

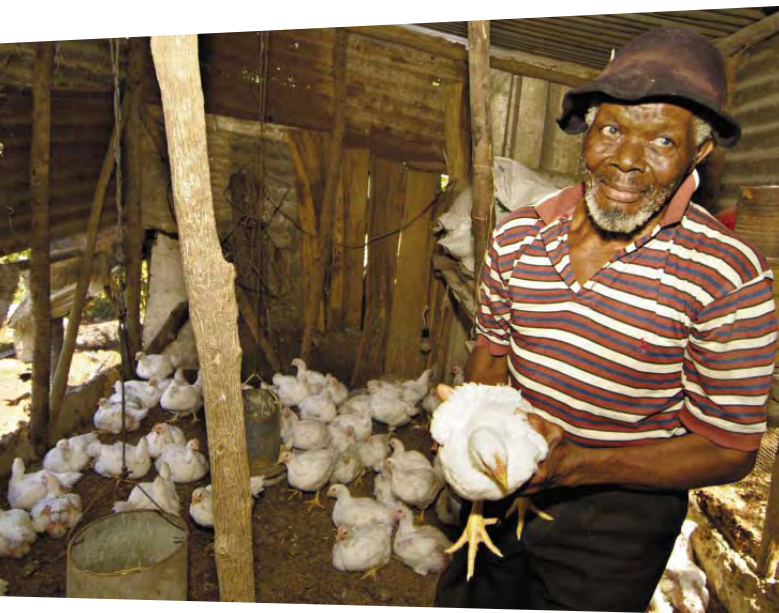
# Unreported lives:

*the truth about  
older people's work*

**HelpAge  
International**

*age helps*





Neil Cooper/HelpAge International

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HelpAge International helps older people claim their rights, challenge discrimination and overcome poverty, so that they can lead dignified, secure, active and healthy lives.

## **Unreported lives: the truth about older people's work**

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# Summary

**"I don't agree with people who say that older people should just rest. Even if you're old you have a brain and work gives you respect. If you don't work all that happens is that you end up a beggar or a thief."**

Gregoria Zevallos Quispe, 85,  
flower seller, Chiara, Peru



Antonio Olmos/HelpAge International

We are living in an increasingly ageing world. An unprecedented demographic revolution means that 66 per cent of the world's older people live in low- and middle-income countries, with this set to rise to 80 per cent by 2050.<sup>1</sup>

With poverty remaining the biggest challenge facing the majority of older people across the world, most have no option but to work into old age. According to UN statistics, over 80 per cent of men and 70 per cent of women aged 65 and over are still working for a living in parts of Africa.<sup>2</sup>

For many older people, the decision to work is their own. Older people told us they wanted to keep working to contribute to family income and to keep active and productive. Others say they work because they have no choice, because they have to support sick children or grandchildren in their care or because it is the only way they can make ends meet.

## No support

Yet the challenges facing older workers are great. Across the world factors like poverty, migration, illiteracy, discrimination and changes in family units are forcing older people into work that is low-paid, unsafe or insecure, endangering the lives and health of millions.

With formal employment accounting for less than 10 per cent of the economy in low- and middle-income countries,<sup>3</sup> the vast majority of older people work in the informal sector, in jobs without secure contracts, benefits or social protection, such as farming, fishing, street vending or domestic work. In India in 2004-5, around 80 per cent of older workers were self-employed and 16 per cent were casual workers.<sup>4</sup>

Because they have spent most of their lives in informal work, few older workers are entitled to a pension in their old age. Fewer than one in five people over 60 worldwide receive any kind of pension, and many have no other form of support.

Even those few who are entitled to a pension can struggle to receive this benefit due to complicated bureaucracy or employers not forwarding pension contributions.

Older women are most likely to be excluded from contributory pension schemes or struggle to find work in the formal sector because of heavy family care responsibilities. They are also less likely to have land or assets due to gender-skewed property and inheritance rights.

Yet despite the fact that older people work as many hours as younger people – a recent survey said a 60-year-old woman in Ghana works an average of 50 hours a week<sup>5</sup> – many find what they earn is not enough to cover even basic living costs.

A lack of access to any form of social protection or healthcare causes severe physical and psychological hardship as their capacity to earn a living decreases. Older people in Uganda say that while they need and want to continue working, they have less energy or strength to endure physically demanding work, travel long distances or spend hours on their feet.<sup>6</sup>

1. United Nations Department of Economic and Social Affairs (UNDESA), Population Division, *World population ageing 2009, 2009*, p.10 and 13, [www.un.org/esa/population/publications/WPA2009/WPA2009\\_WorkingPaper.pdf](http://www.un.org/esa/population/publications/WPA2009/WPA2009_WorkingPaper.pdf) (28 January 2010)

2. Countries include Mozambique, the Central African Republic, Uganda and Tanzania for men and Madagascar and the Central African Republic for women. UNDESA, *World population ageing 2009*, p.40 [www.un.org/esa/population/publications/worldageing19502050/pdf/91chapterv.pdf](http://www.un.org/esa/population/publications/worldageing19502050/pdf/91chapterv.pdf)

3. Forteza A, Lucchetti L and Pallares-Mirallès M, 'Measuring the coverage gap', in R Holzmann, DA Robalino and N Takayama (eds), *Closing the coverage gap: the role of social pensions and other retirement income transfers*, Washington, World Bank, 2009, pp. 23–40

4. Rajan S, *Demographic ageing and employment in India*, ILO, forthcoming

5. Tsukada R and Elydia S, *Age and gender bias in workloads during the lifecycle: evidence from rural Ghana*, International Policy Centre for Inclusive Growth, 88, July 2009

6. Livingstone A, *Decent work for all: Uganda*, HelpAge International, unpublished internal report, 2008



Kate Holt/HelpAge International

## Increasing work burden

Older people are also increasingly unable to rely on family support as their children leave in search of work or are forced through poverty to prioritise the needs of young children. Many who would have once relied on their families for support are having to survive on their own.

In fact in many cases instead of being supported by their families, the opposite is occurring with older people taking on increasing caring and support responsibilities.

In countries ravaged by the HIV and AIDS epidemic, grandparents have had to step in to care for sick adult children and orphaned grandchildren. Approximately 40 per cent of people living with HIV in sub-Saharan Africa are being cared for by an older person<sup>7</sup> and studies in Lesotho and Namibia found that older people spend up to 70 per cent of their money on other people, mainly young children.<sup>8</sup>

This report dispels popular myths about older people – that they are inactive, are a burden on society and on their families and make no positive contribution to the economy.

Instead it reveals the scale and breadth of the work that older people do in low- and middle-income countries, the reasons they work and the challenges they face.

This report also calls for the rights of older people to decent work to be acknowledged and protected. The right to decent work is defined by the International Labour Organization (ILO), yet the reality is that millions of older people are being denied this right and sidelined from decent work policy and development initiatives.

<sup>7</sup>. Baseline information from Africa regional HIV and AIDS project, London, HelpAge International, 2006

<sup>8</sup>. Croome D and Nyanguru A, *The economic and social impacts of the old age pension on the protection of the Basotho elderly and their households*, South Africa, 2007; Devereux S, 'Social pensions in Namibia and South Africa', IDS Discussion Paper 379, February 2001, Brighton, Institute of Development Studies

<sup>9</sup>. International Labour Organization, [www.ilo.org/global/about\\_the\\_ILO/mainpillars/whatisdecentwork/lang-en/index.htm](http://www.ilo.org/global/about_the_ILO/mainpillars/whatisdecentwork/lang-en/index.htm) (9 April 2009)

## What is decent work?

The International Labour Organization has defined decent work as being full and productive work carried out in conditions of freedom, equality and security that respects human dignity.<sup>9</sup> The ILO's Decent Work Agenda believes decent work can be achieved through:

- **Creating jobs:** providing more opportunities for men and women to find decent employment and regular income as well as equal access to work without discrimination.
- **Upholding workers' rights:** employers and governments must promote and realise standards and fundamental principles and rights at work.
- **Social protection for all:** providing protection to the most vulnerable in case of illness, old age, disability, pregnancy or unemployment.
- **Engaging in social dialogue:** including allowing workers to organise collectively to represent their interests and engage in genuine dialogue with employers and government.

# The most vulnerable

Across the world millions of people in low- and middle-income countries spend their working lives in insecure, hazardous jobs with little job security or social protection.

Older workers who may face declining health and stamina and have to work harder for less money are particularly vulnerable to external political, economic and environmental forces such as war, famine and natural disasters.

## Disasters and disease

Many older people living on the edge of survival have little resilience to cope with shocks or unexpected events such as sudden ill health or the loss of property or land.

Natural disasters can also have a catastrophic impact on older people's ability to survive – in Myanmar 50 per cent of older farmers lost both their crops and their seeds for the coming year in Cyclone Nargis in 2008.<sup>10</sup> In the 2004 Indian Ocean tsunami, older fishermen and farmers, already struggling to cope with the impact of environmental damage such as over-fishing and illegal logging, saw their property and equipment destroyed.<sup>11</sup>

Older people have fewer opportunities to adapt to changing circumstances. In the Caribbean, older farmers who have fought for decades on the frontline of the “banana wars”, fighting for fairer trading terms with Europe, now find themselves being told their only way to survive is to diversify or re-train.<sup>12</sup>

High rates of HIV and AIDS in Africa have increased the vulnerability of older people already struggling to make ends meet.

Because they are now caring for sick adult children or orphaned grandchildren, older farmers in western Kenya say they have less time to work and more mouths to feed. Harvest surpluses have now become serious deficits, with crop yields and food consumption falling as they struggle to cope with their work and caring responsibilities.<sup>13</sup>

## Swept out

Older people have also seen their livelihoods decimated by urban modernisation programmes. In Indian cities such as Chennai, Bangalore and Mumbai street traders and market vendors have been swept out to make way for shopping malls and high-end housing in a bid to attract foreign investment.<sup>14</sup>

Street vendors in Durban, South Africa faced a similar fate with the proposed demolition of Warwick Junction, a major transport hub and street market, to make way for a shopping mall.

One 62-year old female street vendor said, “It’s our only source of income and the majority of traders are elderly women and widows. It’s like we’re being thrown into the middle of a thick bush where there is no passing trade.”<sup>15</sup>



Peter Caton/HelpAge International

**“It’s very difficult to continue life after the tsunami. I cannot use my thatching skills to earn a living. It’s a very hard time for an old woman living alone like me...”**

Sakyan, 70, Indonesia

**10.** HelpAge International, *Older people and Cyclone Nargis: a study of the situation of older people 100 days on*, HelpAge International-Asia/Pacific, 2008, [www.globalaging.org/armedconflict/nargis.pdf](http://www.globalaging.org/armedconflict/nargis.pdf) (19 February 2010)

**11.** Malik D, Dodge B and Didie A, *Indonesia livelihoods and older people in Aceh: a need for inclusion in rehabilitation*, Chiang Mai, HelpAge International-Asia/Pacific, 2007

**12.** Minutes of the Food Security inquiry meeting 25 February 2009, *UK Parliamentary inquiry into the global food crisis*

**13.** HelpAge International internal report, 2004

**14.** Vera-Sanso P, ‘Gender, urban poverty and ageing in India: conceptual and policy issues’, in S Chant (ed), *International handbook of gender and poverty: concepts, research, policy*, Cheltenham/Northampton, Edward Elgar Publishing, 2010

**15.** ‘Traders feel threatened by development’, *The Mercury Newspaper*, Durban, 20 May 2009, [www.abahlali.org/node/5207](http://www.abahlali.org/node/5207) (18 February 2010)





Mayur Paul/HelpAge International

“It is only because our son is ill and I have to care for him that we are worse off. But for as long as I have my hands, my feet and my mind, I will never let our family become poorer.”

Bui Thi Lien, 68, Vietnam

## Myth busting – the truth about older people and work

**Myth:** Ageing is only an issue for high-income countries.

**Fact:** Nearly 500 million people live in low- and middle-income countries. By 2050 one in five people in low- and middle-income countries will be over 60. Already two-thirds of the world’s older people live in the poorest countries, which will rise to four-fifths by 2050.

**Myth:** Older people don’t work.

**Fact:** Retirement is a luxury few older people in low- and middle-income countries can afford. UN data shows that more than 70 per cent of men and 40 per cent of women over 60 continue to work. This figure is probably higher as statistics fail to include informal and often unpaid care work that many older people undertake.

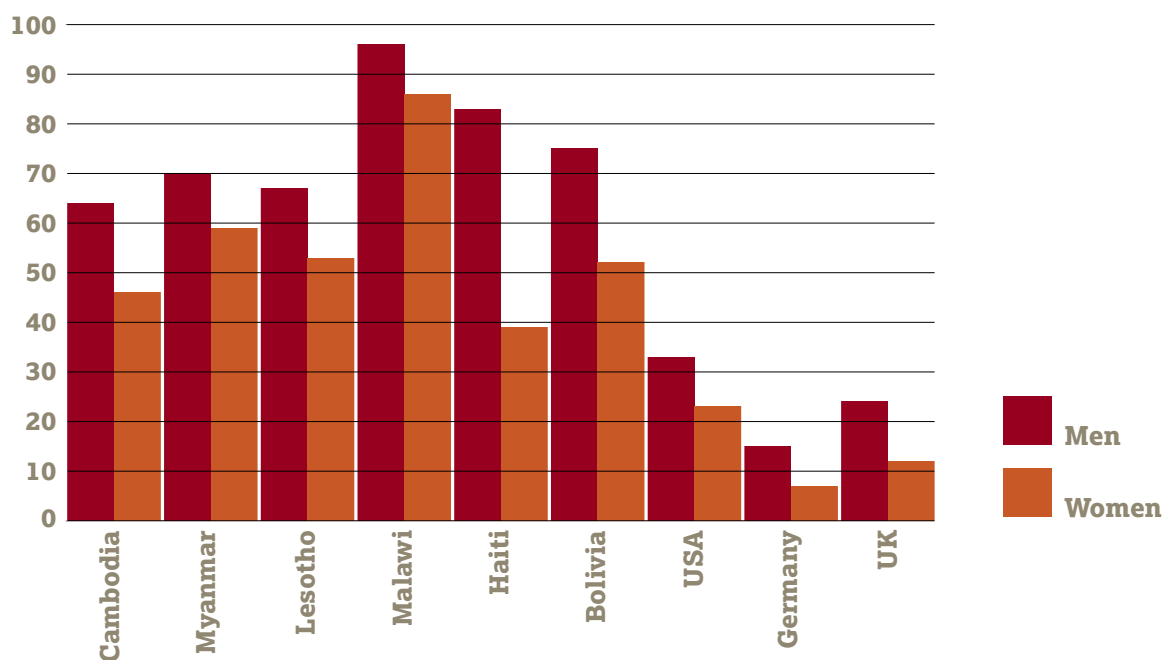
**Myth:** Most people receive pensions in old age.

**Fact:** Four in five people across the world have no pension income at all. In most African countries fewer than 10 per cent of people receive a pension.

**Myth:** People in poor countries are supported by their families as they get older.

**Fact:** Historically there is a culture in many countries across the world of families supporting older generations. Increasing global poverty, migration, conflict and HIV and AIDS mean more and more older people have to fend for themselves. In fact many older people are having to give financial support to younger family members.

# People over 60 still working



In Malawi, nearly 100 per cent of men and over 80 per cent of women over 60 work, compared with just over 20 per cent of men and around 10 per cent of women in the UK.<sup>16</sup>

16. UNDESA, *Population ageing 2009*, wallchart

## At a glance

- By 2050 one in five people in low- and middle-income countries will be over 60.
- Fewer than one in five older people receive any kind of pension.
- In Uganda, 63 per cent of older people live in poverty compared with 38 per cent of the general population. In Jamaica, just over 60 per cent of older people live in poverty compared with just over 40 per cent of the general population.
- In India, 80 per cent of older workers are self-employed.
- 40 per cent of people living with HIV in parts of sub-Saharan Africa are cared for by older people.
- In Bangladesh, older people working as paper bag makers may earn US\$0.60-0.70 a day and brick-breakers US\$1.20-2.20 a day. Older people working as flower sellers in Peru may earn US\$1.8-3.5 a day.
- The non-contributory pension in Moldova, India and Thailand is just 5 per cent of average monthly incomes and in Kyrgyzstan it is 8 per cent.



Antonio Olmos/HelpAge International

# Facing prejudice

Widespread age discrimination compounds the limited opportunities that many older people have to find decent work or to access schemes that could help them make a decent living, such as micro-credit.

## Discrimination at work

Age discrimination is often blatant. In a random sample of newspaper job adverts in Kenya in 2005, 99 per cent of prospective employers said they would only accept applications from people under 40.<sup>17</sup> In Peru older people say that they struggle to find employers who will accept workers over the age of 35 regardless of skills, experience or qualifications.<sup>18</sup>

As a result older people can be either forced to accept irregular, badly paid, demeaning or dangerous jobs that younger workers don't want or are cut out of paid employment altogether.

Age discrimination can place a huge psychological strain on older families. In La Paz, Bolivia, older women interviewed by HelpAge International say their husbands are often reluctant to take on work that they consider menial or demeaning if they have previously worked in more highly-skilled or well-paid jobs. Instead it is the women who are forced to take on the work available to older people such as washing clothes, cleaning or recycling rubbish, which they do in addition to their domestic and household chores.<sup>19</sup>

Discrimination often leads to exploitation. Older people, particularly women, can also find themselves pushed off their land by family members and their rights to their own properties ignored by institutions set up to help protect them.

## No relief

Although older people are usually among the most vulnerable to disasters or natural emergencies, they can find themselves excluded from emergency relief or reconstruction programmes. After the 2004 Indian Ocean tsunami, older people in the devastated region of Aceh Province, Indonesia, said they were being ignored by international NGO staff who were focusing on providing support to younger people.

"The NGOs want to work with younger people because they think we are old and can't do anything," said one older man.<sup>20</sup>

## No credit

Despite the fact that access to micro-credit or community savings and credit programmes can provide a rare chance to find a more sustainable and decent way to earn a living, many older workers say they are excluded from taking part in such initiatives.

A HelpAge International survey of older people in Tete and Gaza provinces in Mozambique found that although 75 per cent of those interviewed still worked on family farmland, many had been cut out of local credit schemes and training and seed distribution programmes.<sup>21</sup>

Older women find it particularly difficult to access credit. In Nigeria fewer than 8 per cent of women over 60 are able to access bank loans, micro-credit and cooperatives compared with 39 per cent of women aged 30-44.<sup>22</sup>



Antonio Olmos/HelpAge International

**"Even though I am a man, sometimes I cry because I feel so angry that I can't make enough money to buy the medicines that my wife needs to get better. Nobody else will employ me because they say I'm too old to be of any use."**

Genaro Reyes, market trader, 74,  
Lima, Peru



Problems with illiteracy or a fear of navigating complex bureaucratic systems can also contribute to the exclusion of older workers from credit initiatives.<sup>23</sup>

## Positive change

The positive impact that access to credit and loans schemes can bring to older people's lives is clear.

"A few years ago I was living in a house with holes in the walls and a collapsing roof and the cold and damp was killing me," says Nzeredi Jeredi Lukerebuga, a 66-year-old farmer from Uganda. "Then we [received a loan] which I used to start a piggery business. Now I have been able to afford to build a better house and there is also money for food for the children."

After the 2004 Indian Ocean tsunami older people's associations stepped in to help farmers find micro-credit and livelihood grant schemes to replace tools and start new businesses.<sup>24</sup>

In Gujarat, India, older women also formed associations to save and invest in income-generating schemes. They also received loans from the group to pay medical insurance premiums, which they paid back in instalments.

17. Nhongo T, *Age discrimination in Africa*, International Federation on Ageing Conference, Copenhagen, June 2006, p.7

18. Truelove K, *Working for life: making decent work and pensions a reality for older people*, London, HelpAge International, May 2009, p.15

19. HelpAge International, *Surviving with little support*, Ageing and Development, Issue 19, February 2006, p.9

20. Malik, 2007

21. HelpAge International, 'Capacity and connection: a study of ageing in Mozambique', quoted in HelpAge International, 'Poverty and isolation in Mozambique', *Ageing and Development*, issue 10, December 2001, p.4

22. UNDESA, Division for the Advancement of Women, 'Response to the questionnaire on the implementation of the Beijing declaration and platform for action (1995) and the outcome of the twenty-third special session of the General Assembly (2000)', Federal Ministry of Women Affairs and Social Development, Abuja, Nigeria, March 2009

23. Data on older people's illiteracy rates can be found in the 'Lifelong learning' section of this report

24. Help the Aged, *From disaster to development: how older people recovered from the Asian tsunami*, London, Help the Aged, 2008

## "Now I'm not dependent"

I was working as a blacksmith on a small scale just to try and support my family of 11 children. Then four years ago I borrowed money from the credit committee so I could buy a bigger hammer, other tools and materials and metals to make hoes. I borrowed one million meticaïs (US\$40) and paid it back after one year.

Once I got the money from the credit committee I started to work on more of a commercial basis. There is a real market here for these tools and people come from the surrounding villages to buy from me.

Hunger is a big problem for us here. When you look at the sky there is no prospect of rain and this is very threatening for us. But having my business means that I'm not dependent on anybody else. Even when there's hunger I can buy maize for food to feed my family.

Phini Supinho, 72, tool maker, Mozambique



Emma Judge/HelpAge International

# Fragile health



Kate Holt/HelpAge International

**“It is getting increasingly hard for me to see to sew toys now and the arthritis in my fingers is getting worse and worse... I am not sure I will be able to make any more money. I don't really have any hope for the future any more.”**

**Emelianova Nina Nikolaevna, 82, Kyrgyzstan**

In a 2009 report, the World Health Organization stressed the importance of protecting the health of older workers, especially women: “Far from being a social or economic burden... older women should be viewed as a potential resource for society... keeping older women healthy, fit and active not only benefits the individual but makes sound economic and social sense... [and] can help reduce the costs of long-term care for chronic conditions.”<sup>25</sup>

Yet many older workers face significant health problems, thanks to a lifetime of arduous and unsafe physical labour and a lack of basic healthcare services.

Poor and declining health can have a huge effect on people's ability to continue working as they grow older.

## Declining strength

In Bolivia, the average life expectancy of miners working in the silver mines in Potosí is just 40. Many of those who survive into old age have silicosis and are unable to continue any kind of paid work, leaving their wives as the family's sole breadwinner.<sup>26</sup>

Although the majority of older workers in Mexico's shoe and tanning industry suffer from serious or chronic illnesses including blindness, only one-third have any sort of health or welfare benefits.<sup>27</sup>

Older workers across the world interviewed by HelpAge International say the prospect of having to stop working because of increasing ill-health is a huge source of stress as they have no other way of covering basic living costs. Stopping work also leads to a loss of autonomy and social exclusion.<sup>28</sup>

## Access denied

Yet despite the clear need for older workers to try and protect their health, few have any kind of access to even the most basic health services or can afford to buy medicines.

Instead of ensuring access to healthcare for older workers, many national healthcare and social security systems across the world are set up so that many are unable to benefit.

In Peru, there are claims that the national social security system is now excluding farmers over 70 from health insurance on the grounds that they are “retired” and should no longer be protected.<sup>29</sup>

At the other end of the scale, new health insurance schemes in both Ghana and Rwanda only include those over the age of 70, cutting out a significant percentage of the older working population.<sup>30</sup>

There is a clear need to replace existing health insurance schemes in favour of free healthcare systems available to all older people.

25. World Health Organization, *Women and health: today's evidence, tomorrow's agenda*, World Health Organization, 2009

26. Quoted in Bastia T, ‘Women's migration and the crisis of care: grandmothers caring for grandchildren in urban Bolivia’, *Gender and Development*, 17:3, November 2009

27. Navarro RC, ‘With wrinkled skin and worn-out shoes: elderly workers' labor and subsistence in Mexico's shoe and tanning industries’, unpublished research, Universidad de Guanajuato, 2009

28. Navarro, 2009

29. Guerra I, ‘Peru's social security leaving old farmers out of the health system’, *LivinginPeru.com*, 9 December 2009, [www.livinginperu.com/news-10865-peru-perus-social-security-leaving-old-farmers-out-health-system](http://www.livinginperu.com/news-10865-peru-perus-social-security-leaving-old-farmers-out-health-system) (23 February 2010)

30. The World Bank, ‘Project appraisal document on a proposed credit in the amount of SDR 10 million (US\$15.0 million equivalent) to the Republic of Ghana for a health insurance project’, Report No: 39 198-GH, The World Bank, Africa Region, May 2007, <http://web.worldbank.org/external/projects/main?menuPK=228424&pagePK=64283627&piPK=73230&theSitePK=40941&Projectid=P101852> (23 February 2010)

# Working longer for less

Millions of people working into old age find themselves earning less as they grow older.

Recent research found that the income of older people in Vietnam was only 27.4 per cent of the national average.<sup>31</sup> In Bangladesh, a paper bag maker earns as little as US\$0.60 per day.<sup>32</sup> Despite this, many older people still work as many hours as younger workers. A recent study in Thailand found that many older people work more than 50 hours a week, similar to the hours worked by younger people in full-time employment.<sup>33</sup>

The problem of declining income in old age is particularly problematic in rural areas where there are far fewer opportunities to find work or other ways of making money.

## Piecemeal earnings

Falling income is also compounded by the irregular and informal nature of much of the work done by older people in low- and middle-income countries. In Uganda a market trader can earn US\$5 one day but then nothing for the rest of the week, making it impossible for them to rely on regular amounts of money coming into the household.<sup>34</sup>

In Peru, women carrying out manual work such as embroidery, selling flowers and spinning wool earn between US\$1.80 and \$3.50 per day.<sup>35</sup> Many are paid on a piece-rate basis and their ability to earn can be severely affected by health problems such as poor eyesight or osteoporosis. Many find themselves trapped in a cycle of health problems, low productivity and falling income.

## Pensions – a crucial role

With many older workers facing falling income levels, pensions can play a crucial role in supplementing older people's income. Despite this, only one in ten older workers in most African countries are entitled to any kind of pension, having spent their lives working in informal jobs such as farming, fishing, street vending or domestic work.<sup>36</sup>

Even those older people who are entitled to a pension can struggle to receive it, thanks to complicated bureaucracy or employers not forwarding pension contributions.

"I worked for 15 years on a sugar estate and paid regular pension contributions but when I retired I found out my employer had not passed my money on," says George Tomlinson, 68, from Jamaica. "Fifteen years' contributions went down the drain."

What has worked is where governments have introduced non-contributory pension schemes that provide people with a small but regular monthly income. Although often not enough to survive on, pensions can give older people choice in the kind of work they do and the ability to look after their health and families.

"With my pension I can get basic foods and pay off the loans from the micro-finance," says Ngasirwaki Consolata, 62, from Uganda. "I can access micro-finance because the bank knows that with my pension I can pay it back. If I did not have the pension I definitely would not be able to pay school fees."<sup>37</sup>

**"Now I'm old I have high blood pressure and my eyesight is failing, which means I can't do my work as well as I could before."**

Mary Nyangoma, 71, second-hand clothes seller, Uganda



Antonio Olmos/HelpAge International

31. Provincial Department of Labour, Invalids and Social Affairs: 2008 Data for Quang Binh, Quang Tri and Thua Thien Hue Provinces, Vietnam

32. Truelove, 2009

33. Fujioka R and Thangphet S, *Decent work for older persons in Thailand*, ILO Asia-Pacific Working Paper Series, February 2009, p.23

34. Livingstone A, *Decent work for all: Uganda* and Alarcon C, *Decent work for all: Peru*, HelpAge International, unpublished internal reports, 2008

35. Truelove, 2009

36. In Uganda, only 10 per cent of the population are employed in the formal sector. Livingstone, 2008

37. Livingstone, 2008





Antonio Olmos/HelpAge International

## “I work from sunrise to sunset”

I was married at 12. My husband was a net maker in a nearby fishing village and when he was alive I never worked. Then he died and I went to live with my daughter, her husband and my eight-year-old grandson.

Now, my daughter and I make necklaces and ornaments to earn a living. Usually we make about seven each day. The wholesalers come to us and buy the jewellery for 6 taka (US\$0.08) each and this makes us about 40-50 (US\$0.60-0.75) taka every day to add to the 140 taka (US\$2) my son-in-law makes as a construction worker.

I work from sunrise to sunset, only breaking for prayer but I feel weak and sick and cannot work as well as my daughter.

I have body aches and neck pains so I can only work for a while before I have to get up and walk around to try and ease the discomfort. I also have cataracts. My sight has got so bad I find it hard to see what I am doing when I'm using a needle.

I have heard about the Old Age Allowance here in Bangladesh. There are many women around who do receive it and I know the chairman who gives it out but I have never had the card.

If I had the card, I would use the money to help my son-in-law start a business, like selling vegetables. It would also mean we could buy enough food. Rising food prices mean we are buying smaller and smaller amounts of rice and vegetables.

At the moment if my son-in-law can't work because he is sick, we go without food or have to borrow food from our neighbours to feed my grandchild.

My dream is to start a shop where I could sell the necklaces and some vegetables. I could stay in the shop all day. This would be much better for me, because at the moment I cannot move around easily and cannot afford to go to the doctor.

Mabia, 70, necklace maker, Bangladesh

# Unpaid and unrecognised

The widely-held assumption that older people are provided for and cared for by their families is not a reality for millions.

Not only are many finding their children unwilling or unable to assist them financially but factors like poverty, migration and HIV and AIDS are leading to older people, particularly women, having to take on more and more responsibilities on top of their existing workload.

## Under the radar

Older women can spend a vast amount of time engaged in unpaid and often physically strenuous domestic and childcare duties.

A study in Peru found that older women spend an average of at least 12 hours a day doing domestic duties, agricultural work or looking after children or animals.<sup>38</sup>

Yet much of this work is not recognised as such by families or the women themselves: older women in Uganda interviewed by HelpAge International often describe their heavy domestic workload as “rest” time.<sup>39</sup>

## Those left behind

There are an estimated 214 million migrants in the world today and the impact of this global movement on older people is huge.<sup>40</sup>

Grandparents often provide care for children left behind by parents who leave in search of work. In Kyrgyzstan 92 per cent of older people have children who have moved away from their home communities at some point in their lives.<sup>41</sup>

A study of Bolivian migrants who moved to Spain reveals that 69 per cent left their children at home, usually with their grandparents.<sup>42</sup>

The same study found that 40 per cent of older people in Bolivia do not receive any financial support from relatives working outside the country.<sup>43</sup> This increases the pressure on older carers to find more work and provide an income for their young dependants.

## Positive caring

The HIV and AIDS epidemic has also increased the care responsibility of older people. In parts of sub-Saharan Africa around 40 per cent of people living with HIV are cared for by older people, with each older carer looking after an average of two people affected by HIV.<sup>44</sup>

After the death of an adult child, older people are usually the first to take on the responsibilities of caring for and supporting orphaned grandchildren. In Uganda, where HIV and AIDS has decimated an entire generation, 50 per cent of the estimated 1.2 million children orphaned by the disease are being looked after by grandparents.<sup>45</sup>

**“My biggest concern at the moment is how I am going to care for my dependent grandchildren – three are currently dependent on me and four more may become dependent on me if their mother doesn’t survive. It is hard to make the money to cover everyone’s basic needs.”**

Askele, 70, Ethiopia



Kate Holt/HelpAge International

38. Alarcon, 2008

39. Livingstone, 2008

40. UNDESA, International Migrant Stock: The 2008 Revision, <http://esa.un.org/migration> (5 January 2010)

41. Ablezova M, Nasritdinov E and Rahimov R, *The impact of migration on elderly people: grandparent-headed households in Kyrgyzstan*, Bishkek, HelpAge International, 2008

42. Asociación de Cooperación Bolivia España, *Situación de familias de migrantes a España en Bolivia*, ACOBE / AMIBE, July 2008

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45. HelpAge International, ‘Governments not prepared for ageing, warns HelpAge’, [www.helpage.org/news/mediacentre/pressreleases/scxp](http://www.helpage.org/news/mediacentre/pressreleases/scxp) (4 May 2009)

# Lifelong learning

Lack of literacy and other skills can be a serious roadblock to people finding decent work, meaning many are forced to remain in low-skilled or manual jobs in old age.

The statistics on older people and illiteracy make a sobering read. In 2009 it was estimated that 50 per cent of over 65s in low- and middle-income countries were not literate.<sup>46</sup> Illiteracy rates are also considerably higher for women than men. In Africa an estimated 78 per cent of women over the age of 65 cannot read or write, compared with 58 per cent of men.<sup>47</sup>

Older people are far more likely to be illiterate than younger people. UN data indicates that in 2005-2007 approximately 13 per cent of 15-24 year-olds in low- and middle-income countries could not read or write, compared with over 50 per cent of men and women aged 65 and over.<sup>48</sup>

## Language barriers

Literacy programmes that could help rectify these high illiteracy rates are often closed to older people. A 2009 UNESCO report found that many adult education programmes explicitly set age limits of 35 or 40.<sup>49</sup>

Language also plays a part in limiting the chances older people have to access decent paid work and excludes them from information about their rights and entitlements.

In Bolivia the impact language can have on income is clear. The average income of the 30 per cent of older Bolivians who only speak their native language is a fifth lower than older people who speak Spanish.<sup>50</sup>

## New skills

Vocational skills and training programmes have the potential to provide improved employment opportunities for older people, many of whom have skills and trades that could be galvanised and redirected.

For example, in Tanzania the influx of factory-produced buckets and bowls is putting many older women who have only ever worked in tin-smithing and pottery out of work.<sup>51</sup> Yet their skills could easily be redeployed with new vocational training.

Despite this, older workers, particularly women, are often considered not a good investment when it comes to enrolment on vocational programmes and many are excluded from taking part.

There are some moves to recognise and draw on older people's experience. In Thailand a community "brain bank" project was set up in 2004. The bank built up a database of volunteers willing to share knowledge in areas such as community development, agriculture and handicrafts.

**"My life has changed a lot as a result of the training I received and the grant money I was given. When I didn't have a small business of my own, I had to go back and forth to Thailand to work as a labourer. Now I am making about double the income I had before. The people here are happy to have my Khmer noodles."**

Thap Thorn, 55, who runs a noodle restaurant, Cambodia



Nile Sprague/HelpAge International





## Never too old to learn

In Peru, older people taking part in a literacy programme run by local community group Project Grupo Vido in Lima have found that literacy skills have transformed their lives.

Doña Octavia, 80 (above left), had always been dependent on her husband and children to get around as she could not read signs or count money.

Now she is able to go out and buy the family's food in the market without worrying that she is being cheated. She can also sign her own name on her documents.

Another woman taking part in the programme, Doña Antonia, 74 (above right), had only finished one year in school before her parents decided she had to work in the family home, looking after her younger brothers and working the land.

After marrying and having children, Doña Antonia started growing and selling plants at a local market to try and bring some extra money into the household. Because she didn't know how to add and subtract, she had to rely on other women in the market to help her run the business.

Soon after starting at Grupo Vido, Doña Antonia was able to write her name, read, and do the calculations she needs to be able to run her plant business. She no longer needs to ask help from others and her business is growing.

Her daughter says that the literacy programme has changed her mother's life. She is more confident and self-assured, not just in her business, but with her family and her community where she has gained more respect for the skills she has learnt.

46. UNDESA, *World population ageing 2009*, p.36

47. UNDESA, *World population ageing 2009*, p.37

48. UNESCO Institute for Statistics, 'Regional literacy rates for youths (15-24) and adults (15+)', Literacy Reports, Montreal, Quebec, Canada, <http://stats.uis.unesco.org/unesco/TableViewer/tableView.aspx?ReportId=201> (9 February 2010); UNDESA, *World population ageing 2007*, p.xxix, [www.un.org/esa/population/publications/WPA2007/ES-English.pdf](http://www.un.org/esa/population/publications/WPA2007/ES-English.pdf) (9 February 2010)

49. Torres R, *From literacy to lifelong learning: trends, issues and challenges in youth and adult education in Latin America and the Caribbean*, Hamburg, Germany, UNESCO, 2009, p.36

50. Ministerio de Hacienda/Instituto Nacional de Estadísticas de la República de Bolivia, 'Bolivia: Características Socio-económicas de la población Adulta Mayor', Encuesta de Hogares MECOVI 2002, La Paz, 2004

51. HelpAge International, *Strengthening village and neighbourhood organisations: safety networks for the vulnerable*, HelpAge International, 2000

# Conclusions and recommendations

Millions of people are working into old age despite declining health and falling incomes. They support relatives and survive without social protection or other forms of assistance. Yet they are largely ignored or pushed to the peripheries of the international development agenda.

Older people in low- and middle-income countries across the world want better working conditions, protection from age discrimination, equal access to skills development and credit schemes, and a regular, predictable income.

In order to achieve this older people must be included in the decent work interventions of governments, international agencies and trade unions.

Despite the fact that access to decent work is essential for sustainable development and poverty eradication, most current decent work strategies and programmes fail to address the specific challenges that older workers face.

If this is not corrected the international community is not only failing to uphold the human rights of millions of older workers but also compounding the risk that poverty will be transmitted from one generation to the next.



Antonio Olmos/HelpAge International

## HelpAge International is calling for governments across the world to:

- Implement age discrimination legislation to protect older workers from discrimination and exploitation in both the formal and informal economy.
- Create flexible economic policies that include and utilise older workers' skills and experience.
- Implement non-contributory pensions to ensure income security for all older men and women.
- Provide free healthcare to all older people by removing barriers such as fees.
- Facilitate inclusive education and training programmes that are open to men and women throughout their life.
- Facilitate access to microfinance programmes, especially micro-credit schemes, allowing older women and men to have equal access to financial resources available to other age groups.
- Remove mandatory retirement legislation, making retirement ages flexible and voluntary.
- Research and disaggregate data on older workers in the formal and informal economies, thereby recognising their contributions and needs.