improve their standard of living. On the other hand, a few respondents stated that the pension is the primary reason for their families continuing to accommodate them within the household; otherwise, they believe that they would have been left alone. Hence, the mere implementation of welfare schemes may not necessarily result in the upliftment of these women, unless they have autonomy over their financial resources within their household. Gender inequality and unequal power relations within the household keep the economic vulnerability alive among the elderly women (UN, 2023). As with working women, non-working women also lack proper access to welfare benefits and legal protection. Similar to the working women, the non-working elderly women are also not fully aware of the welfare schemes and are ambiguous about the documentation work and bureaucratic procedures due to a lack of institutional guidance. Women from the socially and economically disadvantaged communities largely face difficulties in accessing the welfare schemes and provisions meant for their social protection (UN Women, 2024). Hence, it is evident that the withdrawal from informal labour does not bring relief for the elderly women, but it ultimately results in other forms of vulnerability such as dependency, reduced autonomy, exploitation, disrespect and insecurity, contributing to the disadvantage in old age.

4.3.Comparative View

When both groups are compared, it is evident that economic insecurity is present in the lives of all elderly women, irrespective of their employment status. For those who continue working, physical and mental strain and unstable, insufficient income are major problems they face in their daily lives. Their involvement in the informal sector is driven by economic necessity rather than personal choice. This shows the precarious nature of informal employment, where the elderly women are forced to remain in the job despite declining health and ageing to meet their family expenses, as they do not have any retirement benefits or economic security during their old age. On the other hand, those women who have withdrawn from work face heavy dependence on family members and reduced autonomy within the domestic sphere. Even if these women are the recipients of pensions, handling of those financial resources is done by the family members. Hence, these women completely lost their autonomy and decision-making authority. Some of the respondents had even expressed that there is a fear within themselves that they could become a burden for their families. Though these two situations differ, they reflect the same structural problem, which is rooted in economic insecurity and gender inequality. The comparison of two different groups indicates that both continued labour and withdrawal from work are associated with different variations of vulnerabilities, and neither group is free from social and economic marginalisation. Elderly women have

been exposed to a challenging work culture marked by gender inequalities for a long time. Inequalities faced by a person in different courses of time throughout life tend to accumulate and intensify in later life (Elder, 1998).

5. Conclusion

The study concludes that elderly women engaged in informal employment experienced social and economic insecurity due to prolonged exposure to unregulated workplaces and labour-intensive jobs. The findings indicate that economic necessity is the primary reason they continue working in the informal sector, leading them to prioritise family needs over their health. Those who refrained from working due to deteriorating health do not enjoy a better life after retirement. At this stage, they become more dependent on families, which increases their vulnerability. The study not only emphasises age-related vulnerabilities but also highlights the intersectionality of age, gender, occupation, lack of assets, and absence of social protection. Hence, the findings suggest that the economic insecurity of elderly women cannot be studied solely through the unstable and low-paid nature of the informal sector. Even after withdrawing from work, several women had reported that they undergo the same extent of vulnerability within the domestic sphere. This shows that beyond labour relations, there exists the system of patriarchy in both occupational and domestic spheres, which controls these women throughout their lifespan. Therefore, it is important to adopt a systematic approach to address these structural barriers, particularly a gender-sensitive approach, which is much needed.

Suggestions

1. **Recognition of Informal Labour:** Though the informal sector significantly contributes to the nation's economy, it is rarely recognised by the government. Hence, there is an urgent need to recognise informal labour in policy frameworks, particularly the contribution of the elderly women population. Additionally, the pension schemes that are available for the elderly population and widows can be further extended to the informal labourers as well.
2. **Adapting Gender-Sensitive Approach:** As far as the informal sector is concerned, a special focus should be given to the women and elderly population. This can be achieved through a gender-sensitive approach that addresses the specific needs of the women workers in the informal sector.
3. **Building up a community-based support system:** Apart from the government, the local networks like NGOs, self-help groups, and co-operatives can provide financial assistance and timely support for those elderly women who are in need.
4. **Promoting Asset Ownership:** Ownership of assets can give a strong level of confidence to the elderly women working in or withdrawn from the informal sector and help them to overcome their economic insecurity. The government can facilitate women's ownership of assets in order to help them overcome the structural barriers.
5. **Making up Elderly Friendly Spaces:** Creation of elderly friendly workspaces can help in reducing their burden and improving their physical and mental health. One of the main features of the informal sector is the labour-intensive jobs, which tend to affect the health of the workers, especially elderly women. Hence, an elderly friendly workspace that demands less physical labour can help them maintain a good quality of life.

References

1. Bhowmik, S. (2005). Street vendors in Asia: A review. Economic and Political Weekly.

2. Breman, J. (1996). Footloose labour: Working in India's informal economy. Cambridge University Press.
3. Chen, M. (2012). The informal economy: Definitions, theories and policies. WIEGO.
4. Dewan, R. (2009). Gendering globalisation: Livelihoods and entitlements. Sage Publications.
5. Elder, G. H. (1998). The Life Course as Developmental Theory. *Child Development*, 1-12.
6. Hart, K. (1973). Informal Income Opportunities and Urban Employment in Ghana.
7. HelpAge India. (2024). Ageing in India: Exploring Preparedness & Response to Care Challenges. New Delhi: HelpAge India.
8. ILO. (1972). Employment, incomes and equality: A strategy for increasing productive employment in Kenya. ILO.
9. Kabeer, N. (2008). Paid work, women's empowerment and gender justice: Critical pathways of social change. Pathways Working Paper.
10. Lloyd-Sherlock, P. (2010). Population Ageing and International Development: From Generalisation to Evidence. Cheltenham, United Kingdom: Edward Elgar Publishing.
11. UN. (2023). World Social Report 2023: Leaving No One Behind in an Ageing World. New York: United Nations.
12. UN Women. (2024). Women's Economic Empowerment Strategy. New York: UN Women Headquarters.