



Age inclusive social protection in fragile settings:

What works in a changing world

Key messages

- Older people are disproportionately affected by conflict and climate shocks yet are routinely excluded from humanitarian aid programmes.
- Intersecting forms of marginalisation, and the cumulative impact of a lifetime of inequalities, mean that older women, older persons with disabilities, and older displaced persons often face higher rates of poverty, discrimination, and violence.
- Adaptive and shock-responsive social protection is a critical tool for enabling dignity, autonomy, and resilience in protracted crises.
- Universal social pensions, inclusive cash assistance, and local structures like Older People's Associations deliver cost-effective impact.
- The UK Government can lead global reform by championing the inclusion of older people in adaptive and shock-responsive social protection systems.

Inclusive social protection – time to act

This policy briefing explains why adaptive and shock-responsive social protection (ASRSP) is a critical tool for enabling the resilience of older people in crises and sets out the evidence for proven, cost-effective methods. As a key player in the humanitarian sector, the UK has an important role to play in strengthening the inclusion of older people in cash and social protection delivery systems.

Older people, especially older women, people with disabilities, and those who have been displaced, are consistently overlooked in humanitarian responses. Social protection, including cash transfers, social pensions, and in-kind transfers, enables older people to meet their own priorities with dignity in times of conflict, disaster, or displacement. Despite growing evidence that inclusive social protection builds resilience and reduces dependency, most social protection systems fail to reach or prioritise older populations.

Social protection is also essential for building resilience and supporting a just transition to a green economy, especially in fragile settings where older people face heightened risks. The International Labour Organisation's (ILO) World Social Protection Report 2024–26 emphasises that without adaptive, inclusive systems, climate shocks will drive deeper vulnerability.¹ Social protection should also be locally-led by building on and strengthening existing community-based systems, with local actors taking ownership over design and delivery, and ensuring that responses are informed by the lived experiences of affected populations, including older people.

The concept of a humanitarian reset has emerged in recent years.² It aims to respond to growing frustrations with the international humanitarian system's inefficiencies, power imbalances, and a failure to adapt to protracted and complex crises. It is calling for a fundamental shift towards more locally-led, politically informed, and sustainable approaches that prioritise the dignity, agency, and long-term needs of affected communities. The humanitarian reset has become even more urgent in the wake of the devastating global funding cuts. It is critical, however, that the reset does not deprioritise groups most in need, including older people.

As humanitarian challenges become more complex, and climate-related shocks more frequent, the UK Government has a strategic opportunity to demonstrate leadership during this reset by championing age and disability inclusive, gender-transformative and climate-sensitive social protection in fragile settings.

Older people at risk: A hidden crisis³

Globally, **10+ million** older people are forcibly displaced.

77% of older people lack regular income in emergencies.

60% of older people struggle to access food and clean water in humanitarian settings.

Globally, **46%** of people aged 60+ live with disabilities.

Most humanitarian assessments don't collect data on people after **age 49 or 59**, rendering older people invisible.

Fragile settings are humanitarian contexts where exposure to risks such as conflict, disaster, or political instability, combined with limited national and community capacity, undermines the protection of civilians and disrupts access to essential services.

Bakri, 65, NW Syria.

"The support has helped me provide for my family's needs – cash is useful for those of us who've lost everything. We need to buy many essential items, such as clothes, food and medicine. Previously, we received in-kind assistance, such as hygiene and food baskets, but those cannot meet our needs in the way the multi-purpose cash support does."



What works: Social protection that includes older people

Adaptive and shock-responsive social protection (ASRSP) can be a lifeline for older people when systems are designed with their needs in mind. Strengthening the visibility of older people in social protection systems would help the UK and other donors to realise their commitments to “Leave No One Behind”.⁴

This section will draw on research and case studies to highlight cost-effective ways of ensuring ASRSP can deliver for older people in crisis settings.

1. Expand universal social pensions

A universal social pension is a government-funded programme that provides a regular payment to all citizens or residents above a certain age, regardless of their prior work history or income. It's a flat-rate benefit, meaning everyone receives the same amount. These differ to private pensions which are funded by either the individual or their employer. Social pensions are an important tool for delivering social protection to older people in more challenging contexts as currently, across lower-income countries, less than 20% of older people over the statutory retirement age of their country receive a pension.⁵ Where schemes do exist, eligibility age can vary. For example, in

Myanmar the social pension is only available for people over 85.⁶ This is very low coverage compared to Nepal, where the social pension is universal for all over 70, and 60+ for widows and Dalits who face greater systemic exclusion and financial insecurity.⁷

Evidence shows that social pensions have a positive effect on older people's wellbeing and help to build their resilience and adaptive capacity.⁸ They also reduce gender inequality, since women are least likely to have access to a private pension. There is a significant gender gap in wealth and earnings across women's lifetimes, and this inequality is compounded by women being less likely to access a pension in older age.

Using existing social protection systems to deal with shocks:

- Piggybacking – using an existing system to deliver a new response during a disaster.
- Vertical expansion – using existing system by helping recipients to top up payments they are already receiving.
- Horizontal expansion – using existing system to add people that didn't receive assistance before.

Spotlight: A rights-based approach to social protection

Social protection is a right set out in international law, not a discretionary benefit.^{9,10} Older people's right to social protection in conflict and fragile settings needs to be explicitly recognised, with standards and obligations clearly articulated, so all humanitarian actors understand their responsibilities. Global standard setting needs to be improved through the creation of a UN Convention on the Rights of Older Persons. The Human Rights Council approved the establishment of an intergovernmental working group to draft a legally binding instrument to better articulate how older people's rights should be protected globally.¹¹ This should include explicit provisions on the right to social protection for older people in fragile and conflict affected settings.

Even at a low rate, social pensions guarantee a minimum income, especially for those excluded from formal employment. It is crucial though that social pensions are high enough to cover older people's basic needs. In Ukraine, for example, 62% of older people reported that their pension does not cover basic needs including food, clothing, hygiene items, utilities and medical services.¹² The rising costs of goods and services and loss of livelihoods due to the ongoing war means that the social pension can no longer meet most older people's needs. As of mid-2025, the Ukrainian Government has been rolling out pension reform which sets the basic social pension as 30% of the minimum wage.¹³ While the reform is aimed at protecting older people with little or no income, including the oldest-old (age 80+) and war-affected older persons, in the long-term those who are reliant on the social pension will fall behind living standards even further.

Crucially, social pensions should be scalable and shock-responsive in crises to cover the additional costs that individuals might face. Existing social protection systems, including universal social pensions, can be leveraged to reach those most in need with additional top-up support. The best method for doing this will vary between different crisis contexts. COVID-19 demonstrated that countries with strong health and social protection systems were better prepared to respond to the crisis by utilising and adapting existing institutional mechanisms to support affected groups, such as older people.¹⁴ In Sri Lanka the government increased the amount of social pension paid to an older person in 2020, from LKR 2,000 to 5,000, benefiting 559,109 people.¹⁵

Case study: Palestine

Before the conflict in the Occupied Palestinian Territories (OPT) escalated in 2023, there had been various efforts to set up a social pension scheme.¹⁶ The legal framework for a social pension in OPT was already in place and there are feasible and affordable options to implement it. For as little as 0.4% of GDP, all women and men aged 70 and over would have minimum income security in older age. This would complement a fragmented contributory pension system, providing a lifeline to those affected by the intense protracted conflict and high rates of informal employment.

The scale of the current humanitarian crisis in Gaza is unprecedented. Before the conflict, in the absence of formal welfare systems, many older people relied on family networks or the UNWRA Social Safety Net Programme as their main source of support. The collapse of these networks has left older people further exposed to violence and

discrimination and facing severe challenges in accessing life-saving assistance. When they are in place, linking social protection systems – such as social pensions – with humanitarian responses can help direct emergency assistance more effectively to older people. This is because systems of coordination, registration and delivery are already in place to identify those most in need.¹⁷

In October 2024, the Palestinian Authority (PA) was able to roll out regular cash transfers to older people and people with disabilities in the West Bank.¹⁸ All persons with a severe disability and older persons above 65 years of age are eligible, provided they are included in the national social registry. This has been seen as a significant step towards developing a rights-based social protection system for all Palestinians, which would include social pensions. There are plans to extend the new social allowances for older people and people with disabilities to Gaza once circumstances allow.

2. Strengthen access to disability benefits

The global prevalence of disability increases with age, rising from 5.8% in children and adolescents aged 0-14 years, to 46% among older adults aged over 60 years. This indicates that 1 in 3 older adults is a person with one or more disabilities,¹⁹ and the majority of people with a disability live in lower and middle-income countries.²⁰

There are numerous instances when the specific disability-related needs of older people are not considered in the delivery of humanitarian assistance. In many crisis situations, older people with disabilities are put at risk because they have to collect their social pensions and cash assistance from specific sites that are too distant, not accessible, or which put them at risk of violence. Also, older people with disabilities are often not given equal access to opportunities to

earn income. For example, in refugee camps in Tanzania, older people said they wanted to work but were missed out of livelihoods programmes.²¹ The overlap between ageing and disability requires an intersectional approach to social protection in crisis settings.

By strengthening access to disability benefits, on top of social pensions, older people with disabilities can cover the additional costs they face, such as assistive devices, care and support, or specialised health care.²² It is crucial that the registration for these benefits is simplified and accessible for older people with disabilities. In crisis settings, needs assessments which include functional criteria, such as the Washington Group Questions, are crucial for identifying older people who require additional support.²³

Spotlight: Data disaggregation for effective social protection systems

Older people remain invisible in humanitarian responses due to:

- Age caps in surveys (often stopping at age 49 or 59).
- Lack of disability or functional status data.
- Exclusion from humanitarian assessments.²⁴

The lack of sex, age, and disability-disaggregated data (SADDD) impacts the delivery of cash and social protection in crises by preventing at-risk groups from being properly identified and targeted with adequate levels of support. Older people are often treated as a homogenous group of those over 60 years old, which obscures where need may be greatest. Some older people may be at greater risk of vulnerability to shocks because of various factors, including geographical location, ethnicity, gender, disability, income, age, health status, education level and living arrangements. For example, people over 70 may be at greater risk of not having their basic food, medical and other needs met, as well as being more likely to be isolated, than those aged 60-69.²⁵

Better data disaggregation would allow these needs to be made more visible across the life course, and allow for better provision of social protection before, during and after crises.

The UK has been a global leader in advocating for SADDD. The Foreign, Commonwealth and Development Office (FCDO) is a signatory to the Inclusive Data Charter, which prioritises better data disaggregation across programmes. The FCDO Disability Inclusion and Rights Strategy (2022) explicitly focuses on collecting and analysing data disaggregated by disability, age, sex, and geography using the Washington Group Questions.²⁶ The UK has also championed the creation of, and has chaired, the Titchfield City Group on Ageing.²⁷ This seeks to identify ways of better capturing and analysing data disaggregated by age. However, progress has been slow, and the targets set in the Inclusive Data Charter are way off track to be achieved by 2030.

3. Prioritise inclusive, accessible delivery systems

Inclusive, accessible delivery systems for social protection are critical for reaching older people. Many older people lack formal ID, including birth certificates, which creates issues in proving eligibility. Older people are also more likely to be digitally excluded, or have poor mobility or cognitive impairments which prevent them from accessing cash and social protection delivery mechanisms.²⁸

To reach older people during shocks and emergencies, payment systems must offer flexible, accessible options. As emergency responses become more digitally based, it is also vital that older people are given the necessary support to access these services and are provided with non-digital options where necessary. Frontline social workers and home visits are essential parts of effective social protection delivery by helping to identify needs and connecting older people to appropriate support.

Herina, 80, Mozambique, accessed support through the Basic Social Subsidy Programme (PSSB).

“I’m sure there are still older people who are unaware of their rights, but with the little I learned from the monitors, I feel strong enough to teach others of my age not to be excluded.”³⁰

Case study: Mozambique

A study conducted by HelpAge International in Mozambique showed that many older people do not have identification documents, which prevents them from accessing certain services. Study participants reported that many older people never had an official identification document, while others had lost it. 37% of older people couldn’t register for the Basic Social Subsidy Programme (PSSB) due to lack of ID or digital barriers.²⁹ Local authorities partnered with the Association for the Protection of Older Persons in Tete (APITE) to organise the distribution of ID documents.

Older Citizen Monitoring groups organised by HelpAge International managed the Accountability and Fulfilment for Older People to Raise their Dignity (AFFORD) programme. They worked in communities to inform older people about the PSSB and mobilised them to enrol in the PSSB. Older Citizens Monitors also helped recipients lodge complaints, and advocated with government officials for policy change and improvements in service delivery.



Spotlight: Promoting gender-transformative social protection across the life course

Throughout their lives, from girlhood to older age, women face structural barriers that limit their access to resources and opportunities. This might include unequal access to education in early years and less access to formal employment and economic resources in early and mid-adulthood. Women are more likely to experience unequal responsibility for unpaid care work in early, mid adulthood and older life (further limiting their ability to access formal paid employment across their life course). At all life stages, women can experience unequal inheritance and land rights, discrimination against widows, and increased risk of gender-based violence, and unequal access to healthcare systems. These gendered inequalities are magnified in humanitarian contexts, further weakening older women's ability to cope with shocks. Limited access to economic resources, along with the disruption or absence of public services, significantly undermines their adaptive capacity.³¹

As access to social protection, particularly pensions, is often tied to formal employment and contribution histories, women are disproportionately excluded from these systems in later life. In Ukraine, for example, women's pensions are around 30% lower than men's, and 68% of older women in Ukraine say their pension is not enough to cover even basic needs like food or heating.³²

Older women have a right to access social protection equally to older men. Many older women also choose to use these benefits to support their families, particularly younger generations. This improves the resilience of multigenerational households to respond to shocks such as conflict, illness, or natural disasters. In Tanzania, for example, older women receiving cash transfers through the national social pension scheme reported being able to support their grandchildren through education and accessing healthcare for themselves and their family that they couldn't afford previously.³³

“Esther, 61, Tanzania.

“Apart from the food distributed by the World Food Programme, I have also received a one-off payment of 30,000 Tanzanian shillings and a mattress. We only have one mattress between me and the six children, which isn't enough. Only I can sleep on it. I spent the cash on food and clothes for the children.”



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4. Promote the ‘cash plus’ model – linking social protection to services

The ‘cash plus’ approach combines cash transfer programmes with health insurance and other complementary programmes and services, including skills and livelihoods training, psychosocial counselling and access to information.

Cash and voucher assistance (CVA) has become one of the most widely used concepts for delivering humanitarian assistance – coordinating with other services can build long-term resilience for older people. There are different CVA modalities, including Multipurpose Cash Assistance (MPC or MPCA). This refers to humanitarian cash transfers which have been designed to address multiple needs. All MPC transfers are unrestricted, which means people have the flexibility to spend the money as they choose, based on their needs and priorities. MPC can then be combined with other benefits, such as subsidised healthcare, to give older people freedom over how their income is spent and prevent negative coping strategies if they were otherwise unable to afford services.

There is strong evidence that social protection improves household access to food security. Social protection, including food transfers (e.g. food reserves, food distribution, vouchers), helps mitigate the impact of climate shocks and slow-onset events through improving the food and nutritional security of older people.³⁴

In protracted crises, ‘cash plus’ programmes work best when cash is effectively linked to reliable health and social services, and when designed to bridge the humanitarian–development nexus. Where national or local systems are weak or absent, cash alone cannot ensure older people access the support they need. To be effective, programmes must be context-sensitive, strengthen local systems, and invest in resilience-building through livelihoods, community services and social protection.

‘Cash plus’ interventions must also be gender responsive and reduce the risk of exposing participants to further harm. In some contexts, women’s receipt of cash assistance increases the risk of gender-based violence within their households.³⁵ Cash plus programming therefore needs to be sensitive to the specific gender and sociocultural norms in different contexts, and create opportunities for challenging the power imbalances that can affect women and girls of all ages. Community consultations, and ongoing reviews which centre on the voices of marginalised groups such as older women, are critical in the design and implementation phases of programmes to ensure safe and effective approaches.

Case study: Moldova

HelpAge International, supported by Age International and the World Food Programme (WFP), provided multipurpose cash to older Ukrainian refugees and vulnerable host communities in Moldova. Linked services included health referrals and mobility aids.

An Age Inclusion Specialist (AIS) deployed by HelpAge International also supported the UN Refugee Agency (UNHCR) to develop a scorecard for cash assistance, and ensured older age was included as a criterion for cash assistance eligibility.³⁶ These scorecards are crucial for identifying needs and quality of cash assistance amongst refugee and host communities.



Daw Hnin Ku, 75, from Myanmar, receives financial support through our partner HelpAge Myanmar's older persons group.

"I can't work anymore. I felt I was getting too old and someone had to take care of the grandchildren, so I did that. If I am too unwell to take care of them, then my daughter has to stop working."

5. Invest in locally-led community structures: Older People's Associations (OPAs)

Older People's Associations (OPAs) play a critical role in promoting and advocating for more effective social protection interventions. They can help identify those excluded from systems, promote local access and accountability, and foster community resilience and inter-generational solidarity. The activities of an OPA will vary based on local priorities. For example, in Bangladesh many OPAs carry out disaster risk reduction and preparedness work in flood-prone areas. While in Cambodia, OPAs play a voluntary role in the primary healthcare system, providing education, screening and volunteer-led care.³⁷

Older Citizen Monitoring (OCM) is one of many activities undertaken by OPAs. It involves older people monitoring the implementation of policies and services affecting their lives at grassroots level, including social protection and health. They can then use this evidence to advocate for change at local, national and international levels.

Case study: Bangladesh

Developed by HelpAge International, and piloted with funding from the former UK Department for International Development (DFID) in five countries in 2002, OCM has helped older people hold local and national governments to account for the fulfilment of their human rights, strengthening their ability to communicate directly with decision makers.³⁸ Through this project, OCM in Bangladesh improved transparency in allocation of the social allowances at community level, helped women take on leadership positions in citizen monitoring groups, and contributed to an increase in the national government's Old Age Allowance budget.



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Ayesha, 83, Bangladesh.

Visited the 'Age Friendly Space', funded by Age International and its local partner HelpAge.

Bokayo, 75, in Kenya is the sole breadwinner for her family after her husband – who had gone in search of pasture for their livestock – was killed in a bandit attack. She is now living through a severe drought.

“In our community, if livestock fails to provide, as a woman there would be no other source of income. We become desperate with no alternative. Around the time I was married, we experienced a drought but nothing like this.”

6. Link climate resilience and social protection

Adaptive and shock-responsive social protection is critical for countries to address both the existential threat of the climate crisis, and to adapt to people living longer. Climate shocks, including drought, floods, and extreme heat, exacerbate the risks that older people face. They are less able to migrate, less likely to receive aid, and more dependent on local services that might be weakened by these crises. Accelerated climate change is happening alongside the global demographic shift to older populations, and appropriately targeted social protection can help respond to both.³⁹

The Malawi Government’s response to a food crisis linked to climate extremes in 2022 is a good example of how using existing social protection measures can strengthen resilience. In response to the crisis, the Government topped up monthly transfers for social pension recipients in which over 40% of targeted households were headed by older people. The vertical expansion of this social protection programme with more cash helped 82,717 households withstand food insecurity without resorting to harmful coping strategies.⁴⁰

The horizontal expansion of social protection programmes can also build climate resilience by expanding the number of recipients during a crisis. In 2015, the existing Hunger Safety Nets Programme (HSNP) in Kenya reached an additional 90,000 households that were hit with severe drought.⁴¹

HelpAge International research conducted in Indonesia shows that older people are very much involved in activities which contribute to nature restoration, climate change mitigation and adaptation, and other activities supporting sustainability. Many older workers in nature-based jobs lack proper social protection and health insurance. Coverage varies across the provinces, but where universal social pensions do exist, older people reported that their status within their families and communities had been transformed positively.⁴² If designed and managed well, additional social protection measures, such as public works and farmer assistance programmes, can provide an effective way of helping older people to endure difficult times, to enhance their livelihoods and to gain new skills through vocational trainings.⁴³

Opportunities for UK leadership

The UK Government has a strong track record of promoting social protection for those most in need in low and middle-income countries and has recognised that this includes older people. The 2023 Foreign, Commonwealth and Development Office (FCDO) International Development White Paper, recognised the importance of strengthening systems that protect the most vulnerable.⁴⁴ In the 2022 Disability and Inclusion Rights Strategy, the FCDO recognised the critical role of older people, including older women and widows of all ages who face additional discrimination and abuse.⁴⁵ The UK Government also committed to investing in improving the collection, analysis and use of age disaggregated data and has been a key stakeholder in the Titchfield City Group on Ageing to support this work. And the Government championed the creation of the “Leave No One Behind” pledge, which specifically references older people and underpins the Sustainable Development Goals (SDGs).

Despite these commitments, more needs to be done to ensure the rights and needs of older people are explicitly reflected in FCDO social protection policy and programming.

The UK’s Humanitarian Framework commits the Government to prioritising humanitarian assistance for people in greatest need, while preventing future shocks and building resilience. It places a particular emphasis on social protection and coordination across sectors.⁴⁶ ASRSP provides a key entry point for supporting efforts to find coherence and efficiencies between humanitarian and development systems.⁴⁷

The UK’s Humanitarian Enablers Programme, with its focus on improving the efficiency and responsiveness of humanitarian assistance, offers a platform to integrate inclusive approaches, particularly through expanding the use of cash assistance tailored to older people’s needs.⁴⁸ This can improve the choice and impact of humanitarian responses.

Furthermore, the UK’s humanitarian reset principles, which prioritise locally-led, people-centred responses and resilience building, closely align with the goals of ASRSP. However, these principles need measurable targets, and dedicated funding, to ensure that older people are explicitly included in both policy and practice. With its global influence, technical expertise, and commitment to humanitarian inclusion, the UK can drive forward social protection in crises that leaves no one behind.

In November 2025, world leaders will meet at the Second World Summit for Social Development (WSSD2). This will be a key moment for governments, including the UK, to drive forward progress on the SDGs and the “Leave No One Behind” agenda. Age International is calling for firm commitments and a concrete set of actions towards universal social protection systems and nationally defined social protection floors as a precondition for social development. This includes promoting social pensions with adequate levels of benefits.⁴⁹

More immediately, the 2025 High-Level Panel on Social Protection in Fragile and Conflict-Affected Settings, which the UK is co-chairing, provides another opportunity for the UK Government to demonstrate leadership in this area. There is a risk, however, that the High-Level Panel could deprioritise older people in its work, further marginalising them and reinforcing the age discrimination that is endemic worldwide.

Recommendations for the UK Government and other stakeholders

As a humanitarian actor, international donor, and a UN Member State, the UK Government has an important role to play in promoting adaptive and shock-responsive social protection which includes older people.

1. Prioritise inclusion of older people in humanitarian policies and programming

- Ensure UK-funded programmes meet humanitarian inclusion standards for older people and people with disabilities.
- Use relevant global forums, such as the 2025 High-Level Panel on Social Protection in Fragile and Conflict-Affected Settings and the Second World Summit for Social Development, to ensure the rights and needs of older people are integrated into global humanitarian and social protection frameworks.

2. Expand universal social pensions

- The UK should support partner countries to design and implement universal, non-contributory social pensions in fragile and conflict-affected contexts as an integral part of adaptive and shock responsive social protection.
- The UK should promote the scalability of pension systems through funding and technical assistance to allow rapid, shock-responsive top-ups at times of crisis.

3. Strengthen access to disability benefits

- All humanitarian actors, including the UK Government, must ensure that older people with disabilities are fully taken into account in the design and implementation of programmes. Simplified verification processes, functional assessments for targeted support, and funding outreach to older people with disabilities are critical for the design and delivery of effective social protection measures.

4. Strengthen data disaggregation

- All humanitarian actors should ensure the timely collection and use of data disaggregated by sex, age and disability (at a minimum), removing upper age limits and presenting the data disaggregated into older age cohorts (e.g. 60–69, 70–79, 80+).
- The UK and other donors should mandate the collection and use of sex, age, and disability-disaggregated data (SADDD) as part of their funding requirements.

5. Prioritise inclusive, accessible delivery systems

- Humanitarian actors should prioritise mobile teams, in-person registration points, and payment mechanisms that accommodate older people without ID or digital access.
- Donors must invest in systems strengthening to improve the age-inclusivity of national registries and social protection delivery systems in fragile settings.

6. Promote gender-transformative social protection

- The UK Government, donor governments and other humanitarian actors should consult older women directly about social protection needs, and use this to develop gender-transformative social protection interventions across the life course that tackle the cumulative impacts of a lifetime of gendered inequalities.
- The UK should champion older women's rights and advocate for older age inclusion across UN forums. This includes using the agreed focus area on older women at CSW70 to drive transformative change for older women's rights, embedding commitments to gender equality for girls and women of all ages at the heart of the WSSD2, and ensuring the Gender Action Plan, under the United Nations Framework Convention on Climate Change (UNFCCC) references the specific needs of older women.

7. Promote integrated 'cash plus' support

- Humanitarian actors should link cash transfers to complementary services, ensuring cash transfers are gender-sensitive and responsive to contextual risks. UN guidelines, such as the Inter-Agency Standing Committee (IASC) Guidance on Multipurpose Cash (MPC) and Cash and Voucher Assistance (CVA), must ensure older people are systematically included in cash and voucher assistance coordination.

8. Invest in locally-led community structures

- Embed support for Older People's Associations and Older Citizen Monitoring in UK-supported programming, especially in fragile and conflict-affected states.
- Humanitarian actors must integrate community-led monitoring which includes older people into their accountability mechanisms.

9. Link climate resilience with social protection

- Humanitarian actors must ensure that social protection systems are adaptive and responsive to climate extremes, taking into account the role of older people in community mitigation and adaptation.
- The UK should support efforts to embed age-inclusive social protection into climate adaptation and disaster risk frameworks, including National Adaptation Plans.

10. Advance a rights-based approach to social protection

- Uphold international legal obligations to provide social protection to older people during crises.
- Provide technical assistance to governments to uphold the right to social protection in emergencies.
- Advocate for a strong UN Convention on the Rights of Older Persons with explicit provisions on the right to social protection in fragile and conflict settings.

Conclusion

In a world facing climate breakdown, rising displacement, and protracted conflict – alongside rapid global population ageing – inclusive, adaptive and shock-responsive social protection is urgently needed.

The 2024 High-Level Forum on Social Protection in Fragility and Conflict stressed the importance of taking an intentional approach to gender, equity and inclusion when designing social protection interventions. However, the lack of reference to older people in the forum's final report reinforces the exclusion and marginalisation of older people that has become endemic in humanitarian response.

Better access to social protection for older people reduces humanitarian dependence, builds greater household and community resilience, reduces gendered and disability-related inequalities, and strengthens intergenerational support networks. Measures like social pensions enable older people to attain better livelihoods and support food security, health and other aspects of well-being.

The UK Government has an opportunity to transform social protection in fragile and conflict affected contexts by championing age-inclusive, gender-responsive and climate-sensitive responses. Our changing world requires nothing less.

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Age International – September 2025

Age International is a charity which responds to the needs and promotes the rights of older people, focused on those facing challenging situations in low and middle-income countries.

Tel 0800 032 0699
contact@ageinternational.org.uk
www.ageinternational.org.uk

Written by Katie Jakeman. Designed by Deborah Caplan. With thanks to Ken Bluestone, Katy Chadwick, Hester Clark, Tom Colley, Caroline Gilchrist, Alison Marshall and Jessica Petitprez.

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