

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

Older women: the hidden workforce

Access to economic justice

‘Older people, especially older women, are integral to the global economy.’



Table of Contents

1. Foreword by Diane Elson	7
2. Executive summary	8
3. Why this report?	16
4. Research methodology	17
5. Global snapshot on older women and ageing	19
6. International policy landscape: are older women included?	20
7. What do we mean by work?	23
8. Older women's work	26
• Unpaid work in the household – care and multigenerational responsibilities	27
• Unpaid work outside the household, for the household	28
• Unpaid work in the community – duty and responsibility	29
• Paid work in the informal economy	29
9. Drivers - why are older women doing the work they do?	35
• Necessity and duty	36
• Gaining respect and reciprocal support from family and community	37
• Avoiding shame and dependency	37
• What inspires older women's work	38
• Remaining active and independent	38
• Achieving aspirations and exercising choice	39
10. Barriers to economic justice for older women	44
• Access to and availability of decent work	45
• Access to formal support: financial services and social protection	46
• Access to informal support: family and community	51
• Access to an independent income, decision making and having a 'voice'	53
• Discrimination and abuse	54
• Impacts on social cohesion and participation	56
• Impacts on health and access to healthcare	56
11. Conclusions on older women and work	61
12. Recommendations	63
• Ten-point action plan for older women's access to economic rights and empowerment	64
13. Appendix	69
• Sustainable Development Goals (SDGs)	69
• Discussion of data challenges	69
• References	71

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





‘The voices of older women are often absent, and their concerns neglected.’

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.



Diane Elson
Emeritus Professor
University of Essex
Occasional Paid Consultant
Volunteer with UK Women’s
Budget Group, Grandmother-Carer

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.

Working, caring and supporting the community

Almaz Regassa, 62 years old, Ethiopia

Almaz lives in Ethiopia with her husband and daughter. Sadly, one of her daughters passed away after a short illness when she was 25.

Almaz was forced into retirement from her place of work when she was 45, she then joined the Tesfa Social and Development Association (TSDA) which provided her with income to start a home business, selling home-baked injera and re-selling local alcohol, vegetables, crafts and other goods.

Almaz receives a pension from her previous employer and has also received credit from TSDA towards running her small business. Her income goes towards supporting her household, to provide basics such as food, healthcare, house rent and clothes. She was grateful to receive training in the prevention of HIV and Aids, and the basic skills of business management through the TSDA. As well as managing her own business, she provides voluntary care service for older people in their homes.

The unpaid work Almaz does in the home is considerable; she wakes up at 6am to prepare breakfast, make beds and cleans the home – before washing clothes, preparing lunch and dinner and

baking injera to sell – all of which needs energy which she feels she is losing from time to time, although her daughter assists her with the daily routine and making goods to sell. Since COVID-19, Almaz feels that keeping her home hygienic and sanitised is especially important.

Almaz is also on the local Development and Security Committee and is proud to support 20 local older and vulnerable people as a home-based care provider.

Almaz feels this work enhances her connection with her community, and that they appreciate her efforts – she also feels it's appropriate for older women to do this work for their community. She says: *“Provision of voluntary services to community members, mainly to older people, is my biggest success.”*

Their household struggles to cover their families' basic needs financially with the limited income they earn, the ever-increasing living costs and rent prices exacerbate this further, this has all been exacerbated by the COVID-19 pandemic. She feels economic stability with decreased inflation will help her to generate more income and profit for her business.



“Provision of voluntary services to community members, mainly to older people, is my biggest success.”



“I hope tomorrow will be better than today, and that older people will get attention by government and community members and will get a sustainable income.”

Almaz says: *“It makes me worry for my business, especially during the time of COVID-19 which complicated the situation. The price inflation affects us very much, especially whilst I am becoming physically weak from time to time.”*

She feels that the work of older women is equally important to older men, younger women and other community groups, but she feels the burden of caring is falling disproportionately on older women – but even so, she will continue to do the work.

There can be a social stigma to women of Almaz's age working whilst taking care of the household, Almaz says: *“There are some community members who say I am running after money and benefits... why not stay at home or go to church to pray like other older women.”*

Others encourage Almaz and are kind about her contributions which makes her feel proud, she says: *“I feel, they properly describe me. For those who negatively describe me, I do not listen to them, since I believe in what I am doing. I am always thinking positively for others and contribute to social works.”*

Like many other older women in her circumstances, Almaz wants the local economy to stabilise after the pandemic, she says: *“I hope tomorrow will be better than today, and that older people will get attention by government and community members and will get a sustainable income.”*

COVID-19 affected her community badly, she says: *“It was a fearful and horrible moment for me*

and the people around me. Our movement was restricted as a measure to contain the virus, it was so difficult to visit and provide caring services to my clients for whom I am providing care and support. The measures which were put in place to contain the virus affected my business and reduced my household income...the reduction of my household income was discouraging, making me worry on how to cover our basic needs; in addition, I felt idle.”

Almaz has adapted her business since the pandemic and her livelihood has recovered but the restriction of movement is still reducing the time she can spend with the older people she cares for, who often suffer from loneliness. Looking for positives, Almaz says: *“Hygiene and sanitation have been improved as people start using personal protection measures such as wearing masks, sanitizing their hands...”* She also feels the pandemic boosted the culture of supporting each other and helping those who are affected most by restriction of movement.

Almaz values her relationships with her community members and with the clients she supports, she says: *“We older women can work and support our family and community members, but we also need opportunities that are appropriate for our age.”*

She hopes her contributions are taken into consideration, and that older women receive the necessary support in terms of finance and services that will improve their living conditions and that: *“Older people who are unable to take care of themselves should get support services from the government and other actors.”*

Why this report?

The global COVID-19 pandemic has laid bare the inequalities and ageism that older women and men face in societies and economies everywhere.²⁵

It has also brought to the fore the importance of care work and the unequal role of women in shouldering this work throughout their lives.²⁶ It is important that not only ageism and the pandemic's disproportionate health impacts on older people are brought to light, but also that the economic impacts on older people are articulated within efforts to 'build forward better'.

What is included in this report?

We aim to highlight the conditions that older women are working under, the key barriers they face to accessing their rights and achieving their aspirations, and to provide solutions and recommendations for ensuring their rights, realities and needs can be better captured, reflected and tackled in policy and programmes. This will enable us to set out a ten-point action plan for exactly how older women expect and deserve to be included in development. Our findings reveal the conditions that older women are working under in Ethiopia and Malawi, the challenges they face, and their perspectives on what is needed from their communities, governments, and the international community to improve their lives and to support their choices about how they wish to spend their time and contribute to others' lives.

What does our research show?

We highlight the systemic barriers that older women face to accessing economic justice, within their environment, societal attitudes and institutions. We discuss putting conditions in place for older women to overcome these barriers, enabling them to play their part in societies' progress. We show how supporting the economic rights of older women means supporting the economic rights of all women and girls in all their diversity, in line with the goals of the Generation Equality Campaign and the 2030 Agenda. With this new evidence we challenge the absence of older women's rights within wider discussions on gender and development, and the stereotypes that lead to the perception of older women as inactive, a burden to society, or simply 'helping out'. Our evidence highlights the inadequacy of current dialogues around labour

force participation, decent work for all, and unhelpful language around 'productive age' and 'dependency ratios', all of which overlook the rights, realities and contributions of older women. It adds a new perspective to a broader call for a more caring economy, which values unpaid carers and recognises care as an investment and something that is needed by all of us at different stages of our lives – providing a fundamental foundation to our communities, society and the wider economy. It builds on the case for a life course approach to gender equality.²⁷ We show a nuanced reality of older women's lives, that they are essential parts of their households and economies – both providers and receivers of care and income, mostly working to ensure that they and their families survive.

What happens next?

Our new research identifies actions that need to be carried forward in the work of international development actors, including donor governments, national governments, multilateral organisations and NGOs across many contexts where they work. This report aims to show how achieving economic gender equality for women in all their diversity relies on older women being supported to make the best choices for them, and the value of listening to what older women have to say. Responding to these challenges nationally and internationally requires greater knowledge and insights into the experience of older women to better inform policy decisions and action.

Who is responsible?

It is not only the responsibility of organisations working with older people, but all organisations, governments and institutions to take an inclusive, rights-based, gendered, life course approach to research, data collection and analysis. Recovery from the global tragedy of the COVID-19 pandemic provides a moment for donors and development actors like the UK Government to reflect on how they include the people most overlooked by development. Articulating older women's work and economic rights as an explicit part of their strategies in this final decade of the SDGs is essential for tackling gender inequality and injustice.

Research methodology²⁸

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 Sub-Saharan Africa focusing on their access to decent work and economic rights, to gain a better understanding of some of the barriers and drivers.

The qualitative research in Ethiopia and Malawi was carried out in January and February 2020, prior to the COVID-19 pandemic, with validation workshops conducted in March 2021. We spoke with older women and their communities in urban and rural locations in both Ethiopia (Addis Ababa and Dejen) and Malawi (Lilongwe and Thyolo). We held 20 in-depth interviews with older women and eight focus group discussions (FGDs) with older women of a mixture of ages, as well as FGDs with older men, younger women and younger men. We spoke with around 60 older women in total, and it

is their voices, experiences and aspirations which provide us with insights into how international and local responses can be improved.

We returned to the communities and spoke with the older women and others in spring 2021 after the pandemic had taken hold for several months in these contexts to ensure that the findings reflected their experiences, and to build on knowledge of how the COVID-19 pandemic had affected the drivers and barriers identified.



'Our findings reveal the conditions that older women are working under in Ethiopia and Malawi, the challenges they face, and their perspectives on what is needed from their communities, governments, and the international community to improve their lives.'

Global snapshot on older women and ageing

The population is ageing at an unprecedented rate in all regions of the globe, with the fastest increase in the next three decades taking place in low and middle-income countries, which are likely to have the lowest health and social welfare capacity.

Older people globally now outnumber children under five for the first time and the majority of older people live in low and middle-income countries. Globally, the population aged 60+ will increase by a third in the next decade to 2030, reaching 1.4 billion.²⁹

The majority of older people are women,³⁰ and although population ageing is largely a result of progress in healthcare and in women's sexual health and reproductive and other rights, the conditions for this growing section of the population³¹ are not adequate to ensure they can live out their older age in good health and dignity. This includes their conditions of work and access to social protection.

Gender inequalities continue into older age and are compounded by age-based inequalities. Older women globally do 4.3 hours a day of unpaid care and domestic work – including caring for grandchildren and other adults. 1 in 7 older women are in the labour force in low and middle-income countries;³² realities which are rarely discussed or analysed. Despite the necessity of their work for themselves, their families and communities – older women's status in society and systemic economic failures mean that they do not get the recognition or support they deserve.

Globally, between 1990 and 2018, older women were increasingly in the labour force, and older women in some contexts are working up until their late 70s or 80s.³³ Older women's experiences can change at different ages. In India, paid work peaks at age 45 to 50 for women, but remains at 15 hours a week at 60. In Vietnam, women's labour market work increases between the ages of 60 and 80 from 18 hours a week to 21 hours.³⁴ Most women in low and middle-income countries work in informal employment, and this continues in older age, with older people more likely than younger people to be in informal work in all socio-economic contexts.³⁵

Less than 20 per cent of people aged 60 and over in most low-income countries currently have access to a pension;³⁶ women are less likely to access one, and where they do their benefit levels are considerably lower. Childcare and long-term care support systems are also under-funded or non-existent. Where there are no universal social protection systems or publicly funded services to support them, the work older women are doing is both a cause and an effect of their care roles and informal work.

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.³⁷ This is due to gender bias in the allocation of resources and access to services.³⁸ People with disabilities both have a greater need for healthcare services, and face challenges in accessing them due to physical access barriers to transport or services and discrimination at the point of care.³⁹ Women and girls with disabilities face multiple barriers to accessing their rights.⁴⁰ Age-related chronic diseases and disability can pose particular challenges for older women in accessing and carrying out their work, and this is evident through the research presented here. Women with disabilities have particularly low access to decent work.⁴¹

Older women who have been married are more likely than men to be widowed and older women are more likely to live alone. As the status of women in many societies is linked to their husbands, widows and unmarried older women can be at particular risk to poverty and social exclusion.^{42,43}

In the WHO Strategic Advisory Group of Experts on Immunization (SAGE) study of older adults aged 50+, being female was associated with lower social status, more limited income, more barriers to healthcare, and more responsibilities for household chores. All of these factors negatively affected their quality of life.⁴⁴ This is reinforced by our qualitative research findings.

‘Gender inequalities continue into older age and are compounded by age-based inequalities.’

International policy landscape: are older women included?

Current international policy, programmes and data are not inclusive of older women and risk shutting them out of efforts to achieve gender equality and economic justice.

2030 Agenda and the Sustainable Development Goals

The 2030 Agenda promises to create a better quality of life for people of all ages, including through women's economic empowerment, counting care as work, and improving access to decent work and financial services for all. Sustainable Development Goals 5, 8, 3, and 1 are particularly relevant for improving the working lives of older women, and many of the issues that need to be addressed are cross-cutting with other Goals.⁴⁵ However, older women must be explicitly included in the way that stakeholders measure their progress against these goals.

- SDG5 aims to achieve gender equality and empower all women and girls - this includes a commitment to count unpaid care work, and this should apply to women of all ages
- SDG8 promises to 'Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all'

- SDG1 commits to 'End poverty in all its forms everywhere', including through social protection systems
- SDG3 on Good Health and Wellbeing promises to 'ensure healthy lives and promote well-being for all at all ages'.

Generation Equality Action Coalitions

The 25th Anniversary of the Beijing Platform for Action is being marked by the Generation Equality Campaign, in which Action Coalitions have been formed to help make our societies more equal. The Action Coalition on Economic Justice and Rights has highlighted the transformation of the care economy, and the expansion of decent work and employment in formal and informal economies as two key areas for achieving gender equality and the SDGs. The vision statement of the Action Coalition on Economic Justice and Rights recognises that 'economic gender equality is a reality where women and girls, in all their diversity, have equal economic opportunities to those of men and boys, including

'Policy makers have recognised that supporting working poor women in the informal economy is key to reducing women's poverty and gender inequality, and that state protections should be extended to the informal workforce.'



for adolescent girls.' It also recognises that systems designed to address the unequal sharing of unpaid care and domestic work, eliminate labour market discrimination, and develop resilience to economic shocks like the COVID-19 pandemic, must be gender responsive.⁴⁶

The policy choices that are made now by the Generation Equality Campaign⁴⁷ commitment makers and by other stakeholders, and COVID-19 recovery strategies and policies worldwide, will set the trajectory for how far women in later life can challenge their lack of autonomy over their work and time, their ability to be heard in the community and access to economic opportunities, and how far they are able to not only mitigate the risk of poverty for them and their households, but achieve their own aspirations as older women.

Despite stating that women in all their diversity must have access to decent work, secure incomes and power over their own resources, older women's roles in lower and middle-income countries, and the continuing lack of gender equality in later life, are absent from the Generation Equality Acceleration Plan and the Economic Justice and Rights Action Coalition blueprints. Older women – particularly those facing intersecting discrimination and the most marginalised - must be explicitly included in how governments and other actors take forward Generation Equality Global Action Coalition commitments such as the Global Alliance on Care, and in continued initiatives such as the Data 2X Challenge.

The United Nations

The UN Secretary General highlighted the rights of older persons in his briefing paper on the impacts of COVID-19 on older persons.⁴⁸ The UN Decade of Healthy Ageing, launched this year, emphasises the link between economic and health inequity and the need to 'add life to years' by fostering 'functional ability' particularly for older women.⁴⁹ And the WHO Global Report on Ageism, endorsed by UNFPA and UNDESA, highlights the impact that ageism has on all aspects of older women and men's lives.⁵⁰ The specific realities of older women and men, however, must be more consistently articulated and linked-up across UN systems and made more visible in member states' reporting and engagement with these.

International rights instruments

Once ratified, international conventions give citizens a framework for monitoring states' progress on implementing commitments and holding them to account. The Convention on Social, Economic

and Cultural Rights states that each government has a responsibility to progress towards realising rights "to the maximum of its available resources". The multiple discrimination that older women face is recognised in General Recommendation 27 of the Committee on the Elimination of Discrimination against Women (CEDAW), alongside a recognition of their exclusion from state reporting on women's rights.⁵¹ Recommendations are not legally binding but provide guidance for policy, legislation and practice. The proposed convention on the rights of older persons would ensure UN member states and other actors are clear about how to protect the rights of older women and men, as well as their obligations to them.

Policies and strategies on ageing and gender

Greater alignment is needed between gender policies and those targeting older women and men. Analysis from a four-country study in Africa that included Ethiopia and Malawi found a lack of gender mainstreaming in policies, programmes and strategies for older persons, partly attributed to inadequately disaggregated data by both age and sex resulting in poor understanding of the different challenges faced by older women and men.⁵²

Policies and strategies on jobs and growth

Regional and national policy papers and strategies on jobs and growth focus more on youth employment and entrepreneurship, overlooking the contributions, need and rights of older women. In Ethiopia, the National Plan for Job Creation focuses almost entirely on education and employment creation for youth and does not explicitly include older people as one of the population groups facing exclusion from the jobs market.⁵³ Evidence from richer countries after the 2008 financial crash showed that older workers are less likely to find new work after unemployment, and experienced longer spells of unemployment.⁵⁴ Older workers are also more likely to experience a persistent decline in job quality after employment. Despite this, older workers in a range of contexts are excluded from economic recovery policies – in Vietnam for example, current efforts are limited to those under the age of 59.⁵⁵

Decent Work Agenda

The International Labour Organization (ILO) has championed the Decent Work Agenda, which recognises that achieving gender equality is intrinsic to its success. This is reinforced by SDG8 which pledges to 'protect labour rights and

promote safe and secure working environments for all workers' and to 'achieve full and productive employment for all women and men [...]and equal pay for work of equal value'. The Decent Work Agenda aspires to make decent work a reality for all, regardless of whether they work in the formal or informal economy. It is crucial that this agenda explicitly includes older informal workers – including through the 'social dialogue approach'. In 2019, the ILO Centenary Declaration for the Future of Work was adopted – although it is not widely referenced. It includes a provision on 'supporting measures that help older workers to expand their choices, optimising their opportunities to work in good-quality, productive and healthy conditions until their retirement, and to enable active ageing'.⁵⁶ There are other ILO instruments including General Recommendation (GR) 162 on Older Workers, and ILO Conventions 156 on Workers with Family Responsibilities and 175 on Part Time Work, all of which have relevance to older women; the recently adopted C190 on Violence and Harassment at Work should also apply to them; the ILO publishes information about which member states have adopted conventions.⁵⁷

Policy makers have recognised that supporting working poor women in the informal economy is key to reducing women's poverty and gender inequality, and that state protections should be extended to the informal workforce. In the ILO's Resolution concerning decent work and the informal economy adopted in 2002, women and older workers are recognised as two of the groups 'especially vulnerable to the most serious decent work deficits in the informal economy'.⁵⁹ Women in Informal Employment: Globalizing and Organizing (WIEGO) which has done significant work with the ILO to ensure informal workers' inclusion in decent work standards, has also recognised the particular importance of ensuring income security for women in older age.⁶⁰

Social protection to tackle inequality

Social protection is widely recognised as a key element of the global response to tackle poverty. Social protection floors, which define basic social security guarantees at a national level,⁶¹ are included in the SDGs, and are also crucial to upholding the universal right to social security.

Older women's access to economic justice is greatly strengthened by social protection systems that are implemented alongside gender and age responsive public services including health and social care infrastructure, which must take into account the different needs and priorities of women and men at all stages of their lives. However, in many low- and middle-income countries this infrastructure is not in place, and International Monetary Fund (IMF) loans often include austerity conditions which limit government's fiscal space for social protection, and favour narrowly targeted social protection schemes.⁶² The IMF has been criticised for failing to uphold social protection standards.⁶³ However, social pensions have become increasingly popular in the past few decades, and have been shown to be viable and effective in many low and middle income contexts. The UK Government has previously supported the expansion and roll-out of social protection in countries including Ethiopia, and specifically social pensions in Uganda and Kenya.

Recognising, redistributing and reducing unpaid care work

The care economy is one of the key pillars of the Generation Equality Campaign's blueprint for taking forward women's access to economic justice, with a goal to achieving an equitable distribution of and a greater valuing of care and domestic work. Oxfam International has launched a Care Policy Scorecard to support policy makers across all thematic areas to create a 'just, inclusive and feminist economy that values care', and there are various global initiatives to improve data on unpaid care work and fund better care systems such as Women Count and Data 2X.⁶⁴ We support the call to address unpaid care work, largely carried out by women of all ages, through the implementation of care supporting public policies across all areas of development.

Supporting older women's rights means promoting universal access to decent work, social protection, including public investment in long-term care, universal healthcare, care-supporting services and infrastructure, and inclusion of women in all their diversity, of all ages, in data, budgeting and decision-making.

What do we mean by work?

We define work as any activity that could potentially be performed by someone else on your behalf.⁶⁵ This encompasses vital unpaid work as well as all types of paid work, regardless of their formal categorisation in national statistics and national accounts.

Older women are doing a combination of types of work that can be organised broadly into the following three categories, with many doing all three:

- **Unpaid work in the household**
- **Unpaid work in the community**
- **Paid work, mainly in the informal economy.**

Older women have internalised negative attitudes to their work, and often do not see their economic activity as being 'work', or as something of value and worthy of recognition.

Older women interviewed in the research usually describe 'job' or 'work' as something they do outside the household that usually earns pay or is recognised by others. However, when asked about 'division of work' they understood and included unpaid work within that, and sometimes described housework and unpaid care as their 'work', 'workload', 'housework', 'domestic work' or in one case, describing a caring role, 'job' – or the equivalent in their respective languages.

When asked about their activities, the older women often said they are not productive and don't do anything, before listing the tasks they do. One woman in Malawi said, "when you finish up your work, you prepare food and then eat" making a distinction between 'work' (outside in the garden – subsistence farming) and the activities she does at home. Another said, "I am very old, I do not do other work apart from household chores", underplaying the importance of what she does.

Our previous research found that other community members often view the work that older people do as 'helping out' or 'passing the time', overlooking its importance to the economy. In an ILO pilot designed to better capture women's contributions in labour statistics, women over 65 were four times as likely as men to report being contributing family workers – these are unpaid support roles that do not have decision-making authority.⁶⁶



'Older women have internalised negative attitudes to their work, and often do not see their economic activity as being 'work', or as something of value and worthy of recognition.'

Work and other definitions

The informal economy is defined by Women in Informal Employment: Globalizing and Organizing (WIEGO) as the diversified set of economic activities, enterprises, jobs and workers that are not regulated or protected by the state. It includes ‘self-employment in small, unregistered enterprises’ and ‘wage employment in unprotected jobs’.⁶⁷ When we refer to older women’s informal work we refer to their work in the informal economy.

Informal employment is unregulated work that is done either in the formal or informal sector of the economy. There is a huge range of types and status of informal work – it can include both self-employment and wage employment, and varies from home-based work to street vending, contributing family workers, casual or daily labour – but what most informal workers have in common is a lack of access to social and legal protection.⁶⁸

The informal sector refers to the production and employment that takes place in unincorporated small or unregistered enterprises (1993 ICLS). Decent work is ‘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, and freedom for people to express their concerns, organise and participate in decisions that affect their lives and equality of opportunity for all women and men.’ (ILO)

Labour force participation is defined as being either in work or seeking work. The labour force participation rate usually is a measure of the proportion of a country’s working age population available to engage in the labour force⁶⁹ – however, as older workers are not included, the measure is flawed.

Social protection is defined by the ILO as protection against ‘poverty, vulnerability and social exclusion throughout the life cycle’. Social protection measures ‘include nine main areas: child and family benefits, maternity protection, unemployment support, employment injury benefits, sickness benefits, health protection (medical care), old age benefits, invalidity/disability benefits and survivors’ benefits.’⁷⁰ The two terms ‘social protection’ and ‘social security’ are often used interchangeably.

Social protection floors are defined by the International Labour Organization as sets of basic social security guarantees aimed at preventing or alleviating poverty, vulnerability and social exclusion. The four guarantees of a social protection floor are access to essential healthcare, basic income security for children, basic income security for persons in ‘active age’ who are unable to earn sufficient income, and basic income security for older people.⁷¹

Unpaid care work refers to all unpaid services provided within a household for its members, including care of persons, housework and voluntary community work (Elson, 2000). These activities are called work because theoretically you could pay a third person to perform them.

- Unpaid = the individual performing this activity is not remunerated
- Care = the activity provides what is necessary for the health, well-being, maintenance, and protection of someone or something
- Work = the activity involves mental or physical effort and is costly in terms of time resources.⁷²

‘Older old’ is used in this report and the specific socio-economic contexts in which we did our qualitative research to describe women aged 70+, to differentiate their experiences from ‘younger old’ women under this age – although definitions of older age vary significantly between contexts and may be different in low and middle-income contexts to high income, and between regions. In the qualitative research we spoke to groups of older women of approximately 60-70 and 70-80, and in the wider literature there are data sets which look at separate and varying age groups of older women. Normally, ‘oldest old’ is used to describe the group 80+ which tends to have more differentiated health needs than other age groups.⁷³

Skip-generation households are households headed by an older person with one or more children where the children’s parents are absent or have died.⁷⁴

Social cohesion is the capacity of a society ‘to ensure the wellbeing of all its members, minimising disparities and avoiding marginalisation’.⁷⁵

Report findings

Our research provides compelling new evidence, valuable context and insight to our existing body of knowledge on older women’s work.



Older women's work

The work that older women do in low and middle-income countries is varied, demanding and vital to the societies and economies they live in – but it is often unrecognised and unsupported by governments, communities and institutions.

Older women in the four communities researched in Ethiopia and Malawi revealed that although their work is important to them, the poor conditions they work in and the volume of work they do can make it damaging to their physical and mental health, unsafe, and that societal expectations of older women can create additional pressures.

“Older women and younger women are the primary caretakers of children in every community. In our case we as rural women play a key role in supporting our households and communities in achieving food and other needs, generating income, and improving rural livelihoods.”

Older woman, Dejen, rural Ethiopia

In a range of low-and middle-income contexts, evidence shows that older women are carrying out a huge range of work, from cooking and caring for children, to domestic work in other people's houses, farming, craft-making and selling food at markets. Policy discussions often overlook older people's participation in paid work, and analysis of data on unpaid work has tended not to focus on women in later life – but the evidence shows that older women are doing significant amounts of both.

Our qualitative research in Malawi and Ethiopia has shown us that some of the work older women do is not only inseparable from their own sense of self-worth and wellbeing but is central to the wellbeing and social cohesion of their households and communities. Despite the crucial work that older women in many low and middle-income settings do on behalf of others, the majority do not have access to income security, creating barriers to accessing their other rights, such as decent work, healthcare and full participation in society.

“If there are children, older women do lots of things in the morning. For example, 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

We find that older women's work fits broadly into three categories, older women are often doing a combination of all three:

- unpaid work in the household
- specific unpaid work roles in the community
- low-paid, informal work, usually irregular and precarious.

Older women's testimonies in Ethiopia and Malawi reinforced evidence that the nature of older women's work can be relentless, with older women foregoing leisure time, meals and even sleep.

COVID-19 impacts on older women's work globally

Older people have reported anxiety about household finances and, where data is collected, they have experienced significant reductions in income from work for themselves and their families. In Pakistan, 30 per cent of older people aged 50+ reported needing to borrow food, seeking support from friends or relatives or relying on savings to meet basic needs.

In India, 65 per cent of older people said their livelihoods were negatively affected by COVID-19. Family support systems are under stress, as their

adult children's and other relatives' livelihoods are also disrupted.

In Nigeria, 89 per cent of older people are worried about pandemic impact on finances and 79 per cent of older business owners had reported no or lower revenues – 88 per cent of female headed households said this.

In Kenya and Nepal, between Oct and Dec 2020 all respondents reported a decrease in household income and a need to reduce expenditures.⁷⁶

Unpaid household work – care and multigenerational responsibilities

“I wake up early in the morning getting my grandchildren ready for school. Then I go to work in the garden. From the garden, I get some vegetables for relish for both lunch and supper. I sweep the house and in the evening, I prepare supper if there is food in the house.”

Older woman, Thyolo, rural Malawi

Older women are doing significant and critical unpaid work that provides cohesion to their communities and opportunities for younger women and men in their households – including:

- Washing, cooking and collecting water for the household
- Direct care for grandchildren, adult children and other adults and older people with care and support needs
- Specific community roles or volunteer work including visiting and caring for other older people with care and support needs, ceremonial and burial roles, and community development.

Women shoulder disproportionate unpaid care throughout their whole lives. Our report *Who Cares? Why older women's economic empowerment matters for the Sustainable Development Goals* found that older women globally do 4.3 hours of unpaid care work per day, with gender inequalities widening in older age in the poorest contexts. The research validates a wider body of evidence on the unpaid roles of older women, which shows that older women are often the sole or primary carers of children and of adults with care support needs, while carrying out important and time-consuming community roles.⁷⁷

“I cook his food and feed him. I also give him his medicine. Since he cannot move by his own, I have to pick him up from bed and take him to the toilet. He wants me to pick him up and make him sit now and then. I never leave him, he is my job.”

Older woman, Dejen, rural Ethiopia

Kinship care, including skip-generation households, is one of the least supported alternative forms of care, leaving grandparent carers at risk.⁷⁸ Currently, many low and middle-income countries do not

invest any public resources in childcare for children under primary school age,⁷⁹ and only five per cent are legally bound to provide long-term care and support.⁸⁰ This investment is essential for women's ability to participate in paid work, for distributing unpaid care work more equally between women and men, and for breaking the cycle of gender inequalities that leaves women of all ages trapped in informal work and without access to social protection including pensions.⁸¹

UN Women recognised 'grandmother carers' in its briefing *COVID-19 and the care economy*,⁸² but this, and older women's wider work, has not made it into other policy briefings, or into the agenda or narrative of the Generation Equality campaign or commitments made at the forums.

Oxfam's WE Care project found that women's care load increases in reproductive years, then decreases, and actually increases again in older age when it decreases for men.⁸³

“I am the head of the household. I have children and grandchildren and I have also a mentally sick son who lives with me”.

Older woman, Dejen, rural Ethiopia

“The woman be it older or not, including myself, performs the role of wife, partner, organizer, administrator, director, re-creator, disburser, economist, mother, disciplinarian, teacher, health officer, artist and queen in the family at the same time.”

Older woman, Addis Ababa, urban Ethiopia

Almost without exception, the older women in our study in Ethiopia and Malawi describe doing cooking, housework, and childcare in the home – as well as work for the household such as subsistence farming or cattle grazing, and collecting firewood and water.

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

In Malawi and in Ethiopia, many older women have multiple grandchildren living with them whom they are expected to raise, often without any financial or practical support. These are also known as ‘skip-generation households’. The grandmothers in these families carry out significant unpaid care work, waking the children, feeding them, cooking for them, taking them to school and hospital, and providing emotional support. While the children are at school, the older women sweep, wash, prepare food, and carry out other chores for the household. Often older women cook for others but get little or nothing to eat themselves due to poverty and because they put the needs of younger people first.

In both field research countries, the older women interviewed described undertaking similar activities for the household through their unpaid care and community work.

The ‘older old’ women (aged 70-80) in our small sample were on the whole less likely to be doing paid work, or had reduced or adapted it. But in the same breath as saying they did not work, they listed many unpaid activities that they still perform. This

reinforces evidence that although women’s unpaid work decreases with older age, particularly at the oldest ages, it remains significant.⁸⁴

In Ethiopia, older women are responsible for baking injera bread, a time consuming and arduous activity. Many also roast dereqot, a grain. The work is made more laborious and time-consuming by their reliance on wood-fired stoves.

“For me the difficult work is roasting the Dereqot. Since I do not have enough money I couldn’t pay for others to roast it for me. The smoke from the fire is hurting my eyes.”

Older woman, Dejen, rural Ethiopia

While older women in our study and more widely stated a wish to continue contributing to their families through their care responsibilities, they also comment on the strain this places on them alongside parallel workloads – often due to not having adequate income or practical support. Some said they would like to pay others to do some parts of their work, if they could afford it.

Unpaid work outside the household, for the household

“The heaviest work for me is farming. With the heat from the sun, farming is hard. I do not have resources to hire a labourer to do the work or anyone to help me with such. You end up doing the heavy work anyway.”

Older woman, Thyolo, rural Malawi

In both the Malawian and Ethiopian contexts, some older women said they collect water and firewood. Older women living with other family members sometimes have support with these tasks, but others are still expected to carry out this heavy work on their own.

“Since they are older, the things they do are very difficult. As older people, they are supposed to be taken care of, but they walk long distances collecting firewood.[...] Those who don’t have anyone to help, suffer a lot.”

Older man, Dejen, rural Ethiopia

“I go to look for food in order that when the children return from school, they should find food to eat. Whatever little we find we eat together.”

Older woman, Lilongwe, urban Malawi

In Thyolo and Lilongwe in Malawi, aside from unpaid care work at home, older women spend the majority of their time subsistence farming – which is the main economic activity across the Malawian population. The community reports that this work is becoming harder due to the dual effects of climate change and decreasing soil quality. In addition, many older women have to contend with age-related health conditions and disabilities. In low-and-middle-income countries, older people make up an increasing proportion of farmers – for example, in Indonesia, 80 per cent of farmers are over 45 years old.⁸⁵

Unpaid work in the community – duty and responsibility

Across all four research contexts, older women describe carrying out significant amounts of unpaid work or social duties in the wider community; providing spiritual guidance or counselling and advice to younger community members, development work, visiting the sick, volunteering and doing religious duties – notably during burial and funeral rites, which sometimes takes them away from other responsibilities.

“Again, when funeral occurs, these older women are in the forefront helping the deceased.”

Younger man, rural Malawi

In Ethiopia, those older women who are able contribute to idirs – traditional burial societies – and other groups such as equb savings societies, which are also a form of social support. While a privileged minority mention holding leadership positions and carrying out roles mentoring or supporting others, most older women do unpaid care work, caring for

the sick, cleaning and doing their washing. In Malawi, older women described doing domestic tasks like sweeping and cleaning churches, and heavy work like carrying sand and water and moulding bricks for school construction for the Public Works Programme. They say they receive no pay, respect or support in return. Many describe being excluded from paid community work under the same scheme because of their age and gender – with others in the community saying that the older women are not capable, despite the paid community work being similar to the unpaid work they already do.

Some older women sit on committees but they describe being overlooked and not allowed to speak, for example, on school parent-teacher associations, despite being guardians of children.

In Asia Pacific region, in Thailand and the Philippines older women particularly in their 60s and 70s do significant amounts of unpaid work through volunteering.⁸⁶

COVID-19 impacts on older women’s unpaid work

As many older women are primary carers of children and also care for other family and community members, their responsibilities are also likely to have increased at the same time as their health risk and livelihood threats. The COVID-19 pandemic has driven up living costs,⁸⁷ potentially increasing the necessity for older women to work; at the same time their access to work is more constrained and they are losing remittances from family. An increase in unpaid care work during the COVID-19 pandemic has disproportionately fallen to women and had impacts on their mental health

and on their families’ health, economic security and wellbeing.⁸⁸ Older women’s unpaid care workload tends to increase in emergencies,⁸⁹ and this is likely to be the case in the pandemic since as our research shows, older women are often primary carers of children and other adults and are active in community care roles. Nearly two thirds of older people interviewed for a recent humanitarian study said they were caring for at least one child, and 44 per cent were caring for another older person.⁹⁰

Paid work in the informal economy

“I go out from my home at 7:30 am in the morning and reach the market at 8:00. I collect the fruits and sugar cane and take it to the place where I sell it. At noon (12 a.m.), I go back home to have lunch and coffee. At 1:00 p.m. in the afternoon I go back to sell the fruits and stay there until 8:00 in the evening.”

Older woman, Dejen, rural Ethiopia

Older women are carrying out paid work roles, mostly in the informal sector, including:

- Self-employed, or ‘own account’ workers
- Casual wage or ‘piece’ workers – such as doing laundry in other people’s houses or participating in construction work
- Homeworkers – such as making crafts to sell.

Older people are often assumed to be recipients of care and support from others, but the reality in low and middle-income countries is that although

older people are more likely than younger people to have care and support needs, they are also likely to continue to work to support themselves, and often others. The main sources of income for older people in many contexts are work and family support, but this support is often sporadic and insufficient.⁹¹ In Ecuador, India and Singapore as much as a third of all old age consumption is financed through their own work.⁹²

“Thanks to God I am working and I am busy. Doing daily work I am healthy. I am spinning cotton and also working in catering work in individual houses (deges)”

Older woman, Addis Ababa, urban Ethiopia

In Ethiopia, in both Addis Ababa and in Dejen, the women involved in the research are often the main or sole income earner for the household and carrying out a variety of informal, paid work. The unpaid care they carry out often comes hand-in-hand with having financial responsibility for children, as support from the parents or others is limited.

The kind of paid work that older women do in low and middle-income countries varies widely according to local context – but it is likely to be in informal employment. Globally, the youngest and the oldest workers are more likely than other age groups to be in informal employment, and in the poorest contexts women are more likely than

men to be informal workers,⁹³ meaning they have less access to social protection, less bargaining power and their work is often precarious and unsafe.⁹⁴ The older women we spoke to highlight the precarity of their work, which is often on an ad-hoc basis, involves long hours with no guarantee of fair compensation, and is not covered by social protection – meaning they have no pension to fall back on, as well as no sick pay.

Older women are more likely than older men to have a history of interrupted working lives due to caring responsibilities, which leaves them with lower access to pensions and income security.⁹⁵ Our previous research with ODI showed that women in poorer countries are more likely to participate in paid work in their older age than women in richer countries. In low and middle-income countries, one in seven women aged 65+ participate in the labour force, and in Sub Saharan Africa this is particularly high: two in five older women.

Much of the work that older women do outside of the household in both countries studied, unpaid and paid, is an extension of their gendered roles in the household; it revolves around making things, domestic work such as cleaning and cooking, selling food, and providing emotional or spiritual support. But a range of global studies reviewed show the extent of older women’s paid work globally from agriculture to stone splitting to laundry.⁹⁶ They also demonstrate the universal nature of the precarious conditions that older women in Malawi and Ethiopia work under due to their age and gender, and of the barriers they face to accessing decent work and income security.

‘Across rural Malawi, 78 per cent of women aged 60-64 are in the labour force.’



COVID-19’s effect on older people’s informal work

The COVID-19 pandemic has had a particular impact on older informal workers. A sample study by WIEGO found that in 12 cities globally, older people’s earnings were hit more severely than younger workers’ between February and July 2020, and particularly those of older women.⁹⁷ Older people also reduced their weekly days of work and were slower to return to their pre-COVID-19 livelihoods.⁹⁸

Potential reasons include age-specific restrictions on movement in some contexts, heightened risk

of the virus for older people, and a decline in work opportunities for older women due to social hierarchies. Despite the scale of older women’s contribution to the labour force, policy makers continue to rely on out-dated assumptions of who is of ‘working age’ – not recognising that many people work during their whole lives – and even when data for older people is there, the focus of analysis in many reports is on younger workers, in line with country plans to boost youth employment this unintentionally obscures older workers’ contributions.⁹⁹

Supporting the younger generations

Galane Bebe, 70 years old, Ethiopia

Galane was born in rural Ethiopia where she was married at 17. Her marriage was unhappy, so she divorced and moved to Addis Ababa to live with her sister

Being illiterate, she struggled to find work except as a home help. She became pregnant and was forced to move back to her family in rural Ethiopia who helped raise her son. Forced into another marriage by her father, she had four more children, lost two when they were young, and was forced by her husband to give up her two daughters to her sister in Addis Ababa.

Tragically, Galane's sister passed away and so she moved to the city to live with her daughter, where she had to fight to keep her sister's government home. She struggled to raise her daughters whilst juggling various jobs, from cotton spinning, selling injera, washing clothes for people and household chores. Galane says: *"After all these tedious ups and downs, I still struggled to survive and I don't have reliable income except that I recently started getting a cash transfer (part of the Urban Productive Safety Net Program (USPN) for the poorest of the poor) on a monthly basis, but the amount is so little and not enough to cover the cost of my basic needs."*

Galane lives in a household of seven, her daughter and her two children, her other daughter's two children, and her housekeeper who helps with the grandchildren. She wakes at 7am, goes to church until 10am, then comes home to prepare food and care for the four grandchildren for most of the day. She supports her community by taking part in 'idir' such as funerals, bereavements, wedding ceremonies and services, visiting the sick and friends in need – and supporting her daughter to focus on her business. As her daughter left Galane to care for her two grandchildren, they and the housekeeper are dependent on her.

Her devotion to God gives her relief from her stress, and despite the hardship she says: *"Taking care of my grandchildren is my favourite time as I feel blessed."* As well as the grandchildren who are entirely dependent on her, she also cares for her other two grandchildren whilst their mother is at work.

Galane has recently stopped working due to health problems and ageing and receives no payment for the work which she does for her grandchildren. The only income she receives is from her government cash transfer, a direct support component of the Urban Productive Safety Net Programme, and

"Galane has since stopped working due to health problems and ageing and receives no payment for the work which she does for her grandchildren."



"Being a single woman has been very challenging for Galane, fighting to keep her sister's home for herself and her daughters - even now in old age it's a struggle to raise the grandchildren abandoned by her daughter."

some money from crops from the plot of land she inherited from her father. This money covers basic needs such as food and utilities.

Galane suffers from loneliness after the loss of her large family, and is upset at being idle and unable to work as she used to, and the high cost of living due to price rises in food, clothes and household products.

Being a single woman has been very challenging for Galane, fighting to keep her sister's home for herself and her daughters, even now in old age it's a struggle to raise the grandchildren abandoned by her daughter, she says: *"I am struggling with living costs which increase almost every day that put me in a very difficult situation. Sometimes I feel hopelessness as I can't fulfil the needs of my very young grandchildren. I was very active and tireless woman, but now I can't do anything due to my health condition and age that makes me idle and very sad."*

Galane says that: *"Most of the older men in our area get out and enjoy being with friends but it is very difficult in the case of older women as they are caring or doing household chores. Children or grandchildren is still in the hands of older women."*

Galane provides community support to neighbours in need, who do the same for her. And she gets some support from the non-government organisation, TSDA, through their home-based care services. Taking part in 'idir', visiting friends and supporting people in the community, gives Galane valuable emotional support and connection.

After everything she has been through Galane believes her family and community would describe her as *"undefeatable and fearless."*

Galane would like to see sufficient and predictable income for older people, she said: *"I am in very poor health condition and no sustainable income that enables me to lead a healthy and dignified life. I think my situation can be changed if the cash transfer which I am getting from the government has been adjusted as per the ever-growing costs that need also to be managed."*

The COVID-19 pandemic meant her church was closed, which prevented much of her social interactions, and her daughter's income was reduced, but she also felt she received much support from the government and local community. She says of the pandemic: *"My feeling is both positive and negative, positive, because we have various supports from our community and local government and NGOs, such as TSDA. It is negative because it reduced our daily income, restricted our movements to go around and interact with our friends and limited my spiritual benefit from visiting the church and praying."*

Galane feels her greatest struggles started when she moved to the city, *"I don't have education or skill to generate income and raise my daughters and that put me in a very difficult situation and forced me to pass through tremendous challenges. But all those challenges strengthen me and make me an unbeatable and fearless woman."*

Galane has overcome unbearable loss in her life but stays positive and continues to provide care for her daughter and grandchildren. Being able to support them in their lives is her biggest success.



Snapshot: older women's work in Malawi

Across rural Malawi, 78 per cent of women aged 60-64 are in the labour force, compared to 90 per cent of their male peers. At age 85+, more than 40 per cent are still in the labour force.¹⁰⁰ However, in our study, older women said that paid work was scarce, particularly in the rural area of Thyolo, and that there are significant food shortages. In both Lilongwe and Thyolo, most people of all ages rely on subsistence farming and this is reflected nationally: 87 per cent of female headed households are engaged in agricultural activities, compared to 81 per cent of male headed households, and those aged 65+ are more engaged than younger people.¹⁰¹

In Thyolo, many people work in tea farms, but some older people are being denied work there due to missing high targets for tea picking. Our research in Malawi also shows that older women are denied payment for the same community development work for which others receive compensation, in breach of their right to fair payment.

For households whose heads are widowed, 92 per cent are headed by women. Female headed households and those aged 65 and over are the most at risk of food poverty and housing issues. 70 per cent of older women and men in an HelpAge International analysis had to supplement their earnings through paid work in order to survive.¹⁰²

In the two communities in Malawi, aside from subsistence farming, the work available to older women is mainly described as 'piece work' (wage labour) on other people's farmland or doing housework or laundry in wealthier people's houses. Some older women work for in-kind pay such as food, for example eating some of the food they have cooked in others' houses. Some also do crafts such as knitting and cotton spinning to sell. According to a gender analysis carried out in Malawi by HelpAge International in 2018, older women did more work for in-kind payment than older men, who more often work for cash.¹⁰³



‘Although older people are more likely than younger people to have care and support needs, they are also likely to continue to work to support themselves, and often others.’

Drivers - why are older women doing the work they do?

Older women work primarily because of necessity, sometimes for their basic survival.

Drivers of older women's work strongly relate to social norms around their gender and age, and to their environment and circumstance, which affect the type and amount of work they do. These are all affected by policy choices. The factors driving older women into work include:

- Necessity and duty
- Gaining respect and reciprocal support from family and community
- Avoiding shame and dependency
- Remaining active and independent
- Achieving older women's aspirations and exercising choice

Some of the drivers of older women's work do not fit neatly into negative or positive categories. Many older women feel they must support other household members because there is no other adult available, but they also feel working connects them to others and find satisfaction in their work.

Older women see care as a necessary and positive force for society; our research shows it is the lack of support and the volume of care work alongside other responsibilities that are problematic. There is often a link between older women's unpaid care and financial responsibilities, and even without dependents, older women have to support themselves. Low coverage of social protection, and inadequate levels where it is available, contributes to older women's work choices.

In some shocking cases in Malawi, older women were expected to carry out free labour where younger community members were compensated for similar work under the public works scheme. This seriously undermines the rights of older women to fair pay for equal work and is a clear indication of their perceived place in society.

“They still save your portion and send a messenger to your house to inform you that you need to make time and do your part of the work.”

Older woman, Thyolo, rural Malawi

“When it is unpaid work meant for development, it is okay. Their contribution to that development is kept as a legacy even after 100 years. They also set themselves as good examples for the young ones to emulate when it comes to contribution to their own development.”

Younger man, Lilongwe, urban Malawi

“However, it is a must to work in order to survive. Life will be difficult if I am not working for my family and they will be dispersed and fall into problems.”

Older woman, Dejen, rural Ethiopia

“I do some piece work. When they pay me I send the child to go buy 2kgs of maize flour. If I don't have money, then we sleep without eating.”

Older woman, Thyolo, rural Malawi

The amount of work older women carry out is determined by the availability of support from their families, communities and institutions. In Sub-Saharan Africa and Asia-Pacific contexts, although most older people still live in multigenerational households, traditional informal structures of family support are changing as economic pressures drive younger adults to migrate for work or make them unable to provide adequate financial support, leaving older people without the support of their children or younger relatives.¹⁰⁴

While 'old age dependency ratios' are used as a measure of the available support in a given population, UN Department of Economic and Social Affairs (DESA) is now questioning this term itself, acknowledging the diversity of older people's economic activity, functional capacity, and the diversity of other population groups in terms of their own dependency.¹⁰⁵

Due to their need to work and community power dynamics, older women are denied the right to choose their employment. Their lack of access to social protection, such as pensions, is also potentially a driver of their work – as for most older women there is no financial cushion to fall back on.

“Whatever your age if there are others who depends on your activity you need to move, though it is difficult.”

Older woman, Dejen, rural Ethiopia

Necessity and duty

“You cannot say I will not do this work at home or I am tired hence I will not do this work. If you do not do that work, who will do it for you? So, you will do the work wholeheartedly because you also have children at the house who look up to you.”

Older woman, Thyolo, rural Malawi

“The tradition forces women to complete household chores like cooking food and fetching water. So they know that it is their responsibility and complete them without any order from someone else.”

Older man, Dejen, rural Ethiopia

In both Ethiopia and Malawi, many older women said that they do not have a choice to stop working, even if it causes them pain, because the household would suffer.

In Malawi and Ethiopia we saw that older women are only considered head of the household if they are the only adult, which usually makes them also the only provider of income.

“We won’t feed ourselves unless we work.”

Older woman, Addis, urban Ethiopia

“However, the responsibility is huge as everything depends on me at my house. Sometimes we may sleep on empty stomachs.”

Older woman, Lilongwe, urban Malawi

In the example in Malawi where older women were doing unpaid work for which younger community members were paid, respondents suggested that if older women do paid work it will reflect badly on their household, as the younger people are expected to provide for them.

While self-employment can be seen as a sign of an entrepreneurial mindset, in Ethiopia it tends to be a last resort – linked to low skills and lack of formal job opportunities.¹⁰⁷

The older women we interviewed often told us they must work to eat, and to support others. Many have a strong sense of responsibility, and although community members say that no-one dictates what they do, older women describe being influenced by the perceptions and reactions of others, and by the unavailability or unwillingness of others to do the work they do, for example collecting water early in the morning or doing unpaid care work and providing for school costs.

Globally, older women cannot rely solely on family support, and in fact they are often supporting their families. In a study of five Asian countries, income and remittances from children was an important source of income for older people, but it was rarely adequate, often because the children were struggling to meet their own costs.¹⁰⁶

Gaining respect and reciprocal support from family and community

“We older women... keep our turns to make tella once in a week. My turn is every Tuesday. I mean on every Tuesday, all our customers come to my home and drink tella. It revolves as such that no one affords to make it every day.”

Older woman, Dejen, rural Ethiopia

“When there is a problem in my neighbour’s house, we are cleaning houses of our neighbours. If I don’t clean somebody house who will do the same to me when some things happened to me?”

Older woman, Addis Ababa, urban Ethiopia

“The other difference is that our parents could cook food from their homes and bring it together and you eat together but nowadays this cannot happen. Each family nowadays when they find food they eat on their own. If a family does not have food, that is their problem and they will stay with hunger. In the past such things never happened.”

Older women, Thyolo, rural Malawi

Older women’s work can also help them to maintain their relationships within families. Many older women identify closely with their roles as mothers and grandmothers, reflecting the expectations of others; they express satisfaction in these roles as well as frustration and worry.

However, there was a sense that without a financial contribution, the work older women were doing was not counted as work, and they were denied food by their own households. Some older women mentioned feeling that community members or family were tired of supporting them, so they must support themselves.

Elsewhere, findings from a study in Pakistan in 2019 echoed the evidence that older women in many contexts want to contribute in order to have respect from others. In Pakistan, older women and men want to work in order to contribute to the household, because they feel it affords them more independence and respect.¹¹⁰

In many contexts globally, to meet their basic needs older women and men rely on informal social networks as well as their own work, due to a lack of social protection – but these networks are being weakened by factors including migration, poverty and unemployment.¹⁰⁸ However, some community members in Ethiopia maintain some aspects of reciprocal support, or ‘turn taking’, through burial societies called idirs and community schemes called equbs – although neighbours do not share out food as they once did.¹⁰⁹ Older women in our research described making tella or coffee, as part of a social contract or community ritual. In Malawi, some older women described sporadic support such as borrowing a bag of maize from a neighbour until they could afford to return one. This gives an incentive to work to repay people.

Limited access to community support can also be a driver of older women’s work, in terms of being even more important to look after themselves.

Avoiding shame and dependency

“As am speaking, they have all finished their education and are just staying at home. For them to eat, I have to do some work. Wherever there is piece work, I go to work. I don’t want to be going to my relatives to ask for help.”

Older Women, Lilongwe, urban Malawi

In Malawi, the older women more often framed their desire to work as a way of avoiding the shame of begging or asking for help, and to eat and stay alive, although in some cases they also desired to be in control of their own work and time. Older women in Malawi were more likely than those in Ethiopia to say that any job that pays is good work, particularly in Thyolo, reflecting the particularly limited opportunities to earn income. As previous research has shown, the everyday lives of some older women are reduced to survival.¹¹¹

What inspires older women's work

“Being able to help people is the main advantage I get from joining the older people's association.”

Older woman, Addis Ababa, urban Ethiopia

“It's just for community development, like recently we were asked to carry bricks to the school because they want to construct an office there.”

Older woman, Thyolo, rural Malawi

Our research brought forward new evidence that older women's work is heavily influenced by the universal human need to be busy, connected and useful to others; older women mentioned a wish to remain active and fulfilled – and because they receive more respect by contributing financially. However, their working conditions, and their lack of access to economic rights and decent work, call in to question how far their existing work is helping them to achieve these goals.

“I do this out of free will. As a woman, I know that I just can't stay idle at home, I have to work and do something for my life and family. I don't believe in idleness.”

Older woman, Lilongwe, urban Malawi

Some older women talked about the benefits of their work in terms of their relationships with other people, and their satisfaction in helping others. In Ethiopia, there was more of a sense of connectedness, through the community burial and savings schemes – idirs and equbs – although not all of the older women could access these.

Although Village Savings and Loans Associations (VSLAs) exist in both Ethiopia and Malawi, and NGOs have highlighted the social as well as economic benefits, few of the older women we interviewed mentioned being a part of these schemes. Community associations, such as Older People's Associations in Ethiopia, and religious institutions in both countries, provided a space for older women to contribute meaningfully.

“I enjoy cleaning the church. Because I meet friends there and we have choir practice afterwards.”

Older woman, Thyolo, rural Malawi

Older women described how their work connects to and supports other generations of women and girls, enabling them to go to school and work, and contributing to community projects that benefit younger generations. Again, their role in social cohesion was revealed in most of the older women's strong sense of duty towards others.

Remaining active and independent

“In order not to feel socially alienated, community members are encouraging me when I am working to win my life.”

Older woman, Addis Ababa, urban Ethiopia

“Thanks to God I am working and I am busy. Doing daily work I am healthy. [...] The children are happy because I am bringing them money. No one hates.”

Older woman, Addis Ababa, urban Ethiopia

Many older women in our study believe that continuing to work will keep them healthy and strong, and therefore independent. For some older women, their descriptions of being in pain contradicted their comments about work making them healthy – suggesting that given a choice, they would do work within their capacity, but choosing less physically intensive roles.

Often, they referred to their ability to support themselves, or to being viewed more positively by others. Most older women said explicitly that they could not be, or be seen to be, idle, because it affects perceptions of how healthy, productive or useful they are. Some say that they feel happier when they are busy.

There is a thin line between wishing to be seen to contribute, and fulfilment. However, some older women talk about participating in community activities that appear to be a duty but also provide them with social contact and satisfaction.

“They are happy and wonder about me. They appreciate me for my strength.”

Older woman, Dejen, rural Ethiopia

“It helps because one looks forward to a steady income without worrying about how you manage to feed yourself. But my life can change, I cannot depend on my child. I can leave him to do his things because he lives an uncomfortable life in order to take care of granny. He fails to do what he wants because of me. But if I were to find this opportunity, I can thank God. I can also be free in my life and worries will go away.”

Older woman, Thyolo, rural Malawi

Achieving aspirations and exercising choice

“If I had money, I would be doing business at my house. It may be building a grocery and I would look like a boss. It may be charcoal business, I would be issuing instructions to my children while I am seated on a mat like a boss or any other business.”

Older woman, Lilongwe, urban Malawi

“I consider the best job for me is to have a shop and sell goods. I can sit in a shade if I have a shop.”

Older woman, Dejen, rural Ethiopia

“I would make sure my household is food secure and I would stop doing tedious work like going to the farm, instead I would have a business that I would manage to do while home and have enough rest.”

Older woman, Lilongwe, urban Malawi

Most older women describe their activities as becoming harder in older age; however, most of the older women interviewed say they would choose to continue working in some capacity, usually in unpaid work or self-employment, if it were within their own control.

“It looks like they have chosen but situation forces them to do so. For example, I asked one older woman to stop working. She asked me what she would be doing. I told her she would be doing some small business. She said she doesn't want to live in expectation that every passer-by would be buying her commodities. She is comfortable with salaried work since she is sure of her pay at the end of the month. Thus for her, salaried work is good as compared to business.”

Younger man, Thyolo, rural Malawi

The older women in the Ethiopian and Malawian communities expressed their wishes to remain active and connected, continue contributing to their households and communities, to have control over the type, conditions, and location of work, and to be supported by others in their work. Like their existing work, older women's specific aspirations are partly shaped by expectations and norms that relate to their age and gender, and their current economic status.

Studies have shown that equal opportunities to employment, income security and personal development, are all important to older women. While women desire to work well into older age, for the experience of work to support their rights it must be under decent working conditions.¹¹²

The research in Ethiopia and Malawi has provided specific examples of what older women would choose, within their realm of experience, given the tools to make that choice. The majority of older women who expressed their aspirations said they would choose to run a petty trade, due to its scope to enable them to work close to home, to work in good conditions, and to be self-sufficient and autonomous – although it should not be assumed that petty trade is therefore the ideal work for all older women, and may be just what they perceive to be possible in their context. Despite being excluded from narratives about women's economic empowerment and economic justice, older women globally are active agents who have aspirations and ambitions for themselves, and take seriously their responsibilities, contributing in multiple ways behind the scenes to their economies – with little reward and limited access to their rights.

Gender, age and power dynamics

Intergenerational power dynamics as well as those relating to gender can influence the type and amount of work that older women do, and their participation in income generation schemes that would give them access to more paid work.

Girls and women of all generations, including older women, are driven by social norms to do the lion's share of unpaid care and household work. In addition, due to their age and gender, older women are bound to specific unpaid community roles and rituals outside the household, on top of the paid work they have to do in order for the household to eat. As well as driving their work, damaging norms based on their age, gender and other factors, can also limit the types of paid work available to them.

More research is needed to understand how age and sex discrimination intersects, and how both intersect with disability discrimination. Multiple discrimination is often not recognised in legal systems.

Women's responsibility for unpaid care throughout the life course, and the low quality of their employment, have an impact on and compound barriers to their access to participation in the labour force, particularly decent work, and in accessing social protection – as pensions are traditionally linked to formal and continuous work. A study of older people's associations found that care responsibilities can be a barrier to participation.¹¹³

In some areas of Malawi, outside the home, older women are discouraged by others from doing paid work, according to older women and younger men in the communities in our study – this is partly because younger men will be perceived to be neglecting their duty of providing for their mothers and grandmothers, despite older women's need to earn income.

“Older women are taken advantage of because of their age and gender. It is different with older men. Older men have a bit of control over what they do.”

Younger woman, Lilongwe, urban Malawi

Older women are sometimes stopped from doing the work they want or need to do by others in their households and communities by older women's fear of how they will be perceived by others or are forced to take any available work in order to avoid hunger, poverty or destitution. The unpaid and paid roles that older women play in Addis Ababa, Lilongwe, Dejen and Thyolo, and the amount of work, reflect rigid social structures and expectations based on age and gender, which intersect with other factors including ableism – the prejudice that favours people living without disabilities. These expectations reflect global patterns, with clear evidence that inadequate investment in and cuts to public health and care services result in women being expected to take on the shortfall – a situation that has been amplified during the pandemic.¹¹⁴

‘Girls and women of all generations, including older women, are driven by social norms to do the lion's share of unpaid care and household work.’



‘Barriers for older women should be addressed at global, national and community levels.’



Generating income to support her family

Asma Wego, 60 years old, Ethiopia

Asma feels she has been struggling to make ends meet since she was a child. She lost both her parents at age 10 when she was bought to Addis Ababa to be cared for by a relative.

She worked for her relative as a housekeeper, then married and lived with her husband and two children. She divorced her husband as he had an affair and stopped providing an income for their family. Asma worked washing clothes for traders to cover her basic living costs.

She currently lives with ten family members, her daughter with her two children, her son with his son, her three brothers and two nieces – in a home consisting of one and a half rooms.

Asma wakes at 5am to pray. She then fetches water, prepares breakfast for her family, spends the day doing household chores such as washing clothes for the family, then makes dinner and goes to sleep at 11pm. She says: *“All the family members are dependent on my housework, as I am cooking and cleaning the houses although some of them, my children and brothers, are contributing financially. My grandchild, the son of my son and my two nieces*

are dependent on me completely. My nieces are supporting me in household chores after school.”

Washing clothes for others helps Asma provide an income for her family, she said: *“I am happy as I am able to put food on the table and keep my family healthy and happy although the washing part becomes difficult with my age.”* Washing clothes has become harder as Asma has aged as her energy is not what it used to be, but she has no other option: *“This is what I am doing since my childhood to generate income and feed my family.”* She said that people sometimes don't pay her on time, or they leave clothes and disappear, or they do not collect on time, which affects her family especially her three grandchildren and two nieces who benefit from this income. Their water supply is also not regular, the weather can affect the clothes drying and the cost of washing materials is going up – all affecting her income. Washing clothes also drains her energy and she feels herself becoming weaker and weaker.

Asma has been benefiting from the Urban Productive Safety Net Programme (UPSNP) for the last three years. After graduation she will be given some money as start-up capital towards her business. She dreams of buying a washing machine

“Asma feels that being a single woman negatively affects her as she has nobody to share the roles and responsibilities of caring for the family members. As a single woman she has to shoulder every burden.”



“Asma feels she has a good relationship with her community and her clients, she feels they appreciate her work, and some say they worry about her.”

so that she doesn't have to hand wash all the clothes, but she doubts the money she receives will cover this.

Asma feels that being a single woman negatively affects her as she has nobody to share the roles and responsibilities of caring for the family members, as a single woman she has to shoulder every burden. *“Putting food on the table is my everyday struggle, as our income is decreasing from time to time whilst the cost of living is increasing in an unimaginable way...most people in our area are dependent on washing clothes that create a strong competition among ourselves. The market of second-hand clothes is also affected by limited economic movement that reduces the number of clients as well.”*

Asma says: *“I feel hopelessness, it leaves me in constant fear and insecure.”*

The rest of her family also work, her brothers and children do different jobs, as labourers, and assist Asma in covering the basic costs of living, but due to the shortage of reliable work opportunities, most of the time they come home with no money. Her only other income is in-kind support from the NGO TSDA when they receive donations.

Asma feels she has a good relationship with her community and her clients, she feels they appreciate her work, and some say they worry about her because she has been: *“engaging in this tedious activity for many years without interruptions. They think it will affect my health and also it becomes very difficult as I get old.”* She would rather do less energy intensive work which she feels is unsuitable for older women.

Like many older women in Ethiopia, Asma engages in the community service of 'idir', supporting each

other during various ceremonies such as birth, marriage, death, visiting sick people and caring for children, particularly grandchildren – she values this and wants to be able to have the time to do it. She says she is a *“committed hard worker and peaceful person”*, something she knows the community feel about her too.

She worries that other people lack care and support from their community or family members, and that with the increasing living costs, and older women's strength deteriorating, older women will no longer be able to engage in income generating activities – she feels that they need support from the community and government to help them instead, including income and better living conditions. She feels that had she been educated she could have been more successful.

The COVID-19 pandemic affected her business for 3-4 months with reduced income, but she was not too worried about the virus as her family followed the advice from the government and took precautions. *“At the initial stage, I completely stopped my business and stayed at home. My family was left without any income to survive and depended on support from the community and government to survive.”* She felt there was good community support, and the government help gave her hope. Her business is now recovering slowly.

Just like many older people, she felt she suffered through being confined to her home during the pandemic, feeling lonely from the lack of social interaction.

Asma accepts that she does not have much joy because life is so challenging for her and her family, but seeing her children growing up and living in peace with her neighbours and family provides happy moments.



Barriers to economic justice for older women

Ingrained perceptions, expectations and discrimination based on their gender and age create specific barriers that affect older women's access to decent work, to rest and leisure, and to social protection. This research explores the ways that these barriers affect older women's access to these rights.

“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, Lilongwe, urban Malawi

Ingrained perceptions, expectations and discrimination based on their gender and age create specific barriers that affect older women's access to decent work, to rest and leisure, and to social protection. This research explores the ways that these barriers affect older women's access to these rights.

Some of the barriers that older women in Ethiopia and Malawi helped us identify are a result of the inequalities that accumulate throughout women's lifetimes, and others are specific to older age – and how systems fail to respond to these inequalities.

These inequalities, compounded by those relating to marital status, health status, poverty, and disability, also lead to assumptions about what older women are or are not doing or what they can, need or want to do. This can deny them their rights to lead dignified lives in which they can make independent decisions and participate fully in society – and could have a knock-on impact on the younger women and girls that they support.

The research not only provides evidence for the ways wider structural barriers hold older women back and must be challenged at all levels in order to transform their lives, but also identifies specific barriers for older women that should be addressed at global, national and community levels to improve their immediate situation.

- **Older women face barriers to accessing their economic rights broadly relating to the following factors:**
 - Access to and availability of decent work
 - Access to formal support: financial services and social protection
 - Access to informal support: family and community
 - Discrimination and abuse
 - Access to independent income, decision making, and having a voice
- **The barriers older women face to economic justice interact with their access to other rights, such as to participate fully in society and their right to health and wellbeing:**
 - Impacts on social cohesion and participation
 - Impacts on health and access to healthcare

Most of the barriers are underpinned by the unique combination of age and gender-based power dynamics that older women experience.

Older women's comments about their exhaustion, money worries and concerns for meeting household costs and for other family members, demonstrates how crucial it is to overcome these barriers to support them in their work, to ensure their own and other generations' access to rights.

Access to and availability of decent work

“Whatever your age, if there are others who depend on your activity you need to move though it is difficult. Most of the time I feel exhausted and am becoming weaker day by day.”

Older woman, Dejen, rural Ethiopia

“Washing clothes and washing dishes are also easier for someone like me, only that the pay is not good.”

Older woman, Thyolo, rural Malawi

While older women are, on the whole, pleased to contribute through their work, their comments show that this work is not sustainable due to the volume of it, their unmanaged health conditions, and the conditions of the work itself. The sexist, ageist and ableist assumptions others make about older women underlie many of the barriers to them contributing in ways they would like, and to their ability to access a secure income.

Poor working conditions experienced by younger adult women and highlighted by women's rights advocates are reflected in the experiences of older women, too – long hours, low pay, and no social or legal protection, in a hazardous environment or with unsafe equipment. This can pose particular challenges for older women, who say they have no choice but to take any work that is available. Their unpaid care roles also have a knock-on impact on job quality.¹¹⁵ While older women want to work in order to stay active, productive and connected, there are significant barriers to ensuring their work is decent and does not take a toll on their mental or physical health and wellbeing.

“It is not as such difficult but there is dusts other dirty things on the road side and I can't proceed with others because my eye sick (trackohoma) and stopped the work.”

Older woman, Addis Ababa, urban Ethiopia

Ethiopia

“These days everything is getting very expensive and I could not afford to buy fire wood. Therefore, I have to go very far away to collect fire wood. I have to carry the fire wood on my back and walk very long distance. During these days I feel very tired and sick.”

Older woman, Dejen, rural Ethiopia

Many of the older women in our research work for long hours doing their combined roles, do physical tasks that cause them pain, and have to work until late into the evening or during the night to complete tasks. The volume of work and conditions that older women work under can cause or compound physical health issues, as well as putting their safety at risk.

Their significant workloads and the responsibility they feel can also have emotional impacts. Some of the challenges identified by older women were the distance they must travel in order to do their work, long periods sitting, and competition from others including younger people. Language used in relation to work included words translated to mean 'challenge', 'struggle', 'hard', 'difficult', 'tiring', and 'a burden'.



‘The volume of work and conditions that older women work under can cause or compound physical health issues, as well as putting their safety at risk.’

Access to formal support: financial services and social protection

“In our country, the pension is only provided for those people who used to work in government or recently in private institutions and become retired from work. I think if there is a pension or some kind of social security it can play a key role in ensuring that women can access at least a basic pension and enjoy a minimum standard of living in older age.”

Older woman, Addis Ababa, urban Ethiopia

to their disproportionate role in unpaid care work and informal and interrupted work histories,¹¹⁷ while pensions are traditionally tied to formal jobs and continuous contributions.¹¹⁸ In the four research contexts, where there is no universal pension, participation in social protection schemes was low and inconsistent, and dependent on community support.

In a study of four African countries, including Ethiopia and Malawi, older people’s access to social protection, employment, livelihoods and assets was found to be inadequate, particularly for older women in rural areas.¹¹⁹

Older women in our research lacked a clear understanding of their eligibility for cash transfers, subsidies and other support. Where social protection is means tested, rather than universal, it can have adverse impacts due to jealousy and resentment between beneficiaries and non-beneficiaries.¹²⁰

For older women, universal social pensions – at a level that enables dignity and a decent standard of living – are key. Pension coverage for older people in low and middle-income countries is around 20 per cent compared to almost 100 per cent in high income countries,¹¹⁶ and schemes are traditionally designed in a way that favours male work patterns. Older women are less likely to access pensions due



‘The pandemic has starkly revealed the importance of having comprehensive, inclusive and resilient social protection systems’

Pension income when at a sufficient level is empowering for older people. However, where pensions are too low and other public services are not adequate, older people are having to rely on children and spouses or others, and struggle to afford basic necessities including food, water, clothing, housing, medical care and care and support.¹²¹ Proxy systems can also present challenges to older women’s economic empowerment and leave them open to economic abuse, for example from family members. Targeted schemes are prone to exclusion or inclusion errors.¹²³

Financial exclusion is a key barrier for older women’s economic empowerment. Being unable to access microcredit or other capital can create barriers to older women doing the work they would like to do, or even accessing their right to work altogether. Older women are less able to rely on savings in older age as they have often worked fewer years and earned less in that time.¹²⁴ Older women’s lower levels of savings are compounded by a lack of financial planning. In developing economies, only 16% of adults reported to saving for old age while men are six percentage points more likely than women to save at a financial institution.¹²⁵

In emerging economies, older people over the age of 65 have the lowest financial literacy rates of any age group.¹²⁶ Older women are significantly less financially literate than men.¹²⁷ Women in low-income countries may also lack the documented proof of birth, identity or citizenship required to access some productive resources.¹²⁸ As well as older women having particularly low access to pensions, assets and savings,¹²⁹ in many low and middle-income countries they face discrimination when trying to access credit.¹³⁰ Women are less likely to have access to bank accounts throughout their lives.¹³¹ This can cause challenges in older age, when older women are faced with additional barriers to accessing work.

The terms of the Amhara Credit and Savings Institution in Ethiopia, which relies on local committees to distribute the loans according to need, specify that the recipients must be ‘of productive age’, condoning age discrimination.

A small number of older women had accessed the scheme and received training, but most had not. It was suggested that in order to obtain financial support, it was necessary to already have access to income. There was a perception in Malawi that widows are less likely to access credit due to having less initial support.

“Those that are able to get loans are married who has support from their husbands.”

Older woman, rural Malawi

“We should add to say some older women would wish to join. But the way they are handled by some people, it is as if they are not necessary in such issues. This is why they are not keen to join. But there are some older women who can join given the chance.”

Younger man, Thyolo, rural Malawi

In Malawi, several older women mentioned that they were not able to access credit from institutions such as FINCA and Nkhonde, which have been set up to support women and marginalised communities to access finance. They claim that the rules are prohibitive for older women because they have to pay interest, and they fear their houses being taken if they can’t pay back.

While many of the older women in our study said they would continue to do paid work, even if they already had access to a pension or other income security, their reasons tend to be linked with earning money – possibly because they have never experienced having adequate income and cannot imagine it, and because often, the amount of money received through a pension is insufficient and still needs to be supplemented by work. However, some said that if they had income security, they could stop doing the undesirable types of paid work and spend more time doing the work, unpaid and paid, that they favoured doing, and have more time to rest. Some older women would pay others to do the heavier labour, if they could, or invest in their own businesses.

Social protection– overview of social protection schemes

A universal, life course approach to social protection provides security against the various risks that arise from events across a life span, including raising a family, disability, unemployment, widowhood and older age; only 29 per cent of the global population is currently covered by comprehensive social security systems.¹³² Universal, gender-responsive social protection is key for all women throughout their life course, due to their interrupted and informal work patterns, labour market discrimination, and disproportionate role in unpaid care work. Older women everywhere receive pensions at lower benefit levels, but in low and middle-income countries they are likely to receive no pension at all. In Sub-Saharan Africa, where older women and men have been reached by pensions and other cash transfers, they have been instrumental to their abilities to purchase food, access healthcare and support their children and grandchildren.¹³³

A range of feasibility studies globally have shown that social pensions, which are more accessible for women and informal workers, can be implemented in low and middle-income countries at low cost.¹³⁴ In addition, despite concerns about pensions interrupting traditional support systems, studies have shown that they actually enhance social relations and informal support.¹³⁵ In Kenya, the Inua Jamii tax-financed universal pension scheme has been rolled out for all over-70s, with clear successes in improving older persons' dignity and older women's economic empowerment – partly due to their ability to contribute. In Zanzibar (United Republic of Tanzania) the Government has introduced a universal social pension.¹³⁶ In countries where pensions have been privatised under adjustment programmes, the model has not been successful and is usually reversed.¹³⁷

Some of the research participants in Ethiopia were recipients of another cash transfer scheme, the Rural Productive Safety Net (RPSNP) or Urban Productive Safety Net (UPSNP) programme. A separate study on coverage of older people in the PSNP scheme found that while only a minority of older people benefit and the level is low, older women receiving it have used the money to generate additional income in petty trade and poultry production, goat fattening and brewing drinks in local breweries, and to participate in savings schemes.

Research on the impacts of a pilot social cash transfer programme for older people in Malawi

shows that 20 per cent of older people receiving the grant spent it on livestock, and 16 per cent on farm inputs. Nearly all spent it partly on food, and more than a third also spend it on clothing and on education for their households.¹³⁸ This gives some indication of older people's responsibilities and roles. Wider research confirms that older women globally are more likely to spend their income on the needs of their household, and that the presence of a grandmother has multiple positive benefits to children's emotional wellbeing and education.¹³⁹

Only two per cent of older Malawians live in a household with access to a pension income. In Malawi, the Social Cash Transfer Programme (SCTP) – known locally as Mtukula Pakhomo, or 'lifting up families' – is the flagship social protection programme, which provides an unconditional cash transfer to ultra-poor and labour-constrained households with the aim of reducing poverty and hunger and increasing school enrolment.

In Lilongwe, there were temporary increases to the so-called Mtukula Pakhomo during the pandemic, targeting Malawians of all ages to cushion the impacts of COVID-19. Respondents in the validation workshop expressed concern about their income security after the temporary measures were stopped.

In 2016, it had reached 330,000 households, or 12 per cent of the total households in Malawi.¹⁴⁰ The programme's eligibility criteria are closely linked to disability, chronic illness and labour constraints, – all more prevalent in older age. In 2016, 50 per cent of household heads in the programme were aged 65 and over, and 15 per cent of individuals living in recipient households were aged 65 and over; however, coverage was still low, with fewer than one in four older people living in recipient households.¹⁴¹ The respondents in our research communities had largely not benefitted from the scheme and did not know how households were selected.

Complementary literature on social protection shows that where social pensions have been widely rolled out, there are clear community benefits – such as grandparents using the cash transfers to cover childcare costs.¹⁴² This backs up our findings in this research about older women's spending priorities – and how their contributions support wider society.

'A universal, life course approach to social protection provides security against the various risks that arise from events across a life span.'



COVID-19 and social protection

While there has been a welcome increase in social protection for older people from many countries in response to the pandemic, through expanding coverage or increasing benefits – the majority of responses are not adequate or were only implemented in the short term,¹⁴³ and it is crucial that post-COVID-19 measures build on this to ensure access for all. The pandemic has starkly revealed the importance of having comprehensive, inclusive and resilient social

protection systems in place which can be scaled up quickly when needed.

The UK Government has previously been involved in supporting the introduction and expansion of crucial social protection in Uganda, Ethiopia and Kenya, as well as in monitoring the gender responsiveness of social protection schemes.^{144,145}

Snapshot of social protection for older people in Ethiopia¹⁴⁶

The Ethiopia National Social Protection policy developed in 2014 recognised that older people ‘have no form of secure income apart from that provided by families or their own labour’. This policy was developed under the mandate of the constitution, which obliges the government to work towards universal access to public health and education, clean water, housing, food and social security.¹⁴⁷ Although Ethiopia does not yet have a comprehensive and integrated social protection system, it has a range of programmes and schemes that serve a variety of social protection objectives – its four focus areas for developing a comprehensive social protection system are: the social safety net, livelihood and employment, social insurance, and addressing inequalities in access to basic services.

Ethiopia has two pension schemes – one for public servants and one for employees in the formal private sector. Women are far less likely than men to receive them, due to their informal and unpaid work roles. Only 4.5 per cent of the total working population works for the Government, and 1.4 per cent are in the private sector. In addition, implementation challenges have been reported including delayed payment of pensions, poor handling of rural microfinance institutions paying out pensions, and a lack of understanding about the objectives of a pension. 89 per cent of all pensions paid in Ethiopia go to men.

The Productive Safety Net Programme (PSNP) is Ethiopia’s rural safety net for chronically and food insecure households. It aims to reduce hunger, improve livelihoods and reduce the risk of famine by providing cash and food transfers, livelihoods support and access to microfinance to 1.2 million poor and rural Ethiopians. 85 per cent of participant households receive transfers

as wages for labour on public works projects that seek to reverse environmental degradation and improve access to markets and basic services. The remainder, including older people, people with disabilities and pregnant women, receive cash or food transfers without a labour requirement. The PSNP uses a mix of geographic and community-based targeting to identify poor and food insecure beneficiaries.

Urbanisation of Ethiopia’s population has meant the urbanisation of poverty. In 2015, the Urban Productive Safety Net (UPSNP) was set up as a pilot in 11 cities.

In 2018-19, about seven per cent of Ethiopia’s older population were covered by the Urban and Rural PSNP. Overall, higher percentages of older women as compared to older men are enrolled in both programmes – however, the rural PSNP reaches a much higher percentage (8.1 per cent older women and 4.6 per cent older men) of older people than the urban PSNP (1 per cent to 0.4 per cent).¹⁴⁸ Although it has improved the lives of some, currently only a small proportion of older people are covered by the PSNP schemes and they report that the payments are unreliable and the level is too low to meet even their basic needs.

However, qualitative research has found that the PSNP has had a positive impact on the lives of older people who receive it, enabling them to have better access to food, to income generation activities, and enabling them to participate more actively in traditional and social events. It also had a knock-on effect for some beneficiaries to access free healthcare through the Community-based Health Insurance (CBHI) scheme.

Access to informal support: family and community

“I have a child who gives me support though not consistently. Then I have grandchildren who are orphans. Their mothers are dead and I am raising them.”

Older women, urban Malawi

The combination of having responsibility for household members, and lacking support from others, came through in the qualitative research in Sub Saharan Africa as having a particular impact on older women’s access to economic justice and other rights.

“I don’t have a husband and I am responsible for all the costs of home. I work whatever work available and bring money for my children and grandchildren. My husband died ten years back and all the burden of the family is on my shoulder.”

Older woman, Addis Ababa, urban Ethiopia

“I feel pain because before I got sick I was able to work without problems but now I can’t and the doctor said I should stop working, so I told him that I am alone and have no one to help me and that if I don’t work I will die of hunger.”

Older woman, rural Malawi

In the Asia Pacific region, there is also evidence that family responsibilities and health are two of the key reasons that older women leave the labour force.¹⁴⁹

As well as the physical impacts, there is a negative emotional impact when older women are relied on by household members but are not supported by them.

Older women in the Malawi study rarely get anything in return for their work. Many of the older women we interviewed are spending hours of their time doing heavy work in the garden, as a result of being denied support from their own children and others and being excluded from food supply deliveries. Some have to resort to begging, which affects their dignity and self-respect. Where they do receive support from neighbours, it is ad-hoc and based on mutual trust.

“Recently we borrowed a bag of maize from someone in the village and will return it after harvesting.”

Older woman, rural Malawi

In all four research settings, the majority of older women raising grandchildren either received no financial support from children or received only occasional or inadequate financial support. Few received any practical support. This correlates with research in five Asian countries, which found that although family support and remittances are an important part of older people’s financial security, the support provided is rarely enough to meet their needs.¹⁵⁰

“This grandmother is always on her feet cleaning the surroundings and thereafter she goes to market and starts cooking when she gets back. Sadly, these children and grandchildren never help out with anything, not even cleaning the plates they had used.”

Younger woman, urban Malawi

Globally, households and communities are not fully recognising the work of older women as crucial to their economies and societies, and overall, they are contributing more to others’ empowerment and development than they are receiving.¹⁵¹ At a local level, while it is recognised that intergenerational self-help groups in Asia Pacific and other older people’s clubs globally prop up care systems and foster community cohesion, community caregivers do not always receive compensation in recognition of their time.¹⁵²

Despite the positive impacts older women describe from remaining active, the lack of support affects their access to an adequate standard of living, and the highest attainable standard of physical and mental health. Sometimes it manifests in discrimination and abuse, which can cause older women stress, and in turn can have an impact on their self-respect and wellbeing.

While older women see working as important for their own self-worth and being accepted by others, they can face a shortage of paid work opportunities and their unpaid roles and time pressures often mean passing up income generating work.¹⁵³

A lack of available support from other family members, and an assumption that older women will pick up the extra work, is another factor resulting in older women spending more time in unpaid work at the expense of their rest as well as income generation opportunities. At the same time, increased unpaid care responsibilities can result in increased costs – and in skip-generation households and where the older woman is widowed, this can raise challenges for them.

“More especially when you are a widow, challenges arise to have enough supplies and to provide for oneself as a woman.”

Older Women, rural Malawi

The need to provide for family, coupled with a lack of awareness that older women need to work out of necessity, can contribute to them doing heavy or unsuitable, underpaid work.

Older people in many contexts globally are excluded from learning new skills. This can prevent them from pursuing the realisation of other rights such as the right to work or to participate fully in social, economic, cultural and political life.¹⁵⁴

Several of the older women in our study mentioned a decline in sharing in the community, due to inflation or scarce food. Others were alienated and accused of being witches due to their age and possibly gender.

“One of the main reasons why some old people stay alone is because of the issue of witchcraft. Therefore, the parents may not allow their children to stay with old people saying they are witches or witches and will eat you. So old women end up staying alone since everyone is calling them witches.”

Older woman, rural Malawi

In Malawi, many older women described a lack of trust in neighbours and their own family members – often due to constrained resources and ageism – and in many cases they are marginalised from society.

When older women have access to support, informal or formal, they are able to make choices about how to spend their energy and time, and to take better care of their health.

“For me I have been sick for the past 8 years but I have one child who stay in Blantyre, he has helped me with finances to find labourers to help me with farming.”

Older woman, rural Malawi

The positive impact of income security

One older woman with a disability in Addis Ababa described the positive impact that informal support and access to income security can have on older women’s lives regardless of their disability status, emphasising that her supportive siblings and her savings enable her to carry out unpaid community work and to live a dignified life.

Ife* in Addis Ababa, age 68, earns a regular monthly income by working in a collective with other older women maintaining a public toilet, sharing out their earnings. She lives alone in a house she inherited from her parents, in the same compound as her two sisters.

While her sister bakes the injera bread, Ife often also cooks, and they usually eat together. As she has some of her own income, she chooses to spend her time keeping her local area clean and tidy, helping out other older people in the community, including people who are HIV positive, and is on the committee of a women’s association. She has also contributed to rebuilding houses. She participates in an equb savings scheme which enables her to stay financially independent. She also describes how her sisters encourage her in her work, and support her.

**not her real name*

Access to an independent income, decision making and having a ‘voice’

“Sometimes it also happens that even when women are capable of bringing some things in the family, due to cultural expectations surrounding the status of a man in the family the woman would not be compelled to bring or do such things for fear of diluting the man’s status. As such, she cannot build a house while the man is there.”

Younger man, Thyolo, rural Malawi

Older women, even though they are working and providing income for households, often do not have a say over the bigger household decisions. Older women’s decision-making power is often confined to small decisions over costs relating to food and other daily finance, and not to bigger household purchases or who will access healthcare. However, this appears to vary depending on their living arrangements.

“Certain household decisions are characterized as being husband dominant (e.g., life insurance, tools and alcoholic beverages) or wife dominant (e.g. kitchenware, wife’s and children’s clothes, food), housing, vacations, children’s toys and education).”

Older men, Dejen, rural Ethiopia

Having an independent income has been widely identified as a key route to improving women’s household bargaining position,¹⁵⁵ and to women having more control over their lives.¹⁵⁶ In the qualitative research, we heard from older women that they need access to regular income of their own to enable them to manage their multiple responsibilities and choose the work that suits them.

Older women are more likely to live alone and likely to outlive their spouses, if married.¹⁵⁷ Our research shows how this makes them responsible for providing all or some household income. Many of the older women in the communities in our recent research study were the only adult in skip-generation households. Although they are often household heads, for older women this has specific meaning – being responsible not only for costs but for the wellbeing of the whole household – and as

there is likely to be a small amount of income this does not result in genuine power. As mentioned previously, skip-generation households are more likely to fall below the poverty line.¹⁵⁸ Despite the hardship, while older women sometimes refer to themselves as head of households, most men we spoke to were resistant to this idea – with older men citing traditional customs. Older women are only recognised as household heads if there is no other adult.

“In my opinion, most of the decision is made by men. Women’s power in making decision regarding how money is spent is insignificant because we are older people and this is the way we have been accustomed to. In contrary this generation may be because of globalization, education and awareness, both may have equal responsibility. Older men, most of the time, want to be decision makers. Maybe one in hundred households, a wife could be head of household and decision maker. So, the decision-making power is in the hands of men.”

Older men, Dejen, rural Ethiopia

Older women’s leadership and decision-making roles are also limited in community organisations. Older women in Malawi have reported that despite being guardians of children and sometimes officially recognised as such, institutions including schools will not formally recognise this and do not allow their participation in the decision-making that affects their children.

“Also, another issue falls on the advisory role. The older woman becomes sad when she advises and the pieces of advice are not taken seriously. When she advises and that is not taken, she does not feel good as she feels she advised in vain. She is concerned with children who are going astray.”

Younger Man, rural Malawi

Although families can be a key source of support for older people in emergencies, humanitarian responses that increase older people’s dependence on their families may actually contribute to

a reduction in older people's resilience and independence over time, increasing their risk of being subject to violence, abuse and neglect.¹⁵⁹

In non-government organisation (NGO) supported programmes, including those that Age International supports, there is work to do to ensure that older women are encouraged and able to participate.

In several countries including Vietnam, the Intergenerational Self Help Clubs model and other models of Older People's Associations (OPAs) provide access for older people to income generation loans and offer social participation opportunities. However, OPAs are an investment of time. Many participants in a recent study said that attending monthly meetings had created hardship because it meant they had to miss work or give up opportunities to generate income. This was

identified as being unsustainable. In Indonesia, a spokesperson for a rural Older People's Association (OPA) said that many older people needed to spend the time picking fruit, or to run their small businesses.

In Vietnam many older women and men who were experiencing disadvantage, including those caring for grandchildren, were not able to participate due to their responsibilities.

In Zanzibar older women were not present at the OPAs due to being busy with other responsibilities.¹⁶⁰

We can make the assumption that this would have a particular impact on older women who tend to shoulder more unpaid care responsibilities on top of their work to generate income, but this needs more analysis.

Discrimination and abuse

In many cases, particularly in Malawi, older women face outright discrimination in accessing the limited paid work available to other members of the community, or to financial services and social protection. Older women in Malawi were denied work at the tea farm due to being unable to meet unrealistic targets for production. They were also repeatedly excluded from paid forms of community work, while being pressured into providing similar work without pay.

accounts about several older women with disabilities being cheated out of money or property. It is important to acknowledge that disability itself is not a barrier and that with reasonable accommodation, older women with disabilities can have the same opportunities as people of all ages, genders and abilities. Other respondents said that their children or other community members told them to stop working because they were 'too old', or that they faced barriers to accessing work because they were deemed unable to fulfil the tasks or meet targets.

"Most often older women are not taken on board in works that attract salaries, allowances or compensation. It is like the works that concern money, older women are not considered but for zanthandizi (those without pay), (he laughs and continues) older women are taken."

Younger man, Rural Malawi

"They refuse to employ us because we are old."

Older woman, rural Malawi

Discrimination faced by women across their life course is often compounded by other factors such as disability. Older people, especially women, have a higher prevalence of disability,¹⁶¹ and disability was shown in this study as a risk factor for economic abuse, with participants sharing

"We go [to get work in the tea estates] but we are returned home."

Older woman, Thyolo, rural Malawi

There are examples of older women globally being refused work or pushed out of work early due to their age and gender.¹⁶² Widowed older women can also face specific discrimination and abuse that has an impact on their economic rights.

"I never received the cash [when my husband died], his relatives took all the money and even some property. I was forced to sign and they took it all."

Older woman, urban Malawi

Older female headed households, widows and single older women

Marital status is a cross-cutting factor intersecting with age, gender and disability to affect older women's lives in different ways. Widows can be particularly targeted by harmful ageist attitudes, discrimination and violence.^{163,164} There are an estimated 258 million widows globally, and 38 million live in extreme poverty.¹⁶⁵ Many live with family members and are denied autonomy within the household in terms of access to food, participation in decision making, and the right to work, among other rights. Others live alone and are responsible for household costs as well as caring for other household members including children. The widowed older women we spoke to as part of the research in Ethiopia and Malawi often talked about the hardships of providing for themselves and for others, including children, without support.

In the WHO SAGE study, being married was significantly and positively associated with older women reporting a better quality of life – but this is likely to be tied to the link between marriage, financial stability and socioeconomic status. However, for some older women, being widowed or single could have advantages in terms of decision making and some described their lives after their husband's death in terms of a reduction in unpaid care and housework, or increased freedom. For the most part, widowhood or being the head of household as

an older woman came with financial challenges and stress, particularly when they have other household members to support. It is also a risk factor for economic abuse. In Malawi, one older woman described being cheated out of property and cash when her husband died.

In Sub-Saharan Africa, widows and older women living alone or caring for orphans were found to be most at risk of poverty, exclusion and marginalisation.¹⁶⁶

Survivors' pensions and benefits globally are often low and depend on specific criteria being met.¹⁶⁷

The UN has recognised the particular impact of the COVID-19 pandemic on female headed households and their ability to support themselves and others.¹⁶⁸

"Government should be expected to provide older women and men with a variety of social services and benefits including community care and support, residential services and social Security. Combined with non-governmental support services, it can insure our life."
Older woman, Dejen, rural Ethiopia



'Older people, especially women, have a higher prevalence of disability, and disability was shown in this study as a risk factor for economic abuse.'

Impacts on social cohesion and participation

A lack of access to a secure income and to decent work has a knock-on impact for older women's ability to participate in their households and communities, and on social cohesion.¹⁶⁹ In Malawi, some older women described being denied food, told they are not contributing enough, or being mocked for the work they do. All of these things have an impact on their self-worth, their morale and their trust in others – which affects their ability to participate socially and economically. Older women being able to contribute financially and to support themselves appeared to be an important factor in their access to community support, regardless of how much unpaid work they were contributing.

Some older women described not feeling able to stay in touch with relatives due to their shame at being poor, and for fear that relatives would either ask for money or feel obliged to provide it. Older women in both countries also reported that their lack of income security had a negative impact on their ability to socialise with family and community members, and therefore their participation in society.

Being able to share and contribute has significant consequences for social cohesion. A range of studies show that in settings where older people are targeted by social protection schemes and have access to their own income, they feel more respected by others.^{170,171} Informal support systems are boosted when there is formal support.

A recent international study reflected that social protection enhances older people's ability to share income and participate in social activities (their social capital) and reduces economic inequality, violence and social exclusion.¹⁷² When social protection is comprehensive, it can strengthen social cohesion and reduce inequality – for example, as with Myanmar's National Social Protection Strategic Plan.¹⁷³

“Living costs are becoming very high to the extent that I withdraw myself from some events such as contributing and visiting family to congratulate them for newborn or weddings as I can't afford... the gift.”

Older woman, Dejen, rural Ethiopia

Impacts on health and access to healthcare

“If you go to the hospital and it happens that the hospital does not have medicines, we return home without being assisted. The hospital may give us prescription of medicines to buy but we fail to buy because we do not have money.”

Older woman, urban Malawi

Older women in many low and middle-income contexts experience challenges in accessing the healthcare they need; barriers include the cost of travelling to health centres, the availability of appropriate medicine and gerontological expertise of medical staff.¹⁷⁴

As we have seen in previous sections, older women's health status has an influence on the work they are able to do – often unmanaged health conditions cause them pain when they are working long hours, and mean that older women have to stop working before they want to. Some older women say their eyesight issues or failing strength has stopped them from working. The health issues

of other members of the household, and their unemployment, can also increase older women's workload, for example, several older women mentioned caring for adult children with mental health or addiction issues.

“We do not have a free government hospital in our community. If one is unwell, he has to have money to be able to access a health service. Which is almost always a problem for me. I have to ask my son if he has some money to send if I need to access a health service.”

Older woman, Thyolo, rural Malawi

The mental and physical impacts of work on older women can also be a factor in them having to stop working before they are ready.¹⁷⁵ Ageism was recently recognised by the WHO and by the Lancet as a social determinant of health – the non-medical factors that influence a person's health outcomes.¹⁷⁶

COVID-19 impact on older people's access to healthcare

As healthcare and local economies come under strain from the COVID-19 pandemic, without active policy interventions, the barriers will only get bigger. As well as being deprioritised for COVID-19 related and other intensive care based on their age,¹⁷⁷ COVID-19 has significantly disrupted non-COVID19 related services which older people rely on.

WHO data shows that already rare services for non-communicable diseases (NCDs) have been widely disrupted globally. Issues include partial or complete disruption to rehabilitation services (where they exist) and widespread redeployment of NCD health workers to focus on the pandemic response.

Shifting generational gender norms

While there are signs that the relationship between genders are shifting for younger generations, the effects of this do not seem to be reaching older women and men.

Many older women who are married suggested that they would like their unpaid care work at home to be shared more equally, or to have more of a say in decisions about health, money or land.

Older women's aspirations depend on their current situation and context; most are modest in comparison to other community members – particularly younger men.

Education levels may also be a barrier to decision making, although it is clear that most older women value education for their granddaughters and wish them to have better opportunities. Older women in low and middle-income contexts have lower education levels than older men and younger women.¹⁷⁸ More than 50 per cent of older women aged 65+ globally are illiterate compared to 35 per cent of older men.¹⁷⁹ In Ethiopia, education outcomes are better today for youth than older labour force participants.¹⁸⁰

Although women of all ages still face huge challenges, however, younger women say that while they are beginning to have more control over their own income and increased decision making power, this is not reflected in the experiences of older women.

One group of younger women said that older women have less control over their time and money and are less likely to be compensated for their work.

“The younger women are more in control of their time and choice of what work they want to do unlike older women. The younger women also tend to have control of the money they earn after working or doing business and they almost always get compensated for the work they have done.”

Younger woman, Malawi

Thyolo in Malawi is a matrilineal society, with property being passed down the female line, however, gender roles remain entrenched at all ages and older women's decision making is still limited.

Breaking gender norms and serving the community

Askale Megersa, 63 years of age, Ethiopia

Askale was born in rural Ethiopia. Her parents were farmers who believed in education so she attended school, making the 16km round trip each day to get there.

She was lucky enough to graduate from high school in accounting and work in various organisations before getting married. After marriage, she moved to Addis Ababa, and had eight children, sadly losing two at an early age. She also looked after her brother's five children after he passed away. Fortunately, all six of her living children and all five of her brothers have since graduated from university.

Whilst she was bringing up the children with her husband, she needed additional income and benefitted from savings and credit from the TSDA. Askale and 26 other women formed a group to work, engaging in food preparation, weaving and hand crafts. Sadly, the group was dissolved, so she worked at home selling injera, preparing and selling spices, spinning cotton, but the increases in prices meant she had to stop due to loss of profit.

Like other older women in Ethiopia, Askale takes part in 'idir', actively engaging in social services in her community, and unusually for a woman, she is one of the committee leaders. She is also a home-based care provider for older people with care support needs, receiving funds from charities to complete local community projects such as

paving their local streets. She says: *"I am very happy and proud of the services that I provide to my community."*

Askale lives with her husband, one of her daughters and one of her grandchildren. Usually she wakes at 3am to pray, then prepares breakfast for her family, supports her husband to take medication, sends her grandson to school, makes the beds and cleans the house, prepares lunch and washes clothes. Later she visits older people in the community where she provides home-based care, and twice a week she goes to the 'idir' office and has a board meeting with them once a month.

Six people are dependent on Askale for support in the home; her husband, son, daughter and two grandchildren. She says: *"I know my children want to try to assist me and carry out some of the activities, but it is very difficult to do after returning back from their work, so there's still a burden that I seem to carry all by myself."*

Askale says: *"My daily routine makes me happy and satisfied. I enjoy being busy as it distracts me from my grief that is created due to the loss of my siblings. Pray time is my favourite as it is an act of communicating with my God and getting relief from my grief."*

Washing clothes is becoming hard for her as she gets older because she only has a manual washing

machine, but she feels it's very important for the hygiene and sanitation of her family, although water and electricity shortages are daily challenges which drain her energy.

Askale doesn't get any income for her household chores – and since her business stopped, she provides no income from paid work for her family, she says: *"The family depends on my husband's salary as a source of income... it enables us to cover our basic needs and paying for utilities. The situation is worrying me much, not only for my family but for all community members as life is becoming unbearable and frustrating... it worries me."*

Askale doesn't feel there are any differences in her role to men and younger women: *"I can say that I am breaking some of the social norms and engaging in some activities which are mostly meant for men; for example, I am active in 'idir' leadership role which is culturally given to men. I raised all my children without differentiating gender role. Sometimes, people are telling me that I am role model for other women as I am proactively engaging in social activities."*

She provides care to others in her community through the Tesfa home-based care services. She feels her work in the community and with the idir provides social cohesion: *"Good relationships with community members, and they acknowledge and appreciate my contributions."*

Askale says: *"My family and community members appreciate what I am doing both for the community members and my family encourage me to keep it up. However, sometimes some community including my husband consider household chores that I am accomplishing from morning to night as less important and fruitless as it doesn't generate income. Anyway, there are positive and negative attitudes about unpaid works carried out by women at their homes as well as at the community settings." But she also says that: "I am a woman who is strong, hardworking, committed, and ready to support others with a kind, loving heart. That is why the community has a good relationship with me and appreciate my contributions at all levels."*

Askale worries about being lonely and dependent on others in old age, and this coupled with the increase in living costs and the inability to earn income makes her worry they will be able to cover their basic needs. She says: *"The lack of attention to older people by their families and community members may continue, they will be left without any support. I think the situation will be improved through collaboration of government and non-government as well as community members."*

She would like to see a sustainable and predictable income for all older people in the form of a pension and older person centre that could be run by the government for older people who are in need or abandoned so that they get the attention and care they need. She feels older people are not recognised for their hard work and should be appreciated for their contributions to encourage them to keep up their good lives and work.

The COVID-19 pandemic reduced movement and social interaction which Askale feels increased loneliness amongst older people. Her community were also unable to carry out their usual burial ceremonies, and many others were unable to run their own small businesses from home. Askale herself was not able to provide her home-based care services for her clients or limited taking part in 'idir'. On a positive note, she said that it increased the culture of providing social support for people in need and improving hygiene and sanitation.

Even now, Askale cannot visit older people as frequently as she used to before the pandemic; instead she contacts them by phone, although most of them don't have phones due to being so poor: *"I feel bad as I can't provide the service as expected. To see people who live in poverty, who feel loneliness, especially older people who are abandoned makes me very sad."* She gets satisfaction and happiness from serving her community members, especially the service she provides for people with care support needs.

Askale has suffered much grief in her life with the loss of her youngest brother and his wife, leaving them with their five children – she was unsure if she could cope with the responsibility of caring for the orphaned children in such a small house with limited income. It made her depressed and suicidal at times. Incredibly, Askale and her husband are proud to say that: *"The biggest success is the graduation of 11 children and their ability to lead successful lives."*

Askale says: *"I would like to pass the following messages for all government and community members about older women like me: You all have to give due attention to older people and women, since women are the pillar of the family, peacekeeper for their community members as well as for the country. We have been actively engaging in different development activities. Thus, attention to them should not be theoretical, they need practical actions that improve their living conditions. Government has to undertake measures that improve the livelihood of older people that include pension as the developed countries do."*



"The biggest success is the graduation of 11 children and their ability to lead successful lives."

Conclusions on older women and work

Our evidence highlights that older women are central to their communities, households and economies; as grandmothers, mothers, neighbours, volunteers, workers and carers but also as women – and human beings – in their own right.

Any attempt to challenge structural inequalities, and to rebuild systems based on equality, must include older women in all their diversity, who have been particularly marginalised by societies and policymakers. Formal and informal systems that support care and decent work across the whole life course, including universal social protection, long-term care and support, and healthcare, are key to older women accessing economic justice.

Reflected in our four research sites in Ethiopia and Malawi, as well as many other contexts in low and middle-income countries, is the reality that while work is crucial for the survival of older women and their households and integral to their self-identity, the volume of work, the conditions under which they work, and their lack of access to income security, can create barriers to their dignity, choice and quality of life, and ultimately their survival. Older women have aspirations which are currently not being recognised or supported by their governments or the international community. While older women report receiving some ad-hoc support from relatives and neighbours, without formal systems to back it up this is rarely sufficient or reliable.

This research provides us with deeper insight into the ways in which older women's rights are overlooked, particularly in lower-income settings, and the way in which their lives and activities interconnect with and support other generations. The older women we interviewed gave us specific ideas about the kinds of support they need to enable them to make choices about the work they do and to continue to participate in and support their communities and households. The barriers that they helped us to identify, underpinned by power dynamics relating to their age, gender and other factors, reflect and reinforce global evidence and studies from other regions.

What older women perceive to be their duties are strongly influenced by gender and age-based expectations and norms, and the institutional and community structures that these thrive within. But the work older women do is also part of their identities; enabling them to stay fulfilled, active and independent. Where older women want to work, they must be supported by their own households, by community leaders, by employers, and by the national and international policies that influence them. Older women's perspectives on what is needed for their communities and how governments and donors can support those needs, should be taken into account, particularly in discussions and decisions on how to 'build forward better' in the COVID-19 pandemic recovery.

Our research helps to make the case for a universal social pension within a comprehensive package of social protection measures. Informal workers, including older women, must be protected within such schemes. This is especially important in the context of COVID-19, and temporary social protection measures should be revisited to take into account the specific experience of older women and men with a view to making them permanent.

The research showed us that older women want to have control over their work, to work under decent conditions, and to retain at least some independence. We have also seen that when older women are no longer able to or no longer wish to work, the systems are currently not adequate to allow them to do this while also retaining respect and support from their communities. They need practical, financial and emotional support. Having financial security is an integral part of achieving dignity in life. Accessing formal support systems including social pensions and gaining financial inclusion, are crucial for enabling older women to continue to contribute, to increase their voice in the community and give them power in decision-making.

‘Widows and older women living alone or caring for orphans were found to be most at risk of poverty, exclusion and marginalisation.’

More than ever, the findings from our research show how important it is for older women's realities and experience to be made visible and seen by policy makers. It is urgent that they are included in data and evidence – and that data is disaggregated by different age groups of women within the older age category, and by disability, marital status and other factors, to reflect their diversity. We need to acknowledge that more powerful members of the household or community do not speak on behalf of older women, and we need to ensure that the types of work done by older women are included in official definitions of work, as well as recognised at a community level.

The inequalities highlighted by NGOs and feminist organisations during the COVID-19 pandemic are reflected by the experiences of older women here, and the pandemic will only have exacerbated them. Older women's lives and livelihoods have been disrupted and when we returned to the research sites, our research respondents expressed concerns that they will take time to recover.

These findings are just one part of a bigger story about older women's lives that isn't being heard, but they provide a valuable insight into the common challenges that older women are facing, as well as a signpost to specific solutions, from the international to the local. Realising economic rights for older women will also have wider benefits for their households, communities and economies; we must pay specific attention to older women's needs and voices if global commitments like SDG5 are to be achieved.

Age International, our partners, and others must develop our approach to ensure we are both gender and age responsive, and that older women are included in the design and the monitoring of the policies and programmes that are intended to increase older people's and women's autonomy and their access to economic and related rights.

The global push to achieve gender equality and ensure women's control over their own lives, including through the Generation Equality Campaign, will only succeed by taking a life course perspective, ensuring the specific experiences of older women are included and understanding the impact of older women's work and lives on younger women and girls.

Older women wish to remain active, to contribute to their households and communities and live with dignity. The importance of their social and economic roles indicates that policy makers must support older women having greater choice over the quantity and type of work they do.

Older women's voices must be integral to the discussion to 'build forward better' to shape public policy and design programmes, improve community engagement and cohesion, challenge damaging social norms, and ultimately to develop a more caring and inclusive economy for all ages. If policymakers, donors and other development stakeholders do not take into account the specific rights, realities and needs of older women, then gender equality will not be achieved.



'Our research helps to make the case for a universal social pension within a comprehensive package of social protection measures.'

Recommendations

We are calling for a rights-based, life course approach to women's economic empowerment and decent work agendas that takes into account older women in the COVID-19 pandemic recovery and beyond.

This must explicitly include women at all stages of their lives and address women in all types of work, including unpaid and informal work. In the five years of implementation of the Generation Equality commitments and the remaining nine years of the 2030 Agenda, donors and development actors like the UK Government must explicitly recognise older women's work as part of their efforts to tackle gender inequality and develop plans that respect the rights of women in all their diversity.

The policies that can have the potential to support older women cut across many sectors and departments, meaning that every policy and budget should be assessed from the perspective of how gender responsive and age responsive it is – ensuring that all policies consider the impacts on women of all ages and support the multiple roles that older women play.

Ten-point action plan for older women's access to economic rights and empowerment

We recommend the following action plan to the UK Government and all its partners for priority action:

1. Include older women in development and gender equality policy
2. Ensure older women's access to decent work
3. Promote social protection, including universal social pensions
4. Ensure financial inclusion
5. Ensure older women's access to appropriate and affordable healthcare
6. Invest in informal support systems
7. Disaggregate data by sex, age and disability
8. Create meaningful consultation with older women
9. Include older women and men in targeted community level schemes
10. Protect the rights of all older persons.

1. Include older women in development and gender equality policy

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.

- The UK Government, donors and UN agencies must explicitly include older women in their plans to implement the 2030 Agenda and specifically SDG5 on gender equality.
- All Generation Equality campaign stakeholders should review their commitments and ensure that the rights and needs of older women are being included.



2. Ensure older women's equal access to decent work

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.

- The UK Government should champion the implementation of the ILO's Decent Work Agenda and all related ILO conventions and recommendations, making sure that older informal workers are included.
- National Statistics Agencies, multilateral institutions such as the ILO and World Bank, and donors should include older women in the collection and analysis of labour data so that older women's economic contributions taken into account in planning and programmes.
- Governments should ensure that national legislation protects against age discrimination in the workplace, and its particular impact on older women, and that jobs creation strategies do not exclude older workers
- Donors such as the UK Government, UN agencies and national governments should ensure that policies designed to recognise, reduce and redistribute the unpaid care work of women explicitly include older women as carers, and that every effort is made to support investments in national care infrastructures in low and middle-income countries.
- Policies and programmes providing support to carers and children should recognise, seek out and include older women and men who are primary carers for their households. These could include practical, financial and material support for improving access to early years education, schemes such as cash transfers, food vouchers and nutritional support, and ensuring that older carers are covered by workplace laws on paid leave for carers.



3. Promote social protection, including universal social pensions

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.

- National governments, donors and UN agencies should support and promote universal, gender-responsive social protection throughout the life course, including access to social pensions at an adequate level for all in older age.
- Donors, international financial institutions and UN agencies should support national governments to implement ILO Recommendation 202 and the SDG commitment on social protection floors, with minimum guarantees set at national level to ensure basic protection for everyone.



4. Ensure financial inclusion

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.

- International actors, such as the UK Government, UN agencies and NGOs, who support and implement microcredit and community savings schemes should ensure that policies and programmes do not present barriers to older women's participation, or leave schemes open to discrimination against older women by stipulating age caps or using language such as 'productive' or 'working' age, or by making unwarranted assumptions about people's ability to pay loans back.
- Designers and implementers of microcredit schemes should ensure that participation criteria and terms are communicated in formats that older women can access, and that schemes include appropriate training developed in collaboration with a diverse range of women including older women, widows of all ages, and women with disabilities.
- National governments, UN agencies, NGOs and donors should ensure that older women are actively included in digital and financial literacy initiatives, and support programmes that invest in lifelong learning, including digital literacy, adult education and vocational training to improve older women's access to financial and other digital services.



5. Ensure older women's access to 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.

- The UK Government and other donors should support the UN's Decade of Healthy Ageing by adopting a rights-based approach to healthy ageing in their global health work and ensuring that older women can maintain their functional ability through accessing appropriate and affordable healthcare.
- National governments, and international actors advising them, needs to recognise the mental and physical health impact that multiple workloads and poor working conditions has on older women, and the specific health needs the growing population of older women have.
- Global health actors and donors need to invest in healthcare that is better suited to the changing needs of ageing populations in low and middle-income countries, including better training and medical provision on non-communicable diseases (NCDs) that are most commonly experienced in older age and with a gendered lens.



7. Disaggregate data by sex, age and disability

Older women's roles and realities are not acknowledged or captured sufficiently by data monitoring 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.

- The UK Government must continue to champion the work of the Titchfield City Group on Ageing, SDG commitments on disaggregating data and Generation Equality Forum commitments to build partners' capacity on collecting, monitoring and using data disaggregated by age, sex and disability.
- The UK and other donors should support programmes that include a voice and accountability approach¹⁸¹ to monitoring social pensions, enabling older women and men to hold governments to account and to raise concerns.
- National statistics agencies, UN agencies, NGOs and researchers should ensure that time-use surveys to capture women and men's unpaid care work and other data gathering tools, are explicitly inclusive of older age groups, fully disaggregated by age, sex and disability, and in a minimum of ten-year age cohorts.



6. Invest in informal support systems

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.

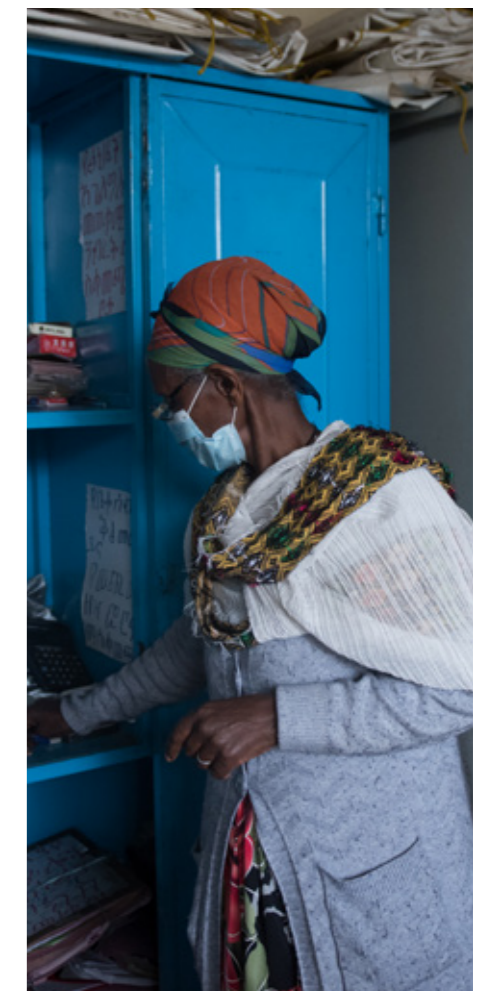
- Donors, national governments and UN agencies should recognise the significance of, and provide funding to, community-led support systems, including community care volunteers and intergenerational self-help groups, to foster community cohesion and help redistribute caring responsibilities.
- The UK Government and other donors, UN agencies and IFIs should work with national governments to recognise that communities and families are not equipped to provide full support for older people and other adults with care support or financial needs, and ensure that informal systems are supported by state-backed social protection
- Donors should provide funding and support for programmes which include compensation for community caregivers of all ages and monitor the effectiveness of these payments for women's economic empowerment.



8. Create meaningful consultation with older women

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.

- The UK Government and donors, UN agencies and NGOs should support programmes and initiatives that recognise older women's roles in their communities: as primary carers of children and heads of households, as income earners, and as rights holders with valuable life experience and expertise to share.
- The UK Government and donors, UN agencies and NGOs should include older women in the design of policies and programmes intended to further women's economic rights, in advocacy at all levels, and in leadership roles in microcredit, community savings and other economic empowerment projects, to ensure that the rights, needs and contributions of women of all ages are reflected.



9. Include older women and men in targeted community level schemes

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.

- National governments, donors and UN agencies should ensure public infrastructure such as access to utilities and programmes addressing access to labour saving equipment are designed and developed in consultation with people of all ages so that older women's specific experiences and needs are taken into account.
- National governments, donors, UN agencies and NGOs should ensure community-level livelihoods schemes and subsidy programmes target all relevant population groups and consult with grassroots groups including older people's associations to ensure fair criteria, practices and distribution.
- National governments, UN agencies and NGOs must ensure older women are compensated equally with other members of the community in community development schemes.



10. Protect the rights of all 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.

- The UK government and other UN member states should support the creation of a UN Convention on the rights of older persons to provide greater clarity on how the rights of older people can be protected and reframe perceptions of what it means to be older.
- The UK government and other donors, the ILO and other UN agencies should ensure that international processes to protect labour rights explicitly include older women's work in formal and informal economies.



Areas requiring further research

- The link between access to pensions and older women's work choices.
- The link between social protection and social cohesion, and how this supports older women's economic rights.
- Access to healthcare for older women and men and their specific needs.
- The level of decision making that older women and men are respectively involved in and how far having access to income means having control.
- Micro-credit and income generation programmes.
- Older People's Associations and their impact on older women's economic empowerment.

Appendix

Annex 1: Sustainable Development Goals (SDGs)

SDG5: Achieve gender equality and empower all women and girls SDG 5 has a commitment to count unpaid care work, and this should apply to women of all ages, since women of all ages carry out a disproportionate amount of it. Gender inequalities continue into older age and intersect with other forms of inequality, including those relating to age, disability and marital status. The gender and women's rights sector is pushing for unpaid and (under) paid care work to be given further recognition in light of the impact COVID-19 has had on women's work, and the essential nature of this work. Even so, older women's work is still not being recognised within this agenda. The Generation Equality and Campaign provides an opportunity for highlighting the intergenerational nature of women's economic empowerment; however, there has been little space for older women to highlight the issues facing older women within Generation Equality Forum discussions, blueprints and commitments.

SDG8: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all. In line with the SDGs commitment for 'decent work for all', and the ILO's Decent Work Agenda, international policy makers are beginning to acknowledge the high proportion of women in informal work. However, older women's activity in carrying out unpaid and underpaid care and domestic work, farming and

other recognised categories of work are rarely mentioned. Decent work initiatives tend to focus on youth employment and women's economic empowerment, but our evidence shows that many older women must also work, often in poor conditions. Unless women of all ages have their work recognised, are protected by decent work standards, and are enabled to work with dignity, gender equality will remain a distant goal.

SDG1: End poverty in all its forms everywhere. Levels of poverty among older people are often underestimated, due to the statistical approaches used to capture this data that obscure the way resources are divided up within households. Women are most likely to be working in vulnerable situations throughout their lives and to have interrupted work histories. Social pensions, as a means for tackling poverty, benefit women the most and are particularly important for older women's income security and empowerment.¹⁸² There is also evidence that pensions have wider community benefits in addressing poverty.¹⁸³

Our research shows the necessity of designing comprehensive, tax financed, gender-responsive social protection systems that can be easily scaled up during crises and the particular experience some older women have of using social protection for strengthening access to their economic rights.

Annex 2: Discussion of data challenges and the exclusion of older women from research

Data gaps have long posed challenges for ensuring older women and men's inclusion in development policy and programming. Often, the techniques for including older people's specific situations exist, but standard data collection and analysis overlook them. Comparability of data in different contexts can also be a barrier to understanding global patterns in older people's experiences.

The HelpAge Global AgeWatch Index highlighted gaps in data to measure older people's poverty, access to healthcare and experience of violence, neglect and abuse among other factors. When the Global Age Watch Index was developed, 98

countries could not be included due to a lack of internationally comparable data.

Issues in current data sets include capping data at age 49 (for example, in data on violence against older women), using one age bracket for older people such as 50+ or 65+ instead of recognising the diversity of experience at different ages, and data that is non-comparable across different country contexts. For the 2030 Agenda, including SDG 5 on gender equality, to be achieved, more work must be done to capture the full range of older people's experiences and the differences between different generations and genders of older people.

Unpaid care data

There has been an increased interest from civil society, from academics and from multilateral institutions in capturing gender inequality in unpaid care work, including time-use surveys, since the launch of the 2030 Agenda in 2015, which includes a target on measuring unpaid care work within SDG5. However, current data systems used to collect information on other aspects of women's lives, including Demographic Health Surveys, have a cut-off age of 49. Major analyses on unpaid care such as that included in UN Women Progress of the World's Women 2020 are still not disaggregating by age to properly include older women.¹⁸⁴

Even where new studies set up to address the gender data gap include data on older women's contributions, the analysis tends to position them primarily as recipients of care, rather than active contributors – for example in the Oxfam WE Care studies and the ActionAid POWER project, although both have acknowledged the need to better target and disaggregate the experiences of older women.¹⁸⁵ Initial analyses of older women's unpaid care work by Oxfam, the Counting Women's Work part of the National Transfer Accounts project, and ODI/Age International has shown that older women are doing significant amounts of care, and that it varies depending on older age group. The recently developed Participatory Toolkit developed by the Institute of Development Studies (IDS) acknowledged adolescents as a group that both receives and provides care, but overlooks older women and men from this category.¹⁸⁶ To redress this and to ensure a nuanced understanding of older women's diverse roles, future research must explicitly highlight older women's significant roles as carers and as workers.

Labour force data

The ILO has begun to capture informal work as part of its global statistics on labour force participation. However, the role of older women and men is not typically highlighted in analysis, and many countries include only a 65+ category or exclude older people altogether from national reporting. Household data-gathering exercises such as labour force surveys and income and expenditure surveys almost always include questions about the labour activity of different household members. Publications of these surveys then include disaggregation of employment and labour force status by age, but usually use a cut off of 60+ to present the situation of older people.

Poverty data

Measures of old age poverty are flawed as they do not currently capture how resources are shared within the household. International poverty lines also do not capture wellbeing.

In household surveys, the typical methodology takes the total income of a household in which an older person lives and divides it by the number of people living within that household. This figure is then compared to a given poverty threshold. Multidimensional poverty indicators are the most accurate for understanding older people's situation. The assumption that older people receive an equal share has been found to lead to underestimations of older people's income insecurity and generates the outcome that older people are less poor than others.¹⁸⁷ Our research showed that many households, and older women themselves, prioritise the needs of children over older people.

Multidimensional poverty indicators are more accurate markers for understanding older people's situations. Many older people will be among the 119-124 million estimated to have been pushed into extreme poverty in 2020 due to the pandemic.¹⁸⁸ Current statistics on global multidimensional poverty, with asset and housing deprivation as one of the indicators, reveal that 107 million multidimensionally poor people are age 60 or older—a particularly stark figure given that the COVID-19 pandemic is likely to increase poverty amongst older people.¹⁸⁹ COVID-19 has also exposed issues with securing accurate and consistent health data for older women and men.¹⁹⁰

Older population groups have been largely invisible within data, including data on socio-economic impacts during COVID-19, sometimes due to deep-rooted systemic barriers that exist at every stage of the data production cycle – collection, analysis, reporting, dissemination and use.¹⁹¹

Health

An examination of a number of frameworks shows that older age groups are passively neglected or actively excluded from indicators, resulting in entrenchment of age-related data gaps, for example WHO's NCD Global Monitoring Framework uses age bracketed indicators on unconditional probability of dying from four main NCDs. The SDG indicators relating to Non Communicable (chronic) Diseases set specific age boundaries, adhering to 'premature mortality' (defined by WHO as dying before the age of 70) – which contributes to a lack of data collection on older people.

There are some ageing specific surveys like the WHO Study on global AGEing, and adult health (SAGE) and Health and Retirement studies offer more breadth and scope, for example the LASI in India – but these are rare. Out of 25 LMICs in Asia Pacific, only ten covered health and physical factors, and socio-economic factors. Health costs were only covered by one.

Crucial for our understanding of health in all its dimensions are large-scale longitudinal studies in multiple settings – but currently we are a long way from this, particularly in low and middle income countries where disaggregated data by age and sex is almost entirely absent.¹⁹²

The impact of COVID-19 on data and inclusion of older people

Even prior to the pandemic, the availability of good quality disaggregated data on older people was limited. Now the crisis has disrupted the day-to-day operation of National Statistics Offices (NSOs),

including the scheduled production and release of statistics, and increased pressure on NSOs to deliver faster, new and varied types of information for pandemic preparedness, response and recovery. Older population groups have been largely invisible within data during COVID-19, sometimes due to deep-rooted systemic barriers that exist at every stage of the data production cycle – collection, analysis, reporting, dissemination and use.

The pandemic is reshaping how official data will be collected and disseminated. In 2016, a study found that only one in ten older people globally use the internet.¹⁹³ This raises concerns that an increase in digitally collected data will have implications for older people especially those in the most marginalised communities.

References

1. (working or available to work, across both the informal and formal economies)
2. From Overseas Development Institute, Between work and care: Older women's economic empowerment (2018) based on modelled estimates from ILOSTAT
3. ODI, Between work and care: Older women's economic empowerment (2018)
4. <https://www.un.org/development/desa/dspd/wp-content/uploads/sites/22/2018/07/Chapter-IVOld-age-responding-to-a-rapidly-ageing.pdf>
5. <https://www.un.org/development/desa/dspd/wp-content/uploads/sites/22/2018/07/Chapter-IVOld-age-responding-to-a-rapidly-ageing.pdf>
6. <https://www.oecd.org/gender/data/wide-gap-in-pension-benefits-between-men-and-women.htm>
7. <https://www.weforum.org/agenda/2018/03/retired-women-less-money-pensions-than-men/>
8. ODI, Between work and care: Older women's economic empowerment (2018) <https://odi.org/en/publications/between-work-and-care-older-womens-economic-empowerment/>
9. https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/publication/wcms_626831.pdf
10. <https://www.wiego.org/resources/older-informal-workers-covid-19-crisis>
11. ODI: Between work and care: Older women's economic empowerment (2018) <https://odi.org/en/publications/between-work-and-care-older-womens-economic-empowerment/>
12. <https://www.jstor.org/stable/pdf/44507291.pdf>
13. See Annex 2: Discussion of data challenges and the exclusion of older women from research
14. <https://static1.squarespace.com/static/536c4ee8e4b0b60bc6ca7c74/t/5bf420a76d2a73f0fb09b2ca/1542725801604/GADN+lifecycle+thinkpiece+November+2018.pdf>
15. <https://sdgs.un.org/goals/goal5>
16. https://unsceb.org/sites/default/files/imported_files/CEB%20equality%20framework-A4-web-rev3.pdf
17. UN Women, Protecting Women's Income Security in Old Age (2015) <https://www.unwomen.org/en/digital-library/publications/2015/12/women-income-security-in-old-age#view>
18. <https://www.un.org/development/desa/ageing/news/2019/12/older-persons-humanitarian-emergencies/>
19. <https://www.helpage.org/what-we-do/social-protection/work-family-and-social-protection-in-asia/>
20. https://reliefweb.int/sites/reliefweb.int/files/resources/COP21_HelpAge_PositionPaper_Final_0.pdf
21. The UN Independent Expert on the enjoyment of all human rights by older people said in 2019 that 'pervasive gerontophobia, the fear of age-related self-degeneration and death, nurtures prejudice against older people, discrimination and ultimately the denial of human rights in older age'. <https://www.un.org/development/desa/en/news/social/international-day-of-older-persons-2019.html>
22. WHO: World report on disability (2011) https://www.who.int/disabilities/world_report/2011/report/en/

23. Gender and Development Network briefing: The Intersection of gender and disability (2020) <https://static1.squarespace.com/static/536c4ee8e4b0b60bc6ca7c74/t/5f3bc55aab40561612fd4092/1597752667157/Gender+and+Disability+Briefing+2020.pdf>
24. <https://www.developmentpathways.co.uk/wp-content/uploads/2019/12/Inua-Jamii-.pdf>
25. UN: The Impact of COVID19 on older persons (2020) <https://unsdg.un.org/sites/default/files/2020-05/Policy-Brief-The-Impact-of-COVID-19-on-Older-Persons.pdf>
26. ODI: Between work and care: Older women's economic empowerment (2018) <https://odi.org/en/publications/between-work-and-care-older-womens-economic-empowerment/> and <https://onlinelibrary.wiley.com/doi/10.1111/padr.12349>
27. Gender and Development Network: Developing a life course approach to women's rights and gender equality <https://static1.squarespace.com/static/536c4ee8e4b0b60bc6ca7c74/t/5bf420a76d2a73f0fb09b2ca/1542725801604/GADN+lifecourse+thinkpiece+November+2018.pdf>
28. See Annex 2: Discussion of data challenges and the exclusion of older women from research
29. WHO, Decade of Healthy Ageing 2020-30 proposal https://cdn.who.int/media/docs/default-source/decade-of-healthy-ageing/final-decade-proposal/decade-proposal-final-apr2020-en.pdf?sfvrsn=b4b75ebc_25&download=true
30. UNDESA World Population Ageing highlights (2020) https://www.un.org/development/desa/pd/sites/www.un.org.development.desa.pd/files/undesa_pd-2020_world_population_ageing_highlights.pdf
31. (older women will comprise 54 per cent of the older population by 2050, and the older population – 65+ – will make up 16 per cent of the total population) UNDESA World Population Ageing highlights (2020) https://www.un.org/development/desa/pd/sites/www.un.org.development.desa.pd/files/undesa_pd-2020_world_population_ageing_highlights.pdf
32. Age International, Who Cares: Why older women's economic empowerment matters for the Sustainable Development Goals (2019)
33. ODI: Between work and care: Older women's economic empowerment (2018) <https://odi.org/en/publications/between-work-and-care-older-womens-economic-empowerment/>
34. Counting Women's Work – NTTA project <https://www.countingwomenswork.org/>
35. ILO: Women and men in the informal economy (2018) https://www.ilo.org/wcmsp5/groups/public/-/dgreports/-/dcomm/documents/publication/wcms_626831.pdf
36. International Labour Organization, Social protection policy paper 17: Social protection for older persons: Policy trends and statistics 2017-19 https://www.ilo.org/wcmsp5/groups/public/-/ed_protect/-/soc_sec/documents/publication/wcms_645692.pdf
37. WHO: World report on disability (2011) https://www.who.int/disabilities/world_report/2011/report/en/
38. Human Rights Watch <https://www.hrw.org/legacy/women/disabled.html>
39. Bright and Kuper, A Systematic Review of Access to General Healthcare Services for People with Disabilities in Low and Middle Income Countries (2018) <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC6164773/>
40. <https://www.un.org/development/desa/disabilities/wp-content/uploads/sites/15/2019/10/Making-SDGs-count-for-women-with-disabilities.pdf>
41. Gender and Development Network thinkpiece: The Intersection of gender and disability (2020) <https://static1.squarespace.com/static/536c4ee8e4b0b60bc6ca7c74/t/5f3bc55aab40561612fd4092/1597752667157/Gender+and+Disability+Briefing+2020.pdf>
42. UNFPA and HelpAge International: Ageing in the 21st century (2012) (<https://www.unfpa.org/sites/default/files/pub-pdf/Ageing%20report.pdf>)
43. For more information about the situation of older widows, see Box-out on 'Older women, female-headed households and older widows'
44. Hee Lee, Xu and Wu et al, Gender differences in quality of life among community-dwelling older adults in low and middle income countries: Results from the study on global AGEing and adult health (SAGE) (2020) <https://bmcpubhealth.biomedcentral.com/articles/10.1186/s12889-020-8212-0>
45. For more information on the SDGs, see Appendix: SDGs
46. Generation Equality Forum <https://gef-public-platform.in.howspace.com/economic-justice-and-rights>
47. Generation Equality Forum <https://forum.generationequality.org/home>
48. United Nations, Policy brief: The impact of COVID-19 on older persons (May 2020) <https://unsdg.un.org/sites/default/files/2020-05/Policy-Brief-The-Impact-of-COVID-19-on-Older-Persons.pdf>
49. UN Decade of Healthy Ageing 2020-2030 https://cdn.who.int/media/docs/default-source/decade-of-healthy-ageing/final-decade-proposal/decade-proposal-final-apr2020-en.pdf?sfvrsn=b4b75ebc_25&download=true
50. WHO Global Report on Ageism <https://www.who.int/teams/social-determinants-of-health/demographic-change-and-healthy-ageing/combating-ageism/global-report-on-ageism>
51. CEDAW General Recommendation 27 <https://documents-dds-ny.un.org/doc/UNDOC/GEN/G10/472/53/PDF/G1047253.pdf?OpenElement>
52. HelpAge International, Regional Gender Policy Brief: Accountability and Fulfilment of Older People to raise their Dignity programme (2019) https://socialprotection.org/sites/default/files/publications_files/Reginal%20Gender%20Brief%20%20Op.pdf
53. Jobs Creation Commission, Ethiopia: Plan of Action for Jobs Creation 2020-2025
54. WIEGO, COVID-19 Crisis and the Informal Economy, Policy Insights No.5: Older informal workers in the COVID-19 crisis (May 2021) <https://www.wiego.org/resources/older-informal-workers-covid-19-crisis>
55. <https://www.helpage.org/silo/files/covid19-and-older-people-in-asia-pacific-2020-in-review.pdf>
56. https://www.ilo.org/wcmsp5/groups/public/@ed_norm/@relconf/documents/meetingdocument/wcms_711674.pdf
57. <https://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:1:0::NO>
58. WIEGO, The Informal Economy: Definitions, Theories and Policies (2012) https://www.wiego.org/sites/default/files/publications/files/Chen_WIEGO_WP1.pdf
59. <https://www.ilo.org/public/english/standards/relm/ilc/ilc90/pdf/pr-25res.pdf>
60. https://www.wiego.org/sites/default/files/publications/files/Social%20Protection%20Informal%20Workers%20for%20web_0.pdf
61. https://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100_INSTRUMENT_ID:3065524
62. <https://www.brettonwoodsproject.org/2017/06/truth-behind-imfs-claims-promote-social-protection-low-income-countries/>
63. <https://www.brettonwoodsproject.org/2019/07/imf-framework-on-social-spending-out-of-step-with-international-standards/>
64. [https://data.unwomen.org/women-count/Data2X](https://data.unwomen.org/women-count>Data2X) <https://data2x.org/resource-center/valuing-womens-unpaid-care-and-household-work-the-policy-potential-of-time-use-data/>
65. WID, Rethinking Ideas of Work from a Global Perspective [http://www.forum.awid.org/forum12/2013/02/rethinking-ideas-of-work-from-a-feminist-perspective/#:~:text=In%201956%20\(within%20the%20UN,good%20or%20service%20for%20money](http://www.forum.awid.org/forum12/2013/02/rethinking-ideas-of-work-from-a-feminist-perspective/#:~:text=In%201956%20(within%20the%20UN,good%20or%20service%20for%20money)
66. ILO and Data 2X, Making Women's Work Visible (2020) https://data2x.org/wp-content/uploads/2020/11/MakingWomensWorkVisibleReport_FINAL.pdf
67. <https://www.wiego.org/informal-economy>
68. Women in Informal Employment Globalizing and Organizing, The Informal Economy: Definitions, Theories and Policies (2012) https://www.wiego.org/sites/default/files/publications/files/Chen_WIEGO_WP1.pdf
69. <https://ilostat.ilo.org/resources/concepts-and-definitions/description-labour-force-participation-rate/#:~:text=The%20labour%20force%20participation%20rate,of%20goods%20and%20services%2C%20relative>
70. International Labour Organization, World Social Protection Report 2017-19; Universal social protection to achieve the Sustainable Development Goals, 2017, page 194.
71. International Labour Organization, R202 – Social Protection Floors Recommendation, 2012 (No.202)
72. Diane Elson definition, from OECD, Unpaid care work: The missing link in the analysis of gender gaps in labour outcomes https://www.oecd.org/dev/development-gender/Unpaid_care_work.pdf
73. https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/reports-and-briefings/health--wellbeing/rb_feb13_understanding_the_oldest_old_improving_later_life.pdf <https://www.unfpa.org/sites/default/files/pub-pdf/Ageing%20report.pdf>
74. Lackey, D., Clacherty, G., Martin, P. and Hillier, L. (2011) Intergenerational issues between older caregivers and children in the context of AIDS in eastern and southern Africa. HelpAge International
75. https://www.coe.int/t/dg3/socialpolicies/socialcohesiondev/source/2010Strategy_ActionPlan_SocialCohesion.pdf
76. HelpAge International: Bearing the brunt – the impact of COVID19 on older people (2021) <https://www.helpage.org/what-we-do/bearing-the-brunt/>
77. Overseas Development Institute, Older women's economic empowerment: A review of the literature <https://cdn.odi.org/media/documents/12510.pdf>, Tsao Foundation: Financial Security of Older Women – Perspectives from South East Asia
78. Overseas Development Institute, Older women's economic empowerment: A review of the literature <https://cdn.odi.org/media/documents/12510.pdf>
79. <https://openknowledge.worldbank.org/handle/10986/35062>
80. ILO, World Social Protection Report 2017-19 <https://www.social-protection.org/gimi/gess/RessourcePDF.action?id=54887>
81. International Labour Organization, World Social Protection Report 2017-19 <https://www.social-protection.org/gimi/gess/RessourcePDF.action?id=54887>
82. UN Women, COVID-19 and the care economy (2020) <https://www.unwomen.org/-/media/headquarters/attachments/sections/library/publications/2020/policy-brief-covid-19-and-the-care-economy-en.pdf?la=en&vs=407>
83. Oxfam, overview of WE Care programme <https://oxfamlibrary.openrepository.com/bitstream/handle/10546/621100/ar-we-care-overview-2020-181120-en.pdf?sequence=1>
84. ODI: Between work and care – Older women's economic empowerment (2018)
85. ODI literature review <https://cdn.odi.org/media/documents/12510.pdf>
86. <https://www.eria.org/uploads/media/Books/2019-Dec-ERIA-Ageing-And-Health-In-The-Philippines.pdf> and https://ink.library.smu.edu.sg/cgi/viewcontent.cgi?article=3205&context=soss_research
87. <https://blogs.imf.org/2020/11/10/data-disruption-the-impact-of-covid-19-on-inflation-measurement/>
88. <https://oxfamlibrary.openrepository.com/bitstream/handle/10546/621009/bp-care-crisis-time-for-global-reevaluation-care-250620-en>
89. ODI, Between work and care: Older women's economic empowerment (2018)
90. HelpAge International and Age International, If not now, when? (2020) <https://www.ageinternational.org.uk/globalassets/documents/reports/2020/if-not-now-when-report.pdf>

91. HelpAge International - Work, family and social protection: old age income security in Bangladesh, Nepal, the Philippines, Thailand and Vietnam (2016) <https://www.helpage.org/what-we-do/social-protection/work-family-and-social-protection-in-asia/>
92. <https://www.un.org/en/development/desa/population/publications/pdf/ageing/WorldPopulationAgeing2019-Highlights.pdf>
93. https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/publication/wcms_626831.pdf
94. <https://www.unwomen.org/en/news/in-focus/csw61/women-in-informal-economy-and-progress-of-the-worlds-women>
95. <https://www.unwomen.org/en/digital-library/publications/2015/12/women-income-security-in-old-age>
96. WIEGO/HelpAge Policy Insights - Older Informal Workers in the COVID-19 Pandemic (May 2021) <https://www.wiego.org/resources/older-informal-workers-covid-19-crisis>
97. WIEGO/HelpAge Policy Insights - Older Informal Workers in the COVID-19 Pandemic
98. <https://data.oecd.org/emp/labour-force-participation-rate.htm>
99. HelpAge International, Realising Income Security in Old Age: A study into the feasibility of a universal old age pension in Malawi (2016) <https://www.helpage.org/silo/files/realising-income-security-in-old-age-a-study-into-the-feasibility-of-a-universal-old-age-pension-in-malawi.pdf>
100. <https://www.helpage.org/silo/files/realising-income-security-in-old-age-a-study-into-the-feasibility-of-a-universal-old-age-pension-in-malawi.pdf>
101. HelpAge International: Malawi Gender Policy brief (2019) https://socialprotection.org/sites/default/files/publications_files/Malawi%20Gender%20Policy%20Brief%20Op.pdf
102. HelpAge International: Malawi Gender Policy brief (2019) https://socialprotection.org/sites/default/files/publications_files/Malawi%20Gender%20Policy%20Brief%20Op.pdf
103. ODI literature review
104. HelpAge International, Work, family and social protection: Older age income security in Bangladesh, Nepal, the Philippines, Thailand and Vietnam <https://www.helpage.org/what-we-do/social-protection/work-family-and-social-protection-in-asia> +AFRICAN SOURCE
105. UNDESA: World Population Ageing highlights 2019 <https://www.un.org/en/development/desa/population/publications/pdf/ageing/WorldPopulationAgeing2019-Highlights.pdf>
106. HelpAge International, Work, family and social protection: Older age income security in Bangladesh, Nepal, the Philippines, Thailand and Vietnam' <https://www.helpage.org/what-we-do/social-protection/work-family-and-social-protection-in-asia/>
107. obs Creation Commission, Ethiopia: Plan of Action for Jobs Creation 2020-2025
108. https://socialprotection.org/sites/default/files/publications_files/Reginal%20Gender%20Brief%20Op.pdf, <https://www.helpage.org/what-we-do/social-protection/work-family-and-social-protection-in-asia/>
109. ODI Between work and care: Older women's economic empowerment (2018)
110. Moving from the Margins: Promoting and protecting the rights of older persons in Pakistan (2019) https://www.britishcouncil.pk/sites/default/files/promoting_and_protecting_the_rights_of_older_persons_in_pakistan_british_council_2019.pdf
111. <https://www.helpage.org/newsroom/latest-news/living-not-just-surviving-older-people-are-being-denied-their-right-to-social-protection-and-education/>
112. HelpAge International, Entitled to the same rights (2017)
113. HelpAge International (Asia Pacific), Action Research to assess the OPA model in Bangladesh, Cambodia and Vietnam (2020) <https://ageingasia.org/action-research-to-assess-the-opa-model-in-bangladesh-cambodia-indonesia-and-vietnam/>
114. <https://www.un.org/sexualviolenceinconflict/wp-content/uploads/2020/06/report/policy-brief-the-impact-of-covid-19-on-women-en-1.pdf>
115. https://www.oecd.org/dev/development-gender/Unpaid_care_work.pdf
116. https://www.ilo.org/wcmsp5/groups/public/---ed_protect/---soc_sec/documents/publication/wcms_645692.pdf
117. <https://www.social-protection.org/gimi/gess/RessourcePDF.action?id=54887>
118. <https://www.unwomen.org/en/digital-library/publications/2015/12/women-income-security-in-old-age#view>
119. https://socialprotection.org/sites/default/files/publications_files/Reginal%20Gender%20Brief%20Op.pdf
120. <https://www.unicef.org/socialpolicy/files/targeting-poorest.pdf>
121. <https://www.helpage.org/newsroom/latest-news/living-not-just-surviving-older-people-are-being-denied-their-right-to-social-protection-and-education/> and <https://www.helpage.org/silo/files/the-feasibility-of-a-universal-social-pension-in-the-philippines.pdf>
122. HelpAge International, Voice and Accountability in Social Protection: lessons from social pensions in Africa <https://socialprotection.org/discover/publications/voice-and-accountability-social-protection>
123. HelpAge International: Voice and Accountability in social protection: lessons from social pensions in Africa https://socialprotection.org/sites/default/files/publications_files/VASP-Online.pdf
124. https://socialprotection.org/sites/default/files/publications_files/AARP%20Journal%202019%20-%20Social%20Protection%20for%20Older%20Women%20-%20Ortiz%20and%20Juergens.pdf
125. World Bank: The Global Findex Database 2017 <https://globalfindex.worldbank.org/>
126. L. Klapper, A. Lusardi and P. van Oudheusden, Financial Literacy around the World (Insights from the Standard & Poor's Ratings Service Global Financial Literacy Survey, 2015), http://gflec.org/wp-content/uploads/2015/11/3313-Finlit_Report_FINAL-5.11.16.pdf?x87657
127. A. Hung, J. Yoong and E. Brown, "Empowering Women through Financial Awareness and Education", OECD Working Papers on Finance, Insurance and Private Pensions, No. 14 (Paris: OECD Publishing, 2012) <http://dx.doi.org/10.1787/5k9d5v6kh56g-en>
128. Desai, Deofasi, Lu (2018) The global identification challenge: Who are the 1 billion people without proof of identity? (worldbank.org)
129. Warwick Law School and HelpAge International: Transforming gender relations in an ageing world discussion paper (2018)
130. HelpAge International, Entitled to the Same Rights (2017) <https://www.helpage.org/silo/files/entitled-to-the-same-rights.pdf>
131. Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution (2017) <https://openknowledge.worldbank.org/handle/10986/29510>
132. ILO, World Social Protection Report (2017-19) https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms_604882.pdf
133. <http://pension-watch.net/country-fact-file/tanzania-united-republic-of/>
134. <http://pension-watch.net/>
135. HelpAge International 'Why social pensions?'
136. <http://pension-watch.net/country-fact-file/tanzania-united-republic-of/>
137. World Social Protection Report Data (2017-19) <https://www.social-protection.org/gimi/gess/WSPROldAge.action>
138. MANEPO, HelpAge International and The Transfer Project, Impacts of Malawi's Social Cash Transfer on older people and their households (2018) https://socialprotection.org/sites/default/files/publications_files/Impacts%20of%20Malawi%E2%80%99s%20Social%20Cash%20Transfer%20on%20Older%20People%20and%20their%20Households.pdf
139. ODI: Between work and care: Older women's economic empowerment (2018)
140. ANEPO, HelpAge International and The Transfer Project, Impacts of Malawi's Social Cash Transfer on older people and their households (2018) https://socialprotection.org/sites/default/files/publications_files/Impacts%20of%20Malawi%E2%80%99s%20Social%20Cash%20Transfer%20on%20Older%20People%20and%20their%20Households.pdf
141. https://socialprotection.org/sites/default/files/publications_files/Impacts%20of%20Malawi%E2%80%99s%20Social%20Cash%20Transfer%20on%20Older%20People%20and%20their%20Households.pdf
142. <http://www.developmentpathways.co.uk/publications/ugandas-senior-citizens-grant-a-success-story-from-the-heart-of-africa/>
143. Oxfam International, Shelter from the Storm: the global need for social protection in times of COVID19 (2020) <https://www.oxfam.org/en/research/shelter-storm-global-need-universal-social-protection-times-covid-19>
144. <https://www.developmentpathways.co.uk/blog/ugandas-old-age-pension-benefits/>
145. <https://devtracker.fcdo.gov.uk/projects/GB-GOV-1-300468>
146. Content adapted from HelpAge International and Irish Aid: Coverage of older people in Ethiopia's social protection system (2019) <https://socialprotection.org/discover/publications/coverage-older-people-ethiopia-social-protection-system>
147. Ethiopia National Social Protection Policy <https://www.social-protection.org/gimi/ShowCountryProfile.action?iso=ET>
148. HelpAge International and Irish Aid: Coverage of older people in Ethiopia's social protection system (2019) <https://socialprotection.org/discover/publications/coverage-older-people-ethiopia-social-protection-system>
149. HelpAge International, Work, income security and social protection in older age: old age income security in Bangladesh, Nepal, the Philippines, Thailand and Vietnam (2016) <https://www.helpage.org/what-we-do/social-protection/work-family-and-social-protection-in-asia/>
150. <https://www.helpage.org/what-we-do/social-protection/work-family-and-social-protection-in-asia/>
151. Age International, Who Cares? Why older women's economic empowerment matters to the SDGs (2019)
152. HelpAge International (Asia Pacific), Action Research to assess the OPA model in Bangladesh, Cambodia and Vietnam (2020) <https://ageingasia.org/action-research-to-assess-the-opa-model-in-bangladesh-cambodia-indonesia-and-vietnam/>
153. <https://ageingasia.org/action-research-to-assess-the-opa-model-in-bangladesh-cambodia-indonesia-and-vietnam/>
154. HelpAge International: Living, not just surviving <https://www.helpage.org/newsroom/latest-news/living-not-just-surviving-older-people-are-being-denied-their-right-to-social-protection-and-education/>
155. Doss, 2013: Intrahousehold bargaining and resource allocation in developing countries https://www.researchgate.net/publication/256045150_Intrahousehold_Bargaining_and_Resource_Allocation_in_Developing_Countries
156. Womankind: Working towards a just feminist economy (2019) <https://www.womankind.org.uk/resource/towards-a-just-feminist-economy/>
157. <https://www.un.org/development/desa/pd/data/living-arrangements-older-persons>
158. UNDESA, World Population Ageing highlights (2020) https://www.un.org/development/desa/pd/sites/www.un.org.development.desa.pd/files/undesa_pd-2020_world_population_ageing_highlights.pdf

159. HelpAge International and Age International, 'If not now, when?' (2020) <https://www.ageinternational.org.uk/globalassets/documents/reports/2020/if-not-now-when-report.pdf>
160. Age International, UK Aid and HelpAge International, Older Citizen Monitoring: Achievements and learning (2016) <https://www.ageinternational.org.uk/policy-research/publications/older-citizen-monitoring-achievements-learning/>
161. WHO: World report on disability (2011) https://www.who.int/disabilities/world_report/2011/report/en/
162. HelpAge International, Entitled to the same rights (2017)
163. UK Aid VAWG Helpdesk 86: GBV against older women (2015)
164. HelpAge International (2017) <https://www.helpage.org/silo/files/entitled-to-the-same-rights.pdf>
165. Loomba Foundation, World Widows Report (2015) <https://www.theloombafoundation.org/our-work/research/world-widows-report>
166. <https://socialprotection.org/discover/publications/southern-and-eastern-africa-regional-gender-policy-brief>
167. <https://www.ssa.gov/policy/docs/progdesc/ssptw/2018-2019/asia/ssptw18asia.pdf>
168. UN Policy Brief: The impact of COVID-19 on women (May 2020) https://www.un.org/sites/un2.un.org/files/policy_brief_on_covid_impact_on_women_9_apr_2020_updated.pdf?emci=042a2364-2a7b-ea11-a94c-00155d03b1e8&emdi=ea000000-0000-0000-0000-000000000001&ceid=%7B%7BContactsEmailID%7D%7D
169. The Council of Europe defines social cohesion as the capacity of a given society 'to ensure the wellbeing of all its members - minimising disparities and avoiding marginalisation'. https://www.coe.int/t/dg3/socialpolicies/socialcohesiondev/source/2010Strategy_Action-Plan_SocialCohesion.pdf
170. <https://www.helpage.org/silo/files/impact-of-malawis-social-cash-transfer-on-older-people-and-their-households-a-mixed-method-of-the-social-cash-transfer-and-a-discussion-of-a-universal-old-age-social-pension-for-malawi-.pdf>
171. <https://www.developmentpathways.co.uk/wp-content/uploads/2019/12/Inua-Jamii-.pdf>
172. Margaret Chan, WHO, 'Healthy ageing is vital to social and economic development', from <https://www.ageinternational.org.uk/globalassets/documents/age-international-facing-the-facts-report.pdf>
173. Social protection, social cohesion and national reconciliation
174. Margaret Chan, WHO, 'Healthy ageing is vital to social and economic development', from <https://www.ageinternational.org.uk/globalassets/documents/age-international-facing-the-facts-report.pdf>
175. <https://www.helpage.org/what-we-do/social-protection/work-family-and-social-protection-in-asia/>
176. [https://www.thelancet.com/journals/lancet/article/PIIS0140-6736\(21\)00524-9/fulltext?utm_campaign=comment21&utm_content=158878574&utm_medium=social&utm_source=facebook&hss_channel=fbp-374651963469](https://www.thelancet.com/journals/lancet/article/PIIS0140-6736(21)00524-9/fulltext?utm_campaign=comment21&utm_content=158878574&utm_medium=social&utm_source=facebook&hss_channel=fbp-374651963469)
177. UNFPA and HelpAge International
178. UNFPA and HelpAge International
179. UNESCO, Women and Girls' Education - Facts and Figures www.unesco.org/new/en/unesco/events/prizes-and-celebrations/celebrations/international-days/international-womens-day/women-ed-facts-and-figure/
180. Government of Ethiopia Action Plan for Job Creation
181. <http://www.pension-watch.net/voice-and-accountability/voice-and-accountability/>
182. <https://www.developmentpathways.co.uk/wp-content/uploads/2019/12/Inua-Jamii-.pdf>
183. <http://www.developmentpathways.co.uk/publications/ugandas-senior-citizens-grant-a-success-story-from-the-heart-of-africa/>
184. <https://worlds-women-2020-data-undesa.hub.arcgis.com/apps/time-spent-in-unpaid-work-total-work-burden-and-work-life-balance/explore>
185. <https://powerproject.actionaid.org/> and <https://policy-practice.oxfam.org/we-care/>
186. https://opendocs.ids.ac.uk/opendocs/bitstream/handle/20.500.12413/16439/Assessing_Unpaid_Care_Work_A_Participatory_Toolkit.pdf?sequence=1&isAllowed=y
187. University of Southampton and HelpAge International: How data systems leave older people behind (2017) <https://www.refworld.org/pdfid/5a8a83f67.pdf>
188. HelpAge International: Bearing the brunt :the impact of COVID-19 on older people in low and middle-income countries (2021) <https://www.helpage.org/what-we-do/bearing-the-brunt/>
189. United Nations Development Programme and Oxford Poverty and Human Development Initiative (2020). Global Multidimensional Poverty Index 2020: Charting pathways out of multidimensional poverty. http://hdr.undp.org/sites/default/files/2020_mpi_report_en.pdf
190. HelpAge International: Bearing the brunt the impact of COVID-19 on older people in low and middle-income countries (2021) <https://www.helpage.org/what-we-do/bearing-the-brunt/>
191. HelpAge International: Bearing the brunt the impact of COVID-19 on older people in low and middle-income countries (2021) <https://www.helpage.org/what-we-do/bearing-the-brunt/> (2021)
192. <https://www.refworld.org/pdfid/5a8a83f67.pdf>
193. International Telecommunication Union, Measuring the information society report 2016, Geneva. International Telecommunication Union 2016

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.

Lead report author and research coordinator – Kate Horstead, Policy Advisor, Age International

Research partners and in-country coordinators – Sofia Mohamed and colleagues at HelpAge Ethiopia, and Andrew Kavala and colleagues at the Malawi Network for Older Persons Organizations (MANEPO) in Malawi.

Editors - Sarah Emberson, Wildfire Collective, and Ken Bluestone, Age International

Design - Sarah Emberson, Wildfire Collective

Photo credits: Michael Tsegay, Ethiopia


Thank you

Many thanks to Andrew Kavala (MANEPO, Malawi) and Sofia Mohamed (HelpAge Ethiopia) for their collaboration on research tools, data collection and contextual input. Thanks as well to HelpAge International colleagues Florian Juergens, Jennifer Benton, Georgina Veitch, and Usa Khiewrord, and to Aura Sevilla (Tsao Foundation, Singapore and WIEGO) for their support and peer review. And thank you to Diana Hiscock and Caitlin Littleton from HelpAge International, Abigail Hunt (ODI) and Ella Hopkins (Bretton Woods Project) for their useful insights. A special thanks to Mari Dumbaugh for her help and technical support with the research process.

For further information about this research, please contact info@ageinternational.org.uk

Contact information

Age International, Tavis House, 1-6 Tavistock Square, London WC1H 9NA

 0800 032 0699

 www.ageinternational.org.uk

 contact@ageinternational.org.uk

 [AgeInternational](https://www.facebook.com/AgeInternational)

 [age_int](https://twitter.com/age_int)

 [ageinternational](https://www.linkedin.com/company/ageinternational)

 [age_international](https://www.instagram.com/age_international)

Date of publication: October 2021

Older women: the hidden workforce - Access to economic justice

HelpAge International UK, trading as Age International, is a registered charity (no. 1128267-8) and a subsidiary of Age UK (charity no. 1128267 and registered company no. 6825798); both registered in England and Wales. The registered address is Tavis House, 1-6 Tavistock Square, London WC1H 9NA