

A photograph of a busy street scene in a developing country. In the foreground, a woman on the left wears a blue and white patterned headscarf and a pink shawl over a yellow and blue patterned dress. In the center, an older man wears a white headband, a light blue face mask, and a white shawl over a colorful patterned garment. Other people are visible in the background, some wearing face masks. The street is paved and has utility poles in the distance.

Older women: the hidden workforce

Executive summary

‘Older women’s experience of work is unrelenting, physically and emotionally challenging, and underpaid or unremunerated.’



Foreword

The world population is ageing, and women are the majority of those considered to be older. Older people are often presented as a burden; dependents who take but do not provide.

This report shows how far that is from the truth in low and middle-income countries, highlighting the ways in which women over the age of 60 take care of their grandchildren, grow food for family consumption, carry out work in community projects, and earn money, generally in precarious informal work, to support themselves and their families.

However, these contributions to wellbeing and to the economy tend to be invisible to policy makers. Too often data on the population of ‘working age’ uses arbitrary cut-off points, such as 60 or 65, and labour force surveys invariably underestimate informal work. Even data on the care economy often leaves out grandmother-carers and focuses on older women only as people that need care. Much attention is now rightly focused on bringing the voices of young women into international policy processes such as the 2030 Agenda’s Sustainable Development Goals (SDGs) and the Generation Equality campaign, but the voices of older women are often absent, and their concerns neglected. This report brings the voices of older women in Ethiopia and Malawi into the public domain.

“I wake up at 6:00 a.m., cook food for children, send them to school, and wash clothes and dishes until 9:00 am. I then get out of home to work to earn money. There is no rest; I usually go bed at 9:00 p.m.”

Older woman, Addis Ababa, urban Ethiopia

The lives of all women are constrained by gender-based inequalities, but in addition, older women face age discrimination. Examples uncovered by this report include being expected to carry out work on community projects without pay, even though younger people are paid for their contributions; being denied access to credit because they are beyond ‘productive age’; and lack of opportunities for better jobs.

“The younger women live a better life because they are still energetic and are given good jobs that fetch reasonable compensation unlike the elderly who are offered low jobs that offer meagre wages. Older women may also have the money earned taken away from them by those they stay with.”

Younger woman, urban Malawi

In making plans to ‘build forward better’ from the COVID-19 pandemic, we need to ensure that we reflect the diversity of women’s experiences in later life, including how they continue to contribute to the wellbeing of others and to the economy through their work, both paid and unpaid. This timely report puts forward well-argued policy recommendations to create the conditions in which older women can thrive and continue to make these contributions. It shows how important universal social pensions are, not only as cash transfers that serve to alleviate the poverty of those who can no longer work, but to support the ability of older women to continue in their valuable work if they should choose.

Older women: the hidden workforce invites us all to challenge our own, often internalised, stereotypes about older women not being productive, lacking aspirations for their own futures, and being a burden on other generations of women. And it challenges policymakers, researchers and donors to fully recognise and include older women as part of their efforts to support the fulfilment of women’s rights and the achievement of gender equality.



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Executive summary

Globally, older women in all their diversity are contributing unrecognised yet critical support to their families, communities and economies through their paid and unpaid work.

Without their contribution, households would lose out on economic and social opportunities, communities would be less cohesive, and society would struggle to function fully. Older people, especially older women, are integral to the global economy and yet they are not recognised for their work; older women are a hidden workforce.

Older women have a human right to live in dignity and to achieve their own aspirations – this includes the fulfilment of their economic rights alongside recognition of and support for the paid and unpaid work they do. While older women’s unpaid care and other work is a positive force that underpins the economy and development, many older women’s experience of work is unrelenting, physically and emotionally challenging, and underpaid or unremunerated.

The problem is not the act of work itself, but that the conditions needed to support women to achieve their economic rights in older age are rarely in place, particularly in low and middle-income countries.

This report gives voice to older women’s experiences of work in Ethiopia and Malawi and sets this research in the wider context of the economic challenges facing older women in low and middle-income countries globally. Through qualitative research in urban and rural settings we have gained a deeper understanding of what is driving older women’s ambitions and what is stopping them from accessing the type and amount of work they would prefer to do.*

Older women and work: key facts

How many older women are in paid work?

In low and middle-income countries, pre-COVID-19, around one in seven women aged 65+ were in the labour force¹, and in Sub-Saharan Africa this was particularly high: two in five older women. This compares to one in ten older women in the labour force in high income countries.²

Since labour force surveys do not always fully capture older people’s work, this is potentially an underestimate. The proportion of older women in the labour force globally has increased since 1990 but has reduced for older men.³

How many older women access pensions?

Around 20 per cent of older people in low-income countries have access to a pension – and older women are less likely to have access to pensions than men⁴. Globally, more than two-thirds of older people above retirement age receive a pension – in Europe, 95 per cent of older people have access to a pension, while in Sub-Saharan Africa, Southern Asia and Arab states the average is less than 30 per cent.⁵

However, there is a ‘gender pension gap’ in all contexts globally, including Organisation for Economic Co-operation and Development (OECD) countries.^{6,7}

How much unpaid work do older women do?

Pre-COVID-19, older women globally were doing 4.3 hours per day unpaid care and domestic work on average⁸ – this is likely to have increased during the pandemic.

Who does informal work?

Globally, the youngest and the oldest workers are more likely than other age groups to be in informal – not formally regulated – employment, with older workers more likely than younger workers. In the poorest contexts women are more likely than men to be informal workers.⁹

What is the effect of the pandemic on older informal workers?

Older informal workers, both women and men, have seen a slower return to their pre-pandemic livelihoods than other age groups.¹⁰

What happens to grandparents who care for their grandchildren without support?

‘Skip-generation’ households, where a grandparent or grandparents live with grandchildren, face particular challenges with poverty, health and mental wellbeing; and where the children’s parents have passed away, these are the poorest types of households economically in low and middle-income countries.^{11,12}

Why is older women's work hidden?

Systemic gender-based inequalities which accumulate throughout women's lives, ageism, and a lack of public awareness are leaving older women in many contexts facing high exposure to discrimination, exclusion, poverty and health inequalities. The unpaid care work of all women is often not included in economic measures and policy planning, despite the inability of economies to function without it. Older people are also often excluded from measures and analysis of paid work. Unfortunately, older women's contributions are often entirely overlooked, making their work appear even less valuable. Assumptions that older

women are recipients of care obscure the diversity and complexity of older women's lives, relegating them to the side-lines of efforts to achieve women's economic empowerment and gender equality.

Data gaps are often cited as the reason for older women's exclusion from policy. Many census, administrative and household surveys overlook older people or directly discriminate against them by using age caps.¹³ Where data is collected, it is often for a single generic category of 50+, 60+, or 65+, which hides the diversity of experiences of older women at different ages.

The need to take action

With fewer than 10 years left to achieve the Sustainable Development Goals (SDGs) and the 2030 Agenda, it is more urgent than ever to tackle gender equality and women's economic empowerment through a 'life course approach' that includes older women, taking into account older women's economic rights, their perspectives, their economic roles, and the contributions they make to society.¹⁴ SDG 5, to 'achieve gender equality and empower all women and girls'¹⁵ and the SDG commitment to 'Leave No One Behind'¹⁶ cannot be realised without a greater focus on older women's rights and contributions.

Women globally, but particularly in low and middle-income countries, reach older age with fewer assets and savings, are less likely to own property, and face barriers to accessing the pensions, work opportunities and income security that ensure their autonomy and dignity.¹⁷

Traditional support mechanisms that older women and men relied on have been fractured by trends and changing social contexts that pre-date the COVID-19 pandemic; these include economic migration, rising living costs, humanitarian crises, the climate crisis, and other health epidemics.^{18,19,20} The COVID-19 pandemic has reinforced the barriers that older women are facing to access many of their rights, and has triggered an increase in ageism.²¹

Although not all older people are living with disabilities, they are more likely to be, and global prevalence of disability is greater for women than men.²² Age-related chronic diseases and disability can pose particular challenges for older women in accessing and carrying out their work.²³

Older women play more significant care roles, including for children, than is recognised by their governments, societies or even by other family members, often taking full or main responsibility for children's care and wellbeing. While women of all ages do a disproportionate amount of unpaid care work, these activities have a specific impact on older women.

Action must be taken, within the global recovery from the COVID-19 pandemic and beyond to ensure current and future generations of older women live in dignity and continue to contribute in the ways that matter to them; ensuring that they work out of choice rather than for survival or according to decisions made by others.

Economic justice for older women in all their diversity means having access to rights relating to:

- **secure income**
- **choice over employment**
- **decent working conditions**
- **social protection**
- **affordable healthcare and long-term care for themselves and their families**
- **financial inclusion.**

What is decent work?

In this report, we define work as being all the activities that another person could perform on your behalf, including all forms of informal and formal paid work: self-employment and work for others, as well as all types of unpaid work; unpaid care work for children, adults with care and support needs, and other community members; volunteering in the community; and domestic work including laundry, cooking, cleaning and collecting water and firewood for yourself, your family and your community.

Older women's ambitions for decent work

Older women are committed to their multiple roles – as street sellers, craftmakers, pieceworkers, subsistence farmers, farmers, counsellors, brick breakers, caterers, cleaners, community volunteers, educators, and as grandmothers and carers. – They have clear aspirations for improving their lives and supporting others to improve theirs. However, the support they receive to achieve this is falling far short. The barriers older women face often leave them with little choice but to continue doing precarious, unrecognised informal work on top of their already significant unpaid care and community roles, without support from their communities or governments, which is putting their wellbeing, health and ultimately their lives at risk.

“We are living in very difficult situations. If the quality of life of older people is to be improved, changes are needed in access to livelihood opportunities, plus improvements in social protection systems as well as initiatives to strengthen family and community support systems.”

Older women, Dejen, rural Ethiopia

Older women shoulder disproportionate amounts of unpaid care work due to a lifetime of gender inequalities. This can affect their ability to save for later life and contributes to their need to continue

Older women deserve to be able to choose work that is decent, which gives them a fair income, is safe, and gives them equality of opportunity alongside men and younger women. Their work should provide them with social protection, better prospects for personal development and social integration, as well as the freedom to express their concerns, to organise and to participate in decisions that affect their lives.

earning. Older women in our study mentioned a decline in sharing within the community. Although there may be sporadic informal support from mainly female relatives or neighbours, inadequate social protection systems mean that there is often no guarantee of support if older women have to stop working – and most said they could not or did not want to rely solely on family or friends. Access to a pension can also increase older women's sense of self-worth and their empowerment.²⁴

Despite working every available moment in multiple unpaid and paid roles, many older women interviewed for this research experience injustices such as: being denied access to work, or finance to start their own trade or business; doing labour for the community without pay when others get paid for similar work; and being excluded from meals or informal support due to others' perceptions that they do not contribute to the household.

Work does not stop at 'older old' ages (in this research, defined as 70+). Women over 70 in our research contexts tend to adapt or reduce their workload, but they are still doing at least some tasks which we would define as work. The diversity of work patterns for different older age groups underlines the importance of collecting, analysing, and using data disaggregated for all older age cohorts, rather than lumping all older women or older people into one age bracket, or excluding them altogether.

Older women's perspectives

Sigele* in Thyolo, Malawi, aged mid-60s, survives from subsistence farming, growing cassava, peas, beans and maize. She is raising two grandchildren, currently aged 12 and 14.

Sigele is responsible for providing the children with their food, but often they only have one meal per day, in the evening. She likes to give them porridge in the morning before school when she can. When she had access to work, they used to also eat meat, but now they eat nsima, with vegetables if there are any available.

She recently had work at the tea farm, but when she was unable to meet the targets of picking 53kg of tea per day, they refused to give her more work.

“I was economically empowered and was able to provide needs for my family but now I cannot. I went to the tea farm to ask for consideration due to the problems I am facing but I was told that I cannot be reconsidered.”

Sigele enjoys doing voluntary work for her church, and also does unpaid work road building. She has never been picked for the paid community work that is available. She has no access to the social cash transfers available, apparently because she was not at the registration place at the right time – however, none of her close neighbours have received it either.

If she was able to afford to buy goats and chickens, she believes they would be better off as a household. She has tried selling tomatoes and also beans but was not able to sell them as her potential customers did not have money to buy them.

Maaza* is 60 years old and lives in Addis Ababa, Ethiopia. Maaza's son was killed when still young and she raised her sister's child. She is also caring for a brother who has HIV/AIDs and for two nieces.

Maaza spins cotton and sells it, and does catering work in other people's houses, as well as cooking wot for ceremonies like christenings and weddings. She is also part of a savings scheme with other low-income older women who have organised to clean public toilets. Each day, she makes breakfast for the

children and packs their lunch. She does not have access to a widow's pension because she was not living with her husband when he died. She eats breakfast only if there is any food remaining, cleans her house and then goes out to work cleaning public toilets. She has community obligations such as visiting the mourning house when someone dies. She also visits the house of people in her community when they are in need of support.

She uses firewood for most cooking, which is challenging, and she has begun to use an electric mitad (griddle) for making injera bread – she bought this using her income from catering for ceremonies. The mitad has made her work easier. She used her income from the cleaning work to buy soap, teff and meet other household expenses.

She feels supported by neighbours, who she supports mutually when they are sick or need practical help, and the children help her with housework. But she insists on washing her own clothes. Previously she was brewing tella (local drink) and preparing spices in bulk but she no longer has the energy to do this often, so prepares it for a few months at a time. She says if she was unable to do the housework it would fall to her brother's daughters.

In her work cleaning public toilets, she mentions having been exposed to violence from customers. She says that she likes to work in order to make decisions about her income, to enable her children to save their own money, and to work with others in the community.

“After I finish my work and get back to my home at 8 pm, I take shower and eat my dinner with my family and wash utensils. When they sleep I spin cotton for traditional dress and sometime when it is holyday I am doing basket.

I am the one who decides on my income. I have worked hard to earn the money so nobody orders me what to do.”

**not her real name*



‘Older women shoulder disproportionate amounts of unpaid care work due to a lifetime of gender inequalities.’

Ten-point action plan

In order for gender equality to be achieved for people of all ages, campaigns such as Generation Equality and efforts to deliver on the SDGs must take into account older women in all their diversity, challenge damaging assumptions about older women and men, and adopt a life course approach in all public policy and development programmes relating to economic justice.

We recommend a ten-point action plan to the UK Government and all its partners for priority action.

- 1. Include older women in development and gender equality policy:** The UK Government, donors and UN agencies must explicitly include older women in their plans on gender equality.
Older women have an equal human right to live in dignity – this includes the fulfilment of their economic rights, and recognition of and support for the work they do by their governments and those around them. Older women are integral to the global economy and gender equality will not be achieved without taking into account the rights of older women.
- 2. Ensure older women's access to decent work:** Governments should work together to ensure that national legislation protects against age and sex discrimination in the workplace and recognises and supports the role of carers.
Older women have the right to equality of opportunity to access decent work that gives them greater choice, a fair income, security in the workplace and the ability to live with dignity.
- 3. Promote social protection, including universal social pensions:** National governments, donors and UN agencies should support and promote universal, gender-responsive social protection throughout the life course.
Social protection has a positive impact on social cohesion, as well as strengthening economic wellbeing, but only about 20 per cent of older people in low-income countries have access to pensions. Older women tend to have lower access and lower benefit levels than men due to gendered roles which make them more likely to have worked in informal jobs and to have had interrupted work histories.
- 4. Ensure financial inclusion:** National governments, UN agencies, NGOs and donors should ensure that older women are appropriately included in any financial initiatives, training and support programmes.
Older women face financial exclusion due to a lifetime of gender inequalities and specific age and gender-based discrimination. They face specific barriers to accessing microcredit schemes and are less likely to have savings and assets to fall back on.
- 5. Ensure older women's access to appropriate and affordable healthcare:** Global health actors, governments and donors need to invest to ensure older women can access appropriate and affordable healthcare.
Older women often work through pain and with multiple unaddressed chronic health conditions because the healthcare they need is simply not available to them. Unmanaged health conditions can also affect older women's decisions about when to stop working, with an impact on those around them.
- 6. Invest in informal support systems:** The UK Government and other donors, UN agencies and IFIs should work together to ensure that informal support systems are underpinned by state-backed social protection.
Informal support to older women is sporadic and rarely sufficient to meet their needs. Older women's contributions to their communities and households means that others depend on them. Informal support systems, alongside formal support such as pensions and healthcare, can have a positive impact on older women's access to economic justice and other rights, and their ability to continue contributing.
- 7. Disaggregate data by sex, age and disability:** Governments and other donors must work together to ensure that older women's roles and realities are better captured by data, monitoring and analysis. Data must be better collected and used in order to shape policy decision making.
Older women's roles and realities are not acknowledged or captured sufficiently by data and analysis, so they are often excluded from policy decision making. Data must be better collected and used to understand the roles that older women play in their societies and economies.
- 8. Create meaningful consultation with older women:** The UK Government and donors, UN agencies and NGOs should include older women in the design of policies and programmes to ensure their rights and needs are reflected.
Older women's experiences have been absent from research, programmes and advocacy on issues affecting women of all ages, and from policy spaces such as the Generation Equality Forum. Specific attention to older women's rights, needs and voices is necessary if global commitments like SDG5 are to be achieved.
- 9. Include older women and men in targeted community level schemes:** National governments, donors and UN agencies should ensure the benefits of public investment in local programmes, such as access to utilities and livelihood schemes, reach all older people.
Older women's access to income security and decent work can be improved by accessing community schemes. They are often excluded from targeting, lack access to information, or face discrimination from others.
- 10. Protect the rights of all older persons:** The UK government and other UN member states should support the creation of a UN Convention on the rights of older persons.
Older women's rights are often overlooked within wider discussions on gender and development, and ageist stereotypes can lead to older women being perceived as dependent, unproductive, and a burden to society.

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* The research for this report included a literature review of global evidence and data on older women's labour force participation, unpaid care work, access to social protection and other rights, alongside a new qualitative study of older women in four research sites in Ethiopia and Malawi focusing on their access to decent work and economic rights, to gain a better understanding of some of the barriers and drivers.

Acknowledgments

About Age International

We are dedicated to responding to the needs, and promoting the rights, of older people in low and middle-income countries across the world. We support older people in the poorest countries to improve their income, escape poverty, receive the right kind of healthcare, survive emergencies, and have their contributions to families and communities recognised and valued. Our vision is a world in which women and men everywhere can lead dignified, healthy and secure lives as they grow older.

It is a subsidiary charity of Age UK, it is the UK member of the HelpAge global network, and it is a member of the Disasters Emergency Committee (DEC).

This report

This research report brings together new qualitative findings from discussions with older women and their communities in Ethiopia and Malawi, with existing quantitative global data, a desk review of wider research, and international policy analysis.

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Older women: the hidden workforce - Access to economic justice

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