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Gender Disparities in Socio-economic and Demographic Characteristics among Older People

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Abstract
This study aims to understand the demographic and socio-economic characteristics of individuals aged 60 and above in Kamalamai Municipality, Sindhuli, selected for its diverse socio-economic background of this research. Using a descriptive research design with a two-stage stratified sampling method, 371 households with elderly members were surveyed. Data collection technique involved information on demographic, health, and socio-economic variables, analyzed by cross tables. The findings indicate significant demographic insights, including age distribution and marital status, highlighting that 33.7 percent of respondents were aged 60-64, with a higher proportion of females. Socio-economic characteristics showed varied literacy rates, education levels, and media usage, with 69 percent of respondents being literate. Economic data revealed asset ownership, land possession, and debt status, with 69.3 percent having assets and 38.5 percent possessing debt/loans. Social security awareness was high, but pension receipt was low. Overall, the study provided valuable insights into the elderly population's demographics and socio-economic conditions, emphasizing the need for tailored policies and support systems to enhance their quality of life. The comprehensive analysis offers a better understanding of their living conditions and needs in Kamalamai Municipality Ward No. 4, Sindhuli.

Keywords: demographic, socio-economic, disparities, older people and gender

Introduction

The study of demographic and socio-economic characteristics in older populations reveals significant gender differences. These differences manifest in various aspects such as life expectancy, health status, economic security, and social support systems. It's important to understand these differences to create policies and programs that meet the specific needs of older men and women (World Health Organization, 2021).

One of the most notable gender differences in older populations is life expectancy. Women generally live longer than men, a trend study globally. According to the World Health Organization (WHO), the global life expectancy for women is higher than for men, with women outliving men by an average of five years (World Health Organization, 2021).

Conditions such as arthritis, osteoporosis, and dementia are more prevalent among older women, which significantly impact their quality of life and their need for healthcare services (Crimmins et al., 2019).

Economic security in older age also shows marked gender disparities. Older women are at a higher risk of poverty compared to their male counterparts. This disparity is rooted in a lifetime of lower earnings, interrupted work histories due to caregiving responsibilities, and lower pension benefits. The gender pay gap, which persists in many countries, leads to significant differences in accumulated wealth and pension entitlementsUN Women. (2015). For instance, a study by the National Institute on Retirement Security found that older women are 80% more likely to be impoverished than older men (Brown, 2016). The economic vulnerability of older women is further exacerbated by the fact that they are more likely to live alone, especially after the death of a spouse, reducing household income and increasing the likelihood of poverty.

Social support systems are critical for the well-being of older adults, and gender plays a significant role in the availability and type of social support received. Older women are generally more socially connected than men, often maintaining stronger relationships with family and friends. This social network can provide emotional support, help with daily activities, and a sense of belonging, which are crucial for mental and physical health. However, the nature of these social connections can also place a significant burden on women. They are more likely to be caregivers for their spouses, parents, or grandchildren, which can lead to physical and emotional strain (Pinquart & Sörensen, 2006).

Living arrangements in old age also differ by gender. Older women are more likely to live alone than older men, primarily due to their longer life expectancy and the tendency for women to marry older men. Living alone can lead to social isolation, loneliness, and a higher risk of adverse health outcomes. On the other hand, older men are more likely to live with a spouse or partner, which can provide emotional and practical support (Denton & Walters, 1999). This difference in living arrangements has significant implications for the type and extent of support services needed by older men and women. Access to healthcare services also varies by gender among older adults. Older women are more frequent users of healthcare services, partly due to their higher prevalence of chronic conditions and disabilities. However, they may face barriers such as financial constraints, lack of transportation, and gender bias in medical treatment. Older men, while less frequent users of healthcare, often delay seeking medical help and are less likely to engage in preventive health behaviors. This can lead to more severe health issues when they do seek care (Gorman & Read, 2006). Addressing the gender differences in demographic and socio-economic characteristics among older people requires targeted policy interventions. Policies aimed at reducing the economic insecurity of older women, such as improving pension benefits and addressing the gender pay gap, are essential. Additionally, healthcare systems need to be sensitive to the specific health needs of older women and men, ensuring that both genders have equal access to necessary services. Social support programs should also consider the different living arrangements and social networks of older men and women, providing tailored support to those living alone and those with caregiving responsibilities. Gender differences in demographic and socio-economic characteristics among older people are significant and have profound implications for their well-being. Women generally live longer but face more health issues and economic insecurity, while men, despite having shorter life expectancies, often enjoy better economic stability but face challenges related to social isolation and healthcare utilization (WHO, 2021). Understanding these differences is crucial for developing effective policies and interventions that address the unique needs of older men and women, ensuring a better quality of life for all older adults.

Literature Review

Age distribution, also known as age composition, refers to the proportionate numbers of individuals within successive age categories in a population. This distribution is influenced by fertility rates, mortality rates, migration patterns, and other aspects of the age-sex structure (Weeks, 2020). Understanding the age and sex composition of older populations is essential for planning healthcare services, social support, and economic resources. Studies highlight significant regional variations in age composition, reflecting historical, cultural, and socio-economic factors (United Nations, 2019).

Citizenship defines the relationship between an individual and a state, entailing both allegiance to the state and entitlement to its protection (Shachar, 2009). Citizenship status significantly impacts older individuals' access to social security benefits, healthcare, and other state services. Research indicates that older individuals without proper citizenship documentation face substantial barriers in accessing these services, adversely affecting their well-being (Jopp et al., 2008).

Marital status, which includes categories such as single, married, widowed, divorced, and separated, is a key demographic variable affecting the socio-economic well-being of older individuals (United Nations, 2019). Marital status influences social support networks, economic stability, and mental health. Studies have found that married older individuals generally enjoy better health outcomes and higher social support levels compared to their unmarried or widowed counterparts (Carr & Springer, 2010).

Nepal's cultural mosaic includes diverse caste and ethnic groups from Tibeto-Burman and Indo-Aryan linguistic families, reflecting over 2000 years of migration and cultural integration (Gellner, 2007). Caste and ethnicity significantly influence the socio-economic status of older individuals. Research shows that individuals from marginalized castes and ethnic groups often face higher poverty levels, discrimination, and social exclusion, affecting their access to healthcare, education, and economic opportunities (Bennett et al., 2008).

Religion is a socio-cultural system connecting humanity to supernatural, transcendental, and spiritual elements (Durkheim, 2008). It encompasses designated behaviors, practices, morals, beliefs, worldviews, texts, sanctified places, prophecies, ethics, and organizations. For older individuals, religion can provide social support, a sense of community, and coping mechanisms for aging-related challenges. Studies have found that religious involvement correlates with better mental health, higher life satisfaction, and lower depression levels among older adults (Koenig et al., 2012).

The literacy rate measures the percentage of a population that can read and write (UNESCO, 2020). Education typically involves a three-stage system: early childhood, primary, and secondary education, followed by higher or vocational education (OECD, 2018). In older populations, literacy and education levels significantly impact economic stability, health literacy, and social engagement. Higher education levels are associated with better health outcomes, higher income, and greater social participation among older adults (Cutler & Lleras-Muney, 2010).

Community radio programs engage listeners with age-friendly topics and are often operated, owned, and driven by local communities (Carpentier, 2011). For older individuals, radio and TV serve as vital sources of information, entertainment, and social connection. Media use among older adults is linked to higher social engagement and better mental health (Rubin, 2002).

Studies indicate that older people generally have a negative attitude towards mobile phones due to technology anxiety and fear (Melenhorst et al., 2006). However, access to and use of mobile phones can enhance communication, access to services, and social connectedness among older adults. Interventions aimed at reducing technology anxiety and increasing digital literacy can improve mobile phone use and its benefits for older populations (Heart & Kalderon, 2013).

An asset adds financial value, unlike a liability, which is money owed (Kiyosaki, 1997). Possession of an asset means having physical control over it, with control having a specific meaning in the business world (Black et al., 1999). Asset ownership and possession provide financial security, independence, and resilience against economic challenges for older individuals. Studies show that asset ownership correlates with better health outcomes, financial stability, and reduced poverty among older adults (Wolff, 2015).

In legal term, possession refers to significant physical control over a tangible item, such as land (Blacks, 1999). In real estate, possession occurs when the buyer takes ownership after signing closing documents and recording the sale (Friedman, 2000). Land and home ownership provide older individuals with security, stability, and a sense of belonging. Research indicates that home ownership is associated with better physical and mental health, higher life satisfaction, and greater social engagement among older adults (Laditka & Laditka, 2016).

Debt consolidation loans help manage debts effectively (Bankrate, 2024). Common loan purposes include financing a large purchase, covering an emergency expense, and consolidating debt (Federal Reserve, 2020). Managing debt and accessing credit significantly impact financial stability and quality of life for older individuals. Financial literacy and access to affordable credit options improve debt management and reduce financial stress among older adults (Lusardi & Mitchell, 2014).

Retirement benefits include leave encashment, gratuity, and provident fund contributions (SSA, 2020). These benefits provide financial security and stability, allowing older individuals to maintain their standard of living and access necessary services. Adequate retirement benefits are associated with better health outcomes, higher life satisfaction, and reduced poverty among retirees (Munnell & Soto, 2005).

The Social Security Regulations outline requirements for participation, registration, and fund operation (Social Security Act, 2020). Knowledge of and access to social security allowances significantly impact the financial well-being and quality of life of older individuals. Increasing awareness and accessibility of social security benefits improves financial stability and reduces poverty among older adults (Willmore, 2003).

Allowance is provided even if no one is actually giving care, and even if living alone (SSN, 2020). Local authorities must be aware of care needs to prevent and reduce them (Care Act, 2014). Assistance and care services are essential for addressing the physical, emotional, and social needs of older individuals. Adequate care and support services improve health outcomes, enhance quality of life, and reduce the burden on informal caregivers (Stone, 2000).

Methods and Procedures

The study focused on individuals aged 60 and above from various caste/ethnic groups in Kamalamai Municipality Ward No. 4, Sindhuli, due to the area's socio-economic diversity and lack of prior research. A descriptive research design was employed using a two-stage stratified sampling method, involving 371 households each with at least one elderly person. Data were collected via individual questionnaires covering demographic, health, and socio-economic variables, and analyzed using SPSS with frequency and cross tables.

Results

Demographic Characteristics of Older Population

Age, sex, caste/ethnicity and marital status are Demographic characteristics of older population. These variable characteristics have been analyzed in this study.

Age and Sex Composition

Age distribution, also known as age composition, refers to the proportionate numbers of individuals within successive age categories in a given population. This distribution varies among countries primarily due to differences in fertility rates, mortality rates, migration patterns, and other aspects of the age-sex structure.

Table 1.

Distribution of Age and Sex Composition

Age Groups	Male (%)	Female (%)	Total (N)	Total (%)
60-64	29.9	37.1	125	33.7
65-69	23.6	22.8	86	23.2
70-74	20.1	18.3	71	19.1
75-79	9.8	9.6	36	9.7
80 and over	16.7	12.2	53	14.3
Total (N)	**174**	**197**	**371**	
Total (%)	**100.0**	**100.0**		

Source: Field Survey, 2024

Table 1 shows that the age-sex composition of the older individuals surveyed. According to the table, there were 371 older people surveyed, comprising 174 males (46.9%) and 197 females (53.1%). Among these 371 respondents, 125 individuals (37.1%) were in the 60-64 age group, 86 individuals (23.2%) were in the 65-70 age group, 71 individuals (19.1%) were in the 70-75 age group, 36 individuals (9.7%) were in the 75-80 age group, and 53 individuals (14.3%) were in the 80 and over age group.

Categories of Citizenship

Citizenship defines the relationship between an individual and a state, where the individual owes allegiance to the state and is entitled to its protection in return. Each state establishes its own criteria for recognizing individuals as citizens and sets the conditions under which this status can be revoked.

Table 2

Distribution of Gender Differences in Citizenship

Citizenship	Male (%)	Female (%)	Total (N)	Total (%)
Yes	96.0	92.9	350	94.3
No	4.0	7.1	21	5.7
Total (N)	**174**	**197**	**371**	
Total (%)	**100.0**	**100.0**		**100.0**

Source: Field Survey, 2024

Table 2 showed the distribution of gender differences in the citizenship status of the respondents. According to the table, out of 371 older individuals surveyed, 350 (94.3%) had citizenship, while 21 (5.7%) did not have citizenship.

Gender differences of Marital Status

Marital status refers to the legally defined state of an individual's marital condition. The various types include single, married, widowed, divorced, separated, and, in some cases, registered partnership. Individuals who have never married are those who have not entered into marriage according to the relevant legal regulations.

Table 3

Distribution of Gender Differences in Marital Status

Marital status	Male (%)	Female (%)	Total (N)	Total (%)
Never married	5.2	8.6	26	7.0
Married	50.0	41.6	169	45.6
Widow/Widower	35.1	39.1	138	37.2
Divorced/ Separated	8.6	8.6	32	8.6
Others	1.1	2.0	6	1.6
Total (N)	**174**	**197**	**371**	
Total (%)	**100.0**	**100.0**		**100.0**

Source: Field Survey, 2024

Table 3 shows the distribution of gender differences in the marital status of older individuals. According to the table, out of 371 respondents, 169 (45.6%) are married, 138 (37.2%) are widowed, 32 (8.6%) are divorced, and 6 (1.6%) have other types of marital status. Additionally, 26 respondents (7%) are never married.

Social Characteristics of Older Population

Under these characteristics, respondent's religion, literary status, educational level, and interest of radio television and telephone are discussed.

Gender Differences of Religion

Religion is typically defined as a socio-cultural system encompassing designated behaviors and practices, morals, beliefs, worldviews, texts, sanctified places, prophecies, ethics, or organizations. It generally connects humanity to supernatural, transcendental, and spiritual elements. However, there is no scholarly consensus on the exact definition of religion.

Table 4

Distribution of Gender Differences in Religion

Religion	Male (%)	Female (%)	Total (N)	Total (%)
Hindu	52.3	54.8	199	53.6
Buddhist	37.4	31.5	127	34.2
Islam	0.6	0.5	2	0.5
Christian	6.9	8.1	28	7.5
Others	2.9	5.1	15	4.0
Total (N)	**174**	**197**	**371**	
Total (%)	**100.0**	**100.0**		**100.0**

Source: Field Survey, 2024

Table 4 shows that the distribution of gender differences in religion among the 371 older respondents: 199 (53.6%) are Hindus, 127 (34.2%) are Buddhists, 28 (7.5%) are Christians, 2 (0.5%) are Muslims, and 15 (4%) belong to other religious communities.

Gender Differences of Literacy Status

The literacy rate is defined as the percentage of a population within a specific age group that can read and write, with adult literacy corresponding to ages 15 and above, youth literacy to ages 15 to 24, and older literacy to ages 65 and above.

Table 5

Distribution of Gender Differences in Literacy Status

Literacy Status	Male (%)	Female (%)	Total (N)	Total (%)
Literate	67.8	70.1	256	69.0
Illiterate	32.2	29.9	115	31.0
Total (N)	**174**	**197**	**371**	
Total (%)	**100.0**	**100.0**		**100.0**

Source: Field Survey, 2024

Table 5 shows that The literacy status of the surveyed population shows that among the 371 respondents, 256 individuals (69.0%) are literate, and 115 individuals (31.0%) are illiterate. When broken down by gender, 67.8 percent of males (118 out of 174) are literate, while 32.2 percent are illiterate. Among females, 70.1 percent (138 out of 197) are literate, and 29.9 percent are illiterate. This indicates that a slightly higher percentage of females are literate compared to males in this population. Overall, the data reflects a fairly high literacy rate among the elderly respondents.

Gender Differences of Education Level

Education during childhood and early adulthood typically involves a three-stage system: early childhood education (preschool, nursery, or kindergarten), primary education (elementary school), and secondary education (high school), followed by higher education or vocational training for those continuing their studies.

Table 6

Distribution of Gender Differences in Education Level

Education	Male (%)	Female (%)	Total (N)	Total (%)
Basic	48.3	37.7	109	42.6
Secondary (9-10)	24.6	13.8	48	18.8
Secondary (11-12) or Intermediate	12.7	8.0	26	10.2
Higher Degree (Bachelor, Master and above than Intermediates)	4.2	2.9	9	3.5
Others	10.2	37.7	64	25.0
Total (N)	**118**	**138**	**256**	
Total (%)	**100.0**	**100.0**		**100.0**

Source: Field Survey, 2024

Table 6 shows that According to the table, among older people, 109 (42.6%) completed basic education (class 1-8), 48 (18.8%) passed secondary level (class 9-10), 26 (10.2%) completed secondary (class 11-12 and intermediate), 9 (3.5%) attained higher education, and 64 (25%) completed other education levels.

Gender Differences with Listen Radio on Own-interest

Community radio programs offer valuable tips for places interested in setting up their own stations, focusing on age-friendly topics to engage listeners. These stations are operated, owned, and driven by local communities, serving the interests of the majority of their audience.

Table 7

Distribution of Gender Differences with Listen Radio on Own-interest

Listen radio	Male (%)	Female (%)	Total (N)	Total (%)
No radio	47.1	57.9	196	52.8
Yes	51.7	36.6	162	43.7
No	1.15	5.58	13	3.5
Total (N)	**174**	**197**	**371**	
Total (%)	**100.0**	**100.0**		**100.0**

Source: Field Survey, 2024

The table 7 shows that The radio listening habits among the surveyed elderly population reveal that out of 371 respondents, 196 individuals (52.8%) do not have a radio. Among males, 47.1 percent lack a radio compared to 57.9 percent of females. A total of 162 individuals (43.7%) listen to the radio based on their own interests, with 51.7 percent of males and 36.6 percent of females engaging in this activity. Additionally, 13 respondents (3.5%) do not listen to the radio based on their own interests, with a higher percentage among females (5.58%) than males (1.15%).

Gender Differences of Watching TV on Own-interest

The purpose of this paper was to present evidence supporting the argument that TV viewing is a primary social activity and an integral part of daily routines in nursing homes and geriatric care.

Table 8

Distribution of Gender Differences Watching TV on Own-interest

TV on own-interest	Male (%)	Female (%)	Total (N)	Total (%)
No TV	18.4	21.8	75	20.2
Yes	68.4	64.5	246	66.3
No	11.5	12.2	44	11.9
Disabled	1.7	1.5	6	1.6
Total (N)	**174**	**197**	**371**	
Total (%)	**100.0**	**100.0**		**100.0**

Source: Field Survey, 2024

Table 8 shows that the distribution of gender differences in TV watching preferences among the 371 older respondents: 75 (20.2%) did not have a TV, 246 (66.3%) watched TV based on their own interests, 44 (11.9%) did not watch TV based on their own interests, and 6 (1.6%) were older people with disabilities who could not watch TV.

Gender Differences Using Telephone on Own-interest

This study examines the relationship between three variables, starting with mobile phone use among older adults. Other studies indicate that older people generally have a negative attitude towards mobile phones due to technology anxiety and fear.

Table 9

Distribution of Gender Differences Using Telephone on Own-interest

Telephone interest	Male (%)	Female (%)	Total (N)	Total (%)
No phone	10.3	13.2	44	11.9
Yes	78.2	59.4	253	68.2
No	10.3	23.9	65	17.5
Disabled	1.2	3.6	9	2.4
Total (N)	**174**	**197**	**371**	
Total (%)	**100.0**	**100.0**		**100.0**

Source: Field Survey, 2024

Table 9 shows that the telephone use preferences among the elderly population show that out of 371 respondents, 44 individuals (11.9%) do not have a telephone. Among males, 10.3 percent lack a phone compared to 13.2 percent of females. A total of 253 individuals (68.2%) use telephones based on their own interests, with 78.2 percent of males and 59.4 percent of females. Additionally, 65 respondents (17.5%) do not use telephones based on their own interests, with a higher percentage among females (23.9%) than males (10.3%). Nine respondents (2.4%) are unable to use telephones due to disabilities, with 1.2 percent of males and 3.6 percent of females.

Economic Characteristics of Older Population

The economic characteristics of older people include the possession of assets, ownership of land, home debt/loans, purposes for taking loans, social security allowances for retired employees, instances of not receiving allowances, and the assistance received from others.

Gender Differences of Having Assets

An asset is anything you own that adds financial value, in contrast to a liability, which is money you owe. Examples of personal assets include your home and other properties, such as a rental house or commercial property.

Table 10

Distribution of Gender Differences Having Assets

Assets	Male (%)	Female (%)	Total (N)	Total (%)
Yes	71.8	67.0	257	69.3
No	28.2	33.0	114	30.7
Total (N)	**174**	**197**	**371**	
Total (%)	**100.0**	**100.0**		**100.0**

Source: Field Survey, 2024

Table 10 shows that analysis of asset ownership among the elderly population reveals that out of 371 respondents, 257 (69.3%) possess assets. A higher percentage of males (71.8%) own assets compared to females (67.0%). Conversely, 114 individuals (30.7%) do not have any assets, with a larger proportion of females (33.0%) lacking assets compared to males (28.2%). This indicates a slight gender disparity in asset ownership, with males more likely to own assets than females.

Gender Differences of Possession of Assets

Possession of an asset may simply mean having physical control over it. The party holding the asset is the possessor. However, in the business world, the term "control" holds a more specific and significant meaning.

Table 11

Distribution of Gender Differences Processioning in Assets

Possession of assets	Male (%)	Female (%)	Total (N)	Total (%)
Yes	62.1	59.9	226	60.9
No	37.9	40.1	145	39.1
Total (N)	**174**	**197**	**371**	
Total (%)	**100.0**	**100.0**		**100.0**

Source: Field Survey, 2024

Table 11 shows the distribution of gender differences in the possession of assets among older people. Out of 371 respondents, 226 (60.9%) had possession of assets, while 145 (39.1%) did not.

Gender differences of possession of land

In law, possession refers to acquiring either significant physical control over a tangible item, such as land or chattel, or the legal right to control intangible property, such as a credit, with a clear intention of ownership.

Table 12

Distribution of Gender Differences in Processioning Land

Possession of land	Male (%)	Female (%)	Total (N)	Total (%)
Yes	60.3	50.3	204	55.0
No	39.7	49.7	167	45.0
Total (N)	**174**	**197**	**371**	
Total (%)	**100.0**	**100.0**		**100.0**

Source: Field Survey, 2024

Table 12shows the distribution of gender differences in land possession among older people. Out of 371 respondents, 204 (55%) had possession of land, while 167 (45%) did not.

Gender differences of possession at home

In a real estate transaction, possession occurs when the buyer takes ownership of a property after signing the closing documents. Once the sale is recorded with the local government and the purchase funds are received by the seller, ownership of the property is transferred to the buyer.

Table 13

Distribution of Gender Differences Processioning at Home

Possession of home	Male (%)	Female (%)	Total (N)	Total (%)
Yes	58.0	44.2	188	50.7
No	42.0	55.8	183	49.3
Total (N)	**174**	**197**	**371**	
Total (%)	**100.0**	**100.0**		**100.0**

Source: Field Survey, 2024

Table 13 shows that the distribution of gender differences in home possession among older people. Out of 371 respondents, 188 (50.7%) had possession of a home, while 183 (49.3%) did not.

Gender Differences of Debt/Loan

Explore Bankrate's top recommendations for the best debt consolidation loans available and see how finding the right rate can help you manage your debts more effectively.

From low APRs and flexible terms to options for those with bad credit, find the loan that best fits your needs and improves your financial health.

Table 14

Distribution of Gender Differences in Debt/Loan

Debt/Loan	Male (%)	Female (%)	Total (N)	Total (%)
Yes	32.2	44.2	143	38.5
No	67.8	55.8	228	61.5
Total (N)	**174**	**197**	**371**	
Total (%)	**100.0**	**100.0**		**100.0**

Source: Field Survey, 2024

Table 14 shows that the distribution of debt/loan possession among older people. Out of 371 respondents, 143 (38.5%) had debt/loans, while 228 (61.5%) did not have any debts/loans.

Gender differences of purpose in loan

Common purposes for personal loans include financing a large purchase, covering an emergency expense, and consolidating debt.

Table 15

Distribution of Gender Differences Purpose in Loan

Purpose of loan	Male (%)	Female (%)	Total (N)	Total (%)
To fulfill scarcity	11	24	35	24.5
To Treatment	24	32	56	39.2
Dress/ Clothes	3	2	5	3.5
Others causal expense	1	1	2	1.4
To buy fixed assets	2	6	8	5.6
Agriculture livestock farming	15	22	37	25.9
Total (N)	**56**	**87**	**143**	
Total (%)	**100.0**	**100.0**		**100.0**

Source: Field Survey, 2024

Table 15 shows that the distribution of loan purposes among older people. Out of 371 respondents, 56 (39.2%) took loans to fulfill scarcity, 37 (25.9%) for agriculture and livestock farming, 35 (24.5%) for treatment, 8 (5.6%) to buy fixed assets, 5 (3.5%) for clothing, and 2 (1.4%) for other casual expenses.

Gender Differences of Retired Employee (Pension)

Retirement benefits primarily include employees' leave encashment, allowing them to accumulate and exchange leaves for cash upon retirement, retirement gratuity, and the contributions made to their provident fund account throughout their service.

Table 16

Distribution of Gender Differences in Retired Employee (Pension)

Retired employee	Male (%)	Female (%)	Total (N)	Total (%)
Yes	18.4	4.6	41	11.1
No	81.6	95.4	330	88.9
Total (N)	**174**	**197**	**371**	
Total (%)	**100.0**	**100.0**		**100.0**

Source: Field Survey, 2024

Table 16 shows the distribution of retired pension status among older people. Out of 371 respondents, 41 (11.1%) had a retired pension, while 330 (88.9%) did not have any retired pensions.

Gender Differences of Knowledge of Social Security Allowance

The Social Security Regulations outline specific requirements as mandated by the Social Security Act. These include the procedure for participation in Social Security Schemes, the registration process for employers and employees with the Social Security Fund, and the operation of the fund, among other related matters.

Table 17

Distribution of Gender Differences in Knowledge and Social Security

Knowledge of social security	Male (%)	Female (%)	Total (N)	Total (%)
Yes	96.6	72.6	311	83.8
No	3.4	27.4	60	16.2
Total (N)	**174**	**197**	**371**	
Total (%)	**100.0**	**100.0**		**100.0**

Source: Field Survey, 2024

Table 17 shows the distribution of gender differences in knowledge of social security allowance among older people. Out of 371 respondents, 311 (83.8%) had knowledge of the social security allowance, while 60 (16.2%) did not.

Gender Differences of Allowance not Receiving

Allowance is provided even if no one is actually giving you the care you need and even if you live alone.

Table 18

Distribution of Gender Differences not Receiving Allowance

Reason	Male (%)	Female (%)	Total (N)	Total (%)
Small/young age	51.8	63.2	119	56.4
No citizenship	10.1	9.3	21	10.0
Young age in citizenship	11.7	17.1	30	14.2
Government Pension holder	26.5	10.4	41	19.4
Total (N)	**122**	**89**	**211**	
Total (%)	**100.0**	**100.0**		**100.0**

Source: Field Survey, 2024

Table 18 shows the distribution of gender differences among older people not receiving social security allowance. Out of 211 respondents, 122 (57.8%) were male and 89 (42.2%) were female. The reasons for not receiving the allowance included being too young (119, 56.4%), not having citizenship (21, 10%), incorrect age on citizenship documents (30, 14.2%), and receiving a government pension (41, 19.4%).

Gender Differences of Assistance

Legislation requires local authorities to be aware of care needs in their communities and to prevent and reduce care and support needs. However, existing literature often overlooks those who are ostensibly healthy, non-users of specific services, users of non-health services, and those receiving informal assistance. As a result, it inadequately explains the circumstances before individuals seek formal services or why they might not seek them at all.

Table 19

Distribution of Gender Differences Any Assistance

Any assistance	Male (%)	Female (%)	Total (N)	Total (%)
No	27.0	28.4	103	27.8
Yes	73.0	71.6	268	72.2
Total (N)	**174**	**197**	**371**	
Total (%)	**100.0**	**100.0**		**100.0**
Main assistance				
Small cash amount	62.2	27.0	117	43.7
Cooking/cleaning	18.9	61.0	110	41.0
Child caring	7.9	7.8	21	7.8
Fetching/collection water	4.7	1.4	8	3.0
Livestock caring	2.4	1.4	5	1.9
Help on agriculture	0.0	0.7	1	0.4
Help on industry	3.9	0.7	6	2.2
Total (N)	**127**	**141**	**268**	
Total (%)	**100.0**	**100.0**		**100.0**

Source: Field Survey, 2024

Table 19 represents that gender differences in the assistance roles of older people. Among 371 respondents, 174 (46.9%) were males and 197 (53.1%) were females. Of these, 103 (27.8%) received no assistance, while 268 (72.2%) received some form of assistance. The main types of assistance included small cash amounts (117, 43.7%), cooking and cleaning (110, 41%), child care (21, 7.8%), fetching water (8, 3%), livestock care (5, 1.9%), agricultural help (1, 0.4%), and industrial help (6, 2.2%).

Discussion

Age distribution, also known as age composition, refers to the proportionate numbers of individuals within successive age categories in a given population, influenced by other aspects of the age-sex structure (Weeks, 2020). Citizenship defines the relationship between an individual and a state, where the individual owes allegiance to the state and is entitled to its protection in return (Shachar, 2009). Marital status, a legally defined state of an individual's marital condition, includes categories such as single, married, widowed, divorced, and separated (United Nations, 2019). Nepal is a cultural mosaic composed of diverse caste and ethnic groups from Tibeto-Burman and Indo-Aryan linguistic families, reflecting over 2000 years of migration (Gellner, 2007). Religion is a socio-cultural system connecting humanity to supernatural, transcendental, and spiritual elements (Durkheim, 1912/2008). The literacy rate measures the percentage of a population that can read and write (UNESCO, 2020). Education typically involves a three-stage system: early childhood, primary, and secondary education, followed by higher or vocational education (OECD, 2018). Community radio programs focus on engaging listeners with age-friendly topics (Carpentier, 2011). TV viewing is a primary social activity and integral part of daily routines in nursing homes and older citizen care (Rubin, 2002).

Studies indicate older people generally have a negative attitude towards mobile phones due to technology anxiety and fear (Melenhorst et al., 2006). An asset adds financial value, unlike a liability, which is money owed (Kiyosaki, 1997). Possession of an asset means having physical control over it, with control having a specific meaning in the business world (Black et al., 1999). Possession in law refers to significant physical control over a tangible item, such as land (Blacks, 1999). In real estate, possession occurs when the buyer takes ownership after signing closing documents and recording the sale (Friedman, 2000). Common loan purposes include financing a large purchase, covering an emergency expense, and consolidating debt (Federal Reserve, 2020). Retirement benefits include leave encashment, gratuity, and provident fund contributions (SSA, 2020). The Social Security Regulations outline requirements for participation, registration, and fund operation (Social Security Act, 2020). Allowance is provided even if no one is actually giving care, and even if living alone (SSN, 2020). Local authorities must be aware of care needs to prevent and reduce them (Care Act, 2014).

Conclusion

The study focused on individuals aged 60 and above from various caste/ethnic groups in Kamalamai Municipality Ward No. 4, Sindhuli, chosen for its socio-economic diversity in this research. The age distribution showed that 33.7 percent of respondents were aged 60-64, with a gender split of 46.9 percent male and 53.1 percent female. Citizenship analysis revealed that 94.3 percent of respondents held citizenship, with a higher percentage among males (96%). Regarding marital status, 45.6 percent were married, 37.2 percent were widowed, and 8.6 percent were divorced. Most respondents identified as Hindus (53.6%), followed by Buddhists (34.2%). The literacy rate was 69 percent, with 42.6 percent having completed basic education and 18.8 percent having passed the secondary level.

Economic characteristics highlighted that 69.3 percent of respondents had assets, and 60.9 percent had control over these assets. In terms of land possession, 55 percent owned land, while 50.7 percent owned a home. Regarding debt, 38.5 percent of respondents reported having loans, with common purposes being scarcity (39.2%), agriculture (25.9%), and medical treatment (24.5%). Only 11.1 percent had a retirement pension, and 83.8 percent were aware of social security allowances. Assistance was received by 72.2 percent of respondents, primarily in the form of small cash amounts, cooking, and cleaning support.

The findings revealed awareness into age distribution, citizenship, marital status, religion, literacy, education, asset ownership, land and home possession, debt, retirement pensions, social security knowledge, and assistance received. The comprehensive analysis provided a valuable understanding of the elderly population in the region.

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