

#### **About Age International**

Age International's vision is of a world in which women and men everywhere can lead dignified, healthy and secure lives as they grow older.

Age International is dedicated to the needs and rights of older people in developing countries. It is a subsidiary charity of Age UK, it is the UK member of the HelpAge global network and is a member of the Disasters Emergency Committee (DEC). We support older people in developing countries by improving livelihoods, health and healthcare; providing agefriendly emergency relief; and by challenging attitudes, influencing decision-makers and changing policies.

This briefing paper is largely based on an Overseas Development Institute (ODI) research report commissioned by Age International, 'Between work and care: Older women's economic empowerment' written by Fiona Samuels, Emma Samman, Abigail Hunt, Lucia Rost and Georgie Plank. The research is comprised of a global literature review, time use data across 30 countries, and findings from qualitative research with a spotlight on Ethiopia.

#### **Authors**

Kate Horstead and Ken Bluestone.

#### **Acknowledgements**

Many thanks to HelpAge International regional staff and HelpAge Ethiopia staff, including Sisay Seyoum, Nebyu Mehary and Anteneh Teshome, for their role in coordinating the research; and to Patricia Conboy and Florian Juergens, HelpAge International London staff, for their peer review.

If you would like to contact Age International about the research please email

kate.horstead@ageinternational.org.uk

#### **Date of publication**

November 2018.

#### Front cover image

Age International / Kate Holt.

#### **Back cover image**

Age International / Simon Rawles.

#### Who cares?

### This briefing paper raises awareness of the critical but invisible unpaid and paid work that older women do and how this sustains their families, communities and economies.

We expect older women to be recognised as economic, political and social actors equal with others in society, whose rights must be respected and protected.

As a result of this briefing paper, we hope the UK Government and other international development actors will fully integrate older women into their policy discussions, planning, and programme responses to women's economic empowerment.

The Sustainable Development Goals (SDGs) signal a step-change in the international community's mindset. They recognise that gender equality is integral to all aspects of development. They also commit global stakeholders to ensuring older people's inclusion and participation. Now the link must be made that gender equality will only be a reality when women and men of all ages are able to make meaningful choices and have control over their right to work, paid or unpaid, and their right not to work.<sup>1</sup>

#### Older women's rights

Women's economic empowerment is rising up the international policy agenda, yet older women's roles, their rights, needs and priorities, are largely absent from these discussions. Older women are rights holders with something to contribute and they are an essential part of the fabric of society. Progress can only be made on the SDGs when women's economic empowerment takes all groups of women, including older women, fully into account.

Older women in low and middle-income countries are propping up economies by making substantial contributions in unpaid care and domestic work to their families and communities. In poorer countries, older women are also increasingly taking up paid work in order to support themselves and their households, adding significantly to the load in their already busy lives. The absence of unpaid care work in traditional economic thinking, and the way this reinforces unequal power relations between women and men, can have particular consequences for the

- One in seven women aged 65+ in low and middle income countries is in the workforce.
- Older women provide on average 4.3 hours of unpaid care and domestic work per day<sup>2</sup>.
- Gender inequality in care responsibilities persists into older age, with older women doing more than double the amount of unpaid care that older men do.
- The share of older women in the paid workforce has increased since 1990 in low and middle income countries.
- Less than 16% of older people in low-income countries have access to a pension.

work older women do and their access to support and income security.

#### Making older women's work visible

The impact of older women's unpaid and paid work can be physical, social and psychological. Although carrying out work in later life has many positive benefits, the accumulation of a lifetime of intersecting inequalities means that many older women carry out their work living with disabilities and in poorer health. While there is great diversity in older women's experience, evidence shows that older women themselves may be benefitting less than others from their labour.

The lack of visibility of older women in the economic empowerment agenda has meant they are not included in efforts to address systemic gender inequality. Traditional family and community support is shifting and changing, meaning that policy makers must urgently recognise the economically significant role that older women play in low and middle-income countries. Every person, whatever their gender or age, should have access to appropriate support to enable them to lead fulfilled lives on an equal basis with others.

#### Why older women?

The world is ageing at an unprecedented pace, with greater numbers of women living into older age. Globally, there were 962 million people aged 60 or over in 2017, making up 13% of the population, with most living in low and middle-income countries. By 2030, this will rise to 1.4 billion.<sup>3</sup> Women live longer than men by an average of five years, but this does not necessarily mean that they are living their later life in good health and with adequate resources.

Every person has the equal right to health, decent work, rest and leisure, and to social protection. For many older women, these basic rights, and the power to make life choices, are denied to them. The SDGs commit governments and other stakeholders to a rights-based approach that includes older women, who are often at the centre of their households and communities.

#### Older women's unpaid care is work

Women of all ages provide more unpaid care and domestic work than men. It is estimated that older women provide on average 4.3 hours of this essential work per day.<sup>4</sup> Gender inequality manifests in the different roles that women and men play, and in older age women continue to do more than twice the amount of unpaid care as men. For women and men in the poorest countries, gender inequalities for unpaid care and domestic work are widest in older age.

The kinds of unpaid care and domestic work that older women do vary by context, but can include cooking, cleaning, washing, collecting firewood and water, and emotional support, as well as the care of others both young and old. Childcare includes overseeing their education, doing the school run, teaching, laundry and feeding.

Older women take on unpaid care work for a variety of reasons. The economic migration of the middle generation and the HIV and AIDS epidemic have left many older women as primary carers for grandchildren and others. Often older women's unpaid care work enables younger members of the household to earn an income. A study of 33 Sub Saharan African countries showed that living with a grandmother has a positive impact

### Aselefech, 70 Addis Ababa

"I have seven children and three grandchildren. Two of them, Mekedos (7) and Meskerem (11) live with me and my husband, Abera Laye. Our son Markos also lives here. I've been looking after the children for many years. I care for them by cooking, buying soap and cleaning their clothes. In the morning [before taking the children to school], I give the older child a piece of bread, and share a piece with Mekedos. In the evening I bake bread or injera with stew, if we have enough food.

My son Markos has a mental health problem. I have to come home to give him medicine. Only I feed him, look after him. My husband used to be a security guard. Now he has urination problems, his leg is swelling. It's alcohol-related. He doesn't care about the family. He didn't take care of me, but I take care of him.

My son makes it difficult to sleep because he's sick. He keeps me awake. I am worried about the kids. I am worried about my husband.

I had a breast problem and had surgery. It still makes me ill. Now I have kidney stones but I decided not to have the operation, as then it would be difficult to take care of everyone.

Now to earn money, I spin cotton at the day centre. I used to break stones. It was hard physical work. I got five kilos of maize per day's work. It was very difficult carrying the stones. Before that I had petty trade, selling bread, but it was very small money. I never sit idle. When I'm not spinning, I'm doing the housework. If I was not here, there would be no one to look after them. Only God appreciates me.

I want my children to have a better life. Life is getting better now here for girls. They can go to school up until the age of 18. My family's happiness is my happiness. When they are happy, all is peace."



#### Why older women?

on children's schooling, and can prevent children, especially girls, interrupting their education for housework.<sup>5</sup> Orphaned children prefer to live with grandmothers than with others.<sup>6</sup> Older women also provide care and support for other adults, including their own children, husbands, other relatives and community members. Gendered social norms still dictate that care is seen as women's work, even in older age.

Some older women experience a triple challenge of carrying out unpaid, paid and community work. A study of community work in Asia shows that more than a quarter of women in their 60s or 70s in Taiwan and India, and a fifth in the Philippines and China, provide assistance to community members in addition to the paid and unpaid work for their own household. Our research in Addis Ababa and Oromia, Ethiopia, found that providing care or running the household was regarded as a duty for older women. It is common for an older woman to do all the housework if there is no daughter-in-law.

Unpaid care is important work, and can be a rewarding and positive occupation for women in later life where there is greater gender equality, when it is the older woman's choice, and when she gets the support that she needs. Studies show that older women sometimes choose to take on unpaid care to form emotional ties and bonds, and evidence suggests that both older women and older men may actively opt for unpaid rather than paid work when they have a choice.<sup>8</sup>

#### Significance of unpaid care work

Policy makers globally are starting to recognise the significance of women's unpaid care work to the economy. However, this work remains absent from traditional economic thinking and measures of growth, and older women are excluded even where it is recognised that women's unpaid contributions must be counted. The disproportionate unpaid care work that women shoulder throughout their lives, alongside other gender inequalities and damaging social norms, has a significant impact on their financial security, their status and their wellbeing, and this has serious implications for women's rights when they reach older age.

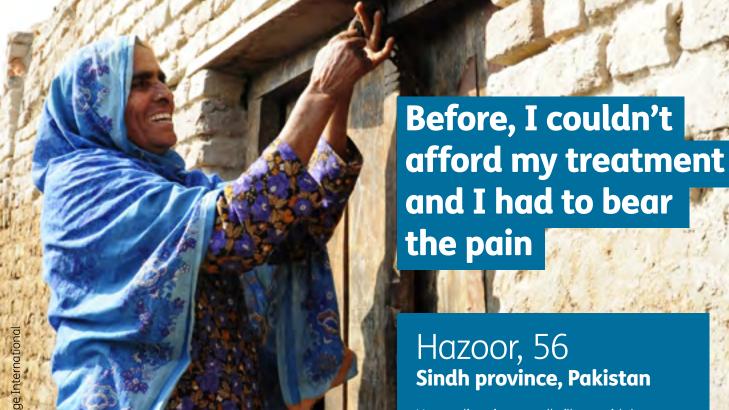
Efforts to recognise, reduce and redistribute unpaid care work can only be successful if they take into account relations between members of the whole household. The fact that older women are shouldering more than double the amount of unpaid care work than that of their male peers, and that doing so can enable younger relatives to do paid work, makes it essential to include older women and men in efforts to promote shared responsibility.

#### **Unintended consequences**

Unpaid care work can have serious and negative impacts on older women's mental and physical health if they do not have access to proper support. Various studies show that older women carers can experience feelings of depression, isolation, worry, and exhaustion. They worry about not being able to provide for their family, and about what will happen when they die. Those caring for orphaned children may experience psychological distress compounded by their own grief. Post-menopausal women can experience particular knock-on physiological effects. Other physical impacts can include back strain from lifting, carrying and bending, which can be exacerbated by poverty and lack of healthcare. Added to this is time poverty: older women who juggle the competing demands of paid and unpaid work often cannot claim their right to rest or leisure time.

There has been much-needed emphasis in women's economic empowerment on recognising, reducing and redistributing unpaid care work to enable younger women to participate in the workforce. However, this is not sufficient unless the equal rights, different needs and specific contributions of women when they are older are also taken into account.

#### Older women in the workforce



Increasing numbers of older women are money earners in lower and middle-income countries. One in seven women aged 65+ in low and middle-income countries are in the workforce<sup>9</sup> and older women in poorer contexts are more likely to take on paid work.<sup>10</sup> Older women's participation in the workforce is particularly high in Sub-Saharan Africa (see chart on page 8). Despite this activity, policy makers often make the flawed assumption that women and men over the age of 65 do not earn money.

Although workforce participation decreases as we get older, evidence shows that older women are still doing significant amounts. While the share of older women in the workforce in low and middle-income countries has increased since 1990, the share of older men has reduced.<sup>11</sup>

Many older women in poorer places work out of economic necessity in order to support themselves and other household members, including children. In Ethiopia for example, many older women are doing paid domestic work, such as washing clothes and cooking injera bread, grinding salt and cleaning, while others do Hazoor lives in a small village with her family of eight near Shikarpur. Her husband is an agricultural labourer and her son is the driver of a rented donkey cart. Their monthly household income was previously on average PKR 3500 (£23.50), which was not sufficient to feed the family or to pay for Hazoor's hepatitis treatment. After a successful application for microcredit, Hazoor is able to support herself and to contribute to the household income.

Using a loan from the Older People's Association's Community Revolving Fund, Hazoor set up her own shop selling fresh fruits, vegetables and candies. Initially the profit was low, but gradually it increased. The household income has more than doubled.

Hazoor has paid back the loan and her business is flourishing. With the profit she makes, Hazoor buys the treatment she needs for her hepatitis and is saving to extend her shop.

#### Older women in the workforce

# Tackling ageist attitudes is fundamental to making economic empowerment a reality for women of all ages

petty trade, or livestock rearing. In Sub-Saharan Africa and Asia in particular, agriculture is the mainstay of older women's work. <sup>12</sup> Types of work depend largely on the person's location - for example urban or rural, pastoralist or agricultural - and on social norms.

Becoming widowed, or family obligations arising

**Estimates of labour force** participation among older women (65+) in 2018, by region Female labour force participation, 65+ (%) 42 40 30 20 14 12 10 10 Europe and Central Asia ligh income World countries ODI, Between work and care: Older women's economic empowerment (2018)

from health shocks, emergencies, migration and unplanned births, are all factors that can necessitate older women engaging in paid or unpaid work. Poor health can be both a factor preventing older people from working, or a driver of the need to work in order to pay for healthcare.

#### **Decent work**

There are clear benefits to working – more financial independence, more decision-making power, fulfilment, status, a sense of identity, and social networks - but these benefits can only be reaped when the work is decent, offering a fair income, security, personal development, and social protection, as well as participation in decisions and equality.<sup>13</sup> We cannot ignore the reality that much of the work carried out by older women in low and middleincome countries is not decent work. Women of all ages work mainly in the informal sector, leaving them often without secure contracts, access to social protection or workers' rights, such as protection from discrimination. Many older women are self-employed, or contribute to relatives' businesses, which can also leave them without access to formal support.

Older women are paid less than men and may continue to be confined to types of work deemed suitable for their gender by society. They can also experience specific discrimination based on their age, being regarded as less capable. Negative perceptions based on stereotypes can mean that older women, who are already disadvantaged due to gender-based discrimination, can receive even less respect. Tackling ageist attitudes is fundamental to making economic empowerment a reality for women of all ages.<sup>14</sup>

While the SDGs commit to ensuring decent work for all at all ages, the women's economic empowerment agenda tends to place most emphasis on the redistribution of unpaid care work as a means of enabling younger women to enter the formal workforce. This agenda does not take into account the experiences, challenges and preferences of older women.

# Recognising older women's rights and needs

Older women have rights and aspirations, and they may require support to ensure their wellbeing, regardless of their contributions to society. Lifelong structural gender inequalities, and changing family and social structures, mean that this is often not the case. Income security, access to healthcare, long-term care systems that support carers and those in their care, inclusive decision making, legal systems that guarantee rights, and positive social attitudes towards ageing, are all crucial ingredients for enabling older women to live fulfilled lives.

#### **Income security**

Less than 16% of older people in low-income countries have access to a pension. Older women are less likely than older men to receive a pension, partly due to gendered working patterns. Lack of income support for older women can mean having to support themselves as well as carrying out unpaid domestic and caring responsibilities. This leaves little time for rest in their daily lives, exacting a great toll on their health and wellbeing.

Women experience barriers to owning land and property throughout the life course, and this can leave older women particularly at risk of poverty. They are less likely to have productive assets that could provide them with income security, status and respect. While microcredit and other financial investments can help women with their business activities, older women often cannot access these. Formal banking is limited for many older people, and many credit schemes have discriminatory age limits. Evidence shows that microfinance is most effective with training. However, comprehensive education and skills training for older people are in short supply from development actors.

#### **Support within families**

While many older women live with their families, this does not indicate income security or whether they receive the support they need – and in some cases, living in a large household can increase their workload. In poorer communities, even where informal support from family and neighbours exists, it is often insufficient to meet older women's needs. Changing work patterns, the modernisation

of economies, urbanisation, and changing societal norms and structures also mean that informal support can no longer be counted upon reliably. In situations where older women are dependent on their families, they can also be vulnerable to abuse, loss of dignity and loss of autonomy.<sup>18</sup>

All countries show gender disparities in who takes responsibility for unpaid care work, but the countries where these inequalities are greatest are those most likely to lack an adequate care infrastructure, including childcare and long-term care and support.

Not all older women live in large households or with their own children. It is becoming more prevalent globally for older women to live alone. As many as 25% of households in those Sub-Saharan African countries most affected by HIV and AIDS are skipped-generation households where 'working age' adults have died. 19 Older women bear the greatest burden, taking responsibility for children from their own family and often the wider community. Older people heading these kind of households tend to have higher workloads, and the lowest wealth scores, yet little in the way of support.

# The women will never rest all the days of their life

Men's Focus Group, Oromia, Ethiopia

#### Healthy ageing

Access to appropriate healthcare for older women and men can be almost non-existent in many poorer settings. The barriers women and men face getting basic healthcare throughout their lives is exacerbated in later life due to age discrimination, inaccessibility of health services for older people living with disabilities, lack of gerontological expertise and insufficient financial resources. This means that older women carrying out caring and unpaid

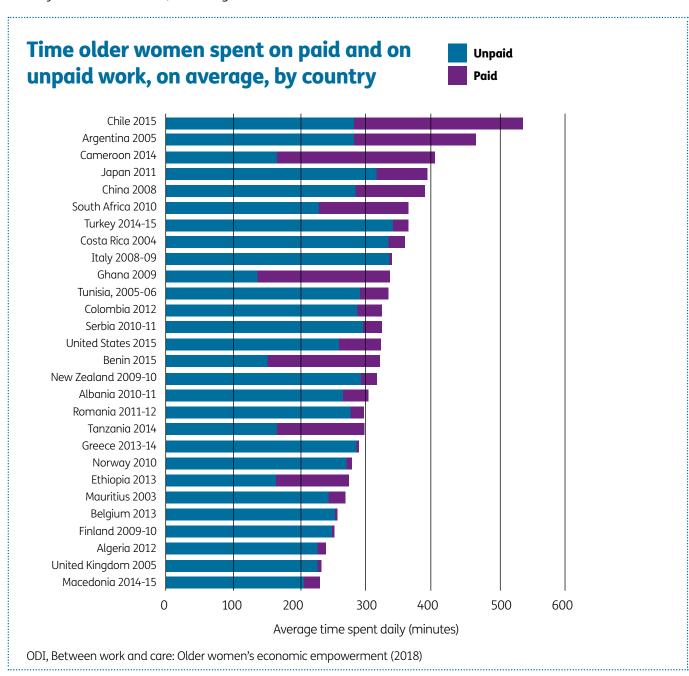
# Recognising older women's rights and needs

domestic work, as well as having to bring money or food into the household, are often managing these responsibilities in poor health.

As informal support shifts and changes, it is crucial that governments take responsibility for ensuring that formal and informal support is available to all older women and their families.

The World Health Organization (WHO) is helping to reframe policy makers' understanding of what being healthy in later life means, including the need to

tackle ageism. The WHO Global Strategy and Action Plan on Ageing and Health<sup>20</sup> asks us to recognise older women and men's capabilities, as well as their potential vulnerabilities. We therefore need to focus on maintaining functional ability, which includes managing multiple chronic conditions. Recognising older women's capabilities, as well as their vulnerabilities, can help release their economic potential.



## Bringing older women into the SDGs

Global commitments are pushing women's economic empowerment up the international policy agenda.

- The Sustainable Development Goals make commitments that should strengthen the economic empowerment of women of all ages and recognise the necessity of addressing unpaid care to enable this.
- The UN Secretary General's High Level Panel on Women's Economic Empowerment sets out clearly that the recognition, reduction and redistribution of unpaid care work is one of the seven drivers of women's economic empowerment.
- The International Labour Organisation's (ILO) work on care and decent work reinforces the importance of gender equality and women's economic empowerment.

Yet not enough is being done to link these agendas with the rights and needs of older women. While the SDGs recognise the need to take into account women of all ages, they are not explicit on what this means for older women. Within the policy frameworks on women's economic empowerment, older women are not yet recognised as active contributors to development. Their economic roles, paid and unpaid, are not being sufficiently counted.

#### Leave no one behind

Programmes aimed at achieving women's economic empowerment that do not recognise older women's crucial role risk making women worse off in later life. There is a real danger that unpaid care work within the household will be redistributed in a way that overlooks the rights of older women. Boosting women's participation in paid work must take into account the aspirations, rights and needs of different cohorts of women, including women of all ages.

The SDGs require us to look at the roles and contributions of older women and men in a different way. The Leave No One Behind commitment means that people of all ages must be included in the SDGs. Underpinning this is the need for better data to understand and make visible the diversity of experience people have in later life, to improve programmes, and to strengthen the accountability of governments to their populations. Specific references in the SDGs to older people, explicit and implicit,

reinforce the importance of age-disaggregated data. If efforts are to reach the most marginalised women, data must be disaggregated and analysed at the very least by sex, age, disability and location, and must be used to monitor progress<sup>21</sup>.

# empowerment that does not recognise older women's crucial role risks making women worse off in later life

#### **Cross-cutting impact**

SDG Target 5.4 directly focuses on recognising, valuing and supporting women's unpaid care and domestic work, and the importance of providing infrastructure, public services and social protection to this end. Targets 1.2, 1.3, and 1.4 on tackling poverty leave no doubt that older women's and men's rights and realities must be taken into account for the SDGs to be achieved. Moreover, Target 10.2 specifically requires all governments to empower and promote the social, economic and political inclusion of all, irrespective of age and sex. Goal 3 explicitly commits to ensuring healthy lives and wellbeing for all at all ages.

Greater focus on the rights of older women should be addressed as a priority, and should be considered in terms of its cross-cutting impact on the achievement of all relevant SDGs, including access to decent work, healthy lives for all ages, poverty eradication, and women's economic empowerment.

#### **Conclusion**

Our research demonstrates the various pivotal roles that older women play in low and middleincome countries, and the cross-cutting impact of these experiences on them and those around them. Current approaches to women's economic empowerment have failed to take older women's contributions to their families, communities and economies into account. This omission risks marginalising women further as they get older, rather than empowering them.

These issues go right to the heart of achieving the SDGs and improving gender relations in society as a whole. Older women's economic empowerment is a rights agenda, and it is about the continued economic, political and social agency of women throughout the life course. It is part of the leave no one behind agenda. Unless we address the lack of visibility of older women in our thinking as

development actors, we will have failed to achieve the SDGs. We may even make older women's lives worse as a result.

Achieving older women's economic empowerment requires all of us in society to recognise that later life does not have to mean dependency – and that, for the majority of women and men in low and middle-income countries, an inactive or restful older age is far from their reality. Properly recognising unpaid care work as essential to the economy and to individuals' wellbeing has been widely identified as key to tackling the systemic inequalities that hold women back. The ability of older women to live fulfilling, dignified lives as individual rights holders requires the international community to recognise their contributions and needs, and to provide women of all ages with the support they deserve.



#### Recommendations

The UK Government and other international actors must take into account the rights and needs of women of all ages in order to achieve Women's Economic Empowerment and the SDGs.

#### Age International urges the UK Government to:

- Recognise, promote and support the contributions that older women make to their families and the economy as part of its global Women's Economic Empowerment agenda.
- Ensure that the Government's implementation of SDG Target 5.4 on unpaid care fully recognises older women's unpaid care and domestic work and provides older women with necessary support.
- Include disaggregated data on older women and men as part of its reporting to Parliament and the UN on its implementation of the SDGs.

#### Response of all international development actors

This agenda requires a deeper programme and policy response that involves donors, national governments, UN agencies and civil society organisations. We urge all international development actors to support actions across the following areas:

#### **Women's Economic Empowerment**

- Ensure the recognition, reduction and redistribution of unpaid care takes into account older women's work and its impact between generations.
- Ensure older women's economic contributions, including unpaid care and domestic work, are counted in national statistics.
- Invest in a national care infrastructure, including long-term care and support, that meets the needs both of carers at all ages and those in their care.

#### **Implementing the SDGs**

- Implement Target 5.4 by fully recognising older women's unpaid care and domestic work and providing them with necessary support.
- Recognise older women and men as contributors to achieving the SDGs across all goal areas.
- By 2030, ensure that the monitoring of all relevant goals and targets is disaggregated by sex, age, disability status and geography for all age groups.

#### **Protecting rights**

- Ensure that international and national efforts to protect labour rights recognise and include older women's work.
- Establish, promote and implement legal standards that protect a woman's right to own and inherit property and access credit across her whole life course.
- Agree and ratify a UN convention on the rights of older persons.

#### Income and decent work

- Provide older women with access to minimum income support through universal non-contributory social pensions and by recognising women's unpaid care work when calculating contributory pensions.
- Include older women's informal work when realising the ILO's Decent Work agenda.
- Provide access to financing, loans and training to older women to support their entrepreneurial and business activities.

#### **Better health**

- Adopt the WHO's definition of healthy ageing and support its Strategy and Action Plan to strengthen older women's functional ability.
- Fulfil commitments to Universal Health Coverage, which includes preventing, diagnosing and treating non-communicable diseases in later life.
- Support the establishment of 2020-2030 as the Decade of Healthy Ageing.

#### References

- 1 Taken from a definition of women's economic empowerment from O'Neil, T., Domingo, P. and Valters, C. (2014) Progress on women's empowerment: From technical fixes to political action. London: ODI. https://www.odi.org/ publications/8996-progress-womens-empowerment-technical-fixes-political-action
- 2 ODI, Between work and care: Older women's economic empowerment (2018)
- 3 World Population Prospects, The 2017 Revision, UNDESA (2017) https://population.un.org/wpp/Publications/Files/WPP2017 KeyFindings.pdf
- 4 This figure is based on evidence from 30 countries. ODI Older women's economic empowerment: Between work and care (2018).
- 5 Schrijner, S. and Jeroen, S. (2014) Grandmothers and Children's Schooling in 33 subSaharan African Countries (NiCE Working Paper No. 14–106). Nijmegen Center for Economics (NiCE) Institute for Management Research Radboud University Nijmegen
- 6 EveryChild and HelpAge International (2012) Family first Prioritising | support to kinship carers, especially older carers. EveryChild and HelpAge International. https://bettercarenetwork.org/sites/default/files/ Family%20First%20-%20Prioritising%20Support%20to%20Kinship%20 Carers%2C%20Especially%20Older%20Carers.pdf
- 7 Harper, S. (2015) "A person at any age: the elderly are people too", Facing the Facts, Age International. https://www.ageinternational.org.uk/policy-research/publications/facing-facts-truth-about-ageing-development/
- 8 Various sources analysed for ODI Older women's economic empowerment: Between work and care (2018)
- 9 ILO Labour Force Estimates and Projections Database (2017) https://www. ilo.org/ilostat-files/Documents/LFEP.pdf
- 10 ILOSTAT Modelled estimates (July 2017) https://www.ilo.org/ilostat-files/ Documents/LFEP.pdf
- 11 ILO Labour Force Estimates and Projections Database (2017)

- 12 Heide-Ottosen, S. (2014) The ageing of rural populations: evidence on older farmers in low-and middle-income countries. London: HelpAge International
  - http://www.helpage.org/silo/files/the-ageing-of-rural-populations-evidence-on-older-farmers-in-low-and-middleincome-countries.pdf
- 13 A summary of the ILO definition of decent work, which can be found here https://www.ilo.org/global/topics/decent-work/lang--en/index.htm
- 14 Ageism is a topic being addressed comprehensively by the WHO and a range of civil society organisations. The websites <a href="http://www.who.int/">http://www.who.int/</a> ageing/ageism/en/ and https://www.oldschool.info/ are excellent sources of information.
- 15 UN Women, Protecting women's income security in old age (2015)
- 16 Ageing and Financial Inclusion: An Opportunity (2015), Center for Financial Inclusion, HelpAge International. https://centerforfinancialinclusionblog. files.wordpress.com/2015/02/aging and financial inclusion an opportunity.pdf
- 17 Taylor, G. and Pereznieto, P. (2014) Review of evaluation approaches and methods used by interventions on women and girls' economic empowerment. London: Overseas Development Institute https://www.odi.org/ sites/odi.org.uk/files/odi-assets/publications-opinion-files/8843.pdf
- 18 HelpAge International, Entitled to the Same Rights (2017) http://www. helpage.org/newsroom/latest-news/older-women-speak-out-abouttheir-rights-in-new-helpage-international-report/
- 19 Das, S. and Zimmer, Z. (2015) Living arrangements and wealth among skip generation households across the globe. International Journal of Sociology of the Family, 41(2)
- 20 Global Strategy and Action Plan on Ageing and Health (2017) World Health Organisation, http://www.who.int/ageing/en/
- **21** The UN Statistical Commission established The Titchfield City Group on Ageing and the UK Department for International Development's Data Disaggregation Action Plan are two concrete efforts to improve the international collection and analysis of data in later life. https://assets.publishing. service.gov.uk/government/uploads/system/uploads/attachment\_data/ file/582315/Data-disaggregation-action-plan-Jan-2017.pdf



IelpAge International / Ellie Coleman

#### **Glossary**

#### **Decent work**

Affording opportunities for work that is productive and delivers a fair income, security in the workplace and social protection for families, better prospects for personal development and social integration, freedom for people to express their concerns, organize and participate in the decisions that affect their lives and equality of opportunity and treatment for all women and men. (Based on ILO definition)

#### **Intersectionality**

The way in which gender discrimination and inequality interact with other systems of identity-based oppression to create and compound hierarchies of power and subordination. (Kimberle Crenshaw, 1989)

#### **Leave No One Behind**

Leave No One Behind is the stated commitment of governments signing up to the Sustainable Development Goals that "no one will be left behind. Recognising that the dignity of the human person is fundamental, we wish to see the Goals and targets met for all nations and for all segments of society. And we will endeavour to reach the furthest behind first." (Agenda 2030)

**Life course** The events and transitions that happen over the course of a person's life, which can be affected by the intersecting social determinants of health, gender, equity and human rights.

#### Middle generation

The middle generation refers to the adult children who are absent from a large number of households for reasons including HIV and AIDs epidemics, conflict, or economic migration.

#### **Older women**

The United Nations defines 'older persons' as persons aged 60 or older; 65+ is often also used, but categories vary. "Whether we see someone as an older person can have little to do with knowing his or her actual chronological age. Instead we often see someone as older based on whether they are active, working or retired, whether they have grandchildren,

have grey hair or wrinkles. Such characteristics used to define older age can be affected by cultural, political, socio-economic and other factors. The actual age at which people experience these events varies from person to person and one context to another." (HelpAge International)

#### **Productive assets**

Productive assets are tangible items that can generate profits and cash flow. These can include land, property, livestock, minerals, plants that can be harvested for sale, or stocks and shares.

#### **SDGs**

The United Nations' Sustainable Development Goals, a universal call to action set out by the UN in Agenda 2030 to end poverty, protect the planet and ensure that all people enjoy peace and prosperity.

#### Skipped generation household

A household where older people are caring for dependent grandchildren or other children in the absence of the children's parents.

#### **Social protection**

For the World Bank and the ILO, universal social protection refers to the integrated set of policies designed to ensure income security and support to all people across the life cycle – paying particular attention to the poor and the vulnerable.

#### **Women's Economic Empowerment**

Women's Economic Empowerment (WEE) is a process through which all groups of women individually and collectively gain power, meaningful choices and control over their lives. (Based on Based on definition from O'Neil, T.Domingo, P. and Valters, C. (2014) Progress on women's empowerment: From technical fixes to political action. London: ODI.)



We are Age International – a UK charity working for and with older people in developing countries, and part of a global network, HelpAge. Age International (registered charity No. 1128267-8) is a subsidiary charity of Age UK. Age UK is a charitable company limited by guarantee and registered in England and Wales (registered charity No. 1128267 and registered company No. 6825798). The registered address is Tavis House, 1-6 Tavistock Square, London, WC1H 9NA