

Ageing & Development

News and analysis of issues affecting the lives of older people

Issue 28 / August 2010



Collecting a social pension in Durban, South Africa.

Inside:

- 2 [News: UN concern about violence; World Bank on pensions; Older people in Haiti; Urban poverty in Ethiopia](#)
- 6 [Briefing: Tanzania takes steps towards a universal pension](#)
- 8 [Resources: Journal articles, books and websites](#)

Pensions ‘critical to rights’

A report from the UN special rapporteur on human rights and extreme poverty describes social pensions as critical to achieving the right to social security for older people.

UN special rapporteur Magdalena Sepúlveda Carmona chose older people, human rights and social protection as the theme of her second report to the UN Human Rights Council. She points out that rapid population ageing, particularly in developing countries, requires an urgent assessment of existing policies to protect older people. She recommends that:

- Social (non-contributory) pensions are critical to reducing extreme poverty and achieving the right to social security for older people.
- The benefits of social pensions reach beyond the individual recipient into the family, helping children and grandchildren.
- Social pensions should form part of comprehensive social protection strategies to tackle extreme poverty throughout the life cycle.

- Universal social pension schemes are more in line with human rights obligations than targeted pension schemes and are more likely to reduce opportunities for corruption and manipulation in the selection of beneficiaries, which typically exclude the poorest.

Ms Sepúlveda presented the report to the Human Rights Council in Geneva in June. The report has received support from a large number of member states. Representatives of South Africa, Brazil, Mexico, Indonesia, Sri Lanka, Chile, Bolivia, Sudan, Morocco, Nepal, Vietnam, Guatemala, Thailand, Panama, Yemen, Ecuador, Cuba, Nigeria, Pakistan, Cuba, Nigeria and the European Union all took the floor to endorse Ms Sepúlveda's recommendations.

“We are pleased that the United Nations and many member states are recognising the need to provide social security to ensure that people can lead secure, dignified lives in older age,” says Bethan Emmett, Social Protection Adviser, HelpAge International.

HelpAge International will continue to support the work of the special rapporteur by holding a side event on social protection at the UN high-level meeting on the Millennium Development Goals in New York in September.

Report of the independent expert on the question of human rights and extreme poverty

Human Rights Council, March 2010
www2.ohchr.org

A summary of the report is available at:
www.helpage.org/news/latestnews/@87974

MDG summit
www.un.org/en/mdg/summit2010

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UN concern about violence against older women

A new UN resolution on violence against women expresses deep concern about violence against older women.

The resolution, adopted by the Human Rights Council, also urges states to collect data disaggregated by sex and age.

The resolution includes two actions – a discussion on violence against women at the 17th session of the Human Rights Council in June 2011, and the compilation of a report of good prevention practices by the Office of the High Commissioner for Human Rights, in consultation with civil society.

“Millions of women around the world experience the combined impact of ageism and sexism as they get older, which can result in violence and abuse,” says Bridget Sleep, Rights Policy Adviser, HelpAge International.

“This resolution is an important recognition of violence against older women and an opportunity to draw more attention to the issue.”

Accelerating efforts to eliminate all forms of violence against women: ensuring due diligence in prevention

Resolution adopted by the Human Rights Council, June 2010

www2.ohchr.org/english/bodies/hrcouncil/docs/14session/RES.14.12_AEV.pdf



Antonio Olmos/HelpAge International

A new UN resolution highlights the issue of violence against older women.

World Bank on pensions

A working paper published by the World Bank endorses universal minimum pensions as an effective and administratively simple way to tackle old-age poverty.

Whereas the World Bank has previously maintained that poor older people can be covered by poverty-targeted safety nets, this paper argues that alleviating the poverty of older people requires a different approach from other age groups.

The authors examine the impact on old-age poverty and the fiscal cost of universal minimum old-age pensions in 18 Latin American countries, using recent household data.

They show that a universal minimum pension would substantially reduce poverty of older people (except in Argentina, Brazil, Chile and Uruguay, where minimum pension systems already exist and poverty rates are low).

They point out that a universal pension is administratively simpler, implies less disincentive to work and save,

and carries less stigma than a poverty-targeted approach. They conclude that “an unconditional pension would cost more than a conditional one but would be more attractive”.

The paper presents a number of scenarios to simulate the impact of social pensions. It also considers affordability, concluding that the cost of a universal pension is “far from negligible but it is reasonable”.

“The paper provides compelling evidence that universal pensions are effective, practical and affordable,” says Charles Knox, Social Protection Officer, HelpAge International, London. “Crucially, it supports the argument that, while the costs of a universal pension are higher, the benefits that come with universality justify the extra investment.”

Universal minimum old age pensions: impact on poverty and fiscal cost in 18 Latin American countries

Dethier J-J, Pestieau P and Ali R, Policy research working paper WPS 5292, World Bank, May 2010

Comment

Social pensions to speed MDGs

The Millennium Development Goals have galvanised international support for tackling poverty. However, UN Secretary General Ban Ki-Moon acknowledged in the MDG Report 2010 that “improvements in the lives of the poor have been unacceptably slow”.

In the face of persistent chronic poverty, increasing inequalities and social,

economic and environmental challenges, HelpAge International is calling for a radical new approach to accelerating MDG progress – the progressive realisation of a comprehensive package of social protection, including social pensions.

In countries with social pensions, poverty and hunger has been reduced (MDG 1). In Lesotho, for example, the percentage of older people reporting that they never went hungry increased from 19 per cent before the social pension was introduced to 48 per cent after it was introduced.

In 18 Latin American countries, significant pension coverage has reduced older people's poverty by 20-80 per cent and national poverty by 10-50 per cent.

Social pensions contribute to other MDGs too, for example, leading to higher school enrolment and encouraging child growth. In short, social pensions are critical to achieving the MDGs.

Astrid Walker Bourne, Head of Policy, Influencing and Learning, HelpAge International

MIPAA review

A review of national actions to implement the UN Madrid International Plan of Action on Ageing (MIPAA) is being carried out.

The year 2012 marks ten years since MIPAA was adopted. The review is being carried out by the United Nations Population Fund, in partnership with HelpAge International, to understand the challenges of implementing it.

Consultants from Asia, Africa, Europe, Latin America and the Caribbean and north America will map progress in MIPAA's three priority areas – older persons and development, advancing health and wellbeing into old age, and enabling and supportive environments. They will identify gaps and make recommendations for further action needed to fulfil MIPAA's objectives.

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Social transfers course

A two-week course on designing and implementing social transfer programmes will be held in Thailand in October-November.

The course is aimed at policy-makers, government officials and practitioners around the world. It is offered by the Economic Policy Research Institute (EPRI) and HelpAge International, in partnership with the University of Maastricht and the Institute of Development Studies, with funding from DFID.

It runs from 24 October to 6 November 2010 in Chiang Mai. Topics include the role of cash transfers in social protection, identifying appropriate social transfer instruments, designing programmes, implementation, monitoring and evaluation, and case studies of successful programmes around the world.

To apply online:

Visit the EPRI website
www.epri.org.za/courseChiangMai2010.htm

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Older people's income security

A study is looking at the effectiveness of income-generating programmes and the role that older people's associations can play in improving older people's income security.

The study is being carried out by HelpAge International and partners of Cordaid, with funding from Cordaid. It is using participatory research with older men and women in Bangladesh, Ethiopia, India and Tanzania. A report is due later in 2010.

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Abu Riyadh Khan/RIC

In Bangladesh, older people's associations have helped members claim old-age grants.

Policy makers' motives

A study is being carried out to identify policy makers' motives for adopting national policies on ageing.

The study, for a masters degree at London University, will draw on interviews with government officials from nine countries – Argentina, Brazil, Cameroon, Canada, Kyrgyzstan, Moldova, Mozambique, Nigeria and Serbia.

It will analyse the role of the international community in influencing ageing policies, as well as the role of civil society and the status of older people in society. It will make recommendations for advocacy and research work. Findings are due in September 2010.

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Pension watch

by Charles Knox

In July, the president of Peru announced plans to launch a non-contributory pension for people over 75 who have no pension and live in extreme poverty.

In February, the Expanded Senior Citizens Act was passed in the Philippines. It includes a social pension of 500 pesos (US\$11) a month for the poorest 20 per cent of the population over the age of 60. When in place, the pension will reach an estimated 1.2 million people.

A presidential decree was signed in Paraguay in June to start implementing a social pension in August. The pension of 377,000 guarani (US\$79) a month will be distributed to the poorest 5,000 people over 65 years, who make up about 2 per cent of the population over 65 currently living without a pension.

In June, a law was passed in Egypt to provide a minimum pension equivalent to 15 per cent of the national average wage to everyone over 65. This will make Egypt the first country in north Africa to provide a non-contributory pension.

In Rwanda, the Minister of Local Development announced in May that the government would introduce a monthly pension of 5,200 Rwanda francs (US\$9) for all people over 65 who have no other pension, as part of the country's social protection strategy.

In Zambia, the Minister of Labour and Social Security announced at a regional meeting of the International Social Security Association in Lusaka in May that the government was working with development partners to introduce a social pension for people over 60 years.

Reader survey

We want to find out what you think of Ageing and Development. Please use the survey form enclosed with this issue to tell us your views.

Older people in Haiti want work



Leah Gordon/HelpAge International

Annasia Pierre, 65, had to leave her house after the earthquake because it was too damaged to live in. She has no one to support her. "I need to do a bit of business to get money to live," she says.

Older people affected by the devastating earthquake in Haiti in January have spoken of their frustration at being excluded from cash-for-work schemes.

HelpAge International recently spoke with 150 older people in five camps. "Many older people felt they were being left out of cash-for-work programmes run by international organisations," says Roger Markowski, Emergency Programme Manager with HelpAge in Haiti.

"They want to generate income to provide for their families. Older people want to be active participants in reconstruction."

Since the earthquake struck in January, HelpAge has responded to the most urgent needs of 24,000 older people and their families. This includes distributing food, shelter and other essential items direct to 3,000 older people and to seven care homes, and training local organisations in how to care for older people. HelpAge has also organised recreational day trips for older people.

Pensions and political regimes

A study of social pension schemes in developing countries has explored how different political regimes have influenced coverage levels and benefit rates.

The study in 16 countries, part of a masters degree for the University of Bath, shows that social pensions for older people have been implemented by a wide range of governments from across the political spectrum, at varying benefit rates.

The data relates as near as possible to the dates the pension schemes were introduced, ranging from 1975-2008.

In relation to coverage, left-wing governments were more likely to implement pension schemes that covered the majority of older people. Right-wing governments were more likely to implement means-tested social pensions that targeted the most vulnerable older people, resulting in lower coverage rates.

For example, in Bangladesh in 1997 the pension was worth 6 per cent of GDP per capita and reached 10 per cent of people aged 65 and over, whereas in Bolivia the reformed 2008 pension

scheme was worth 25 per cent of GDP and reached everyone aged 65 and over.

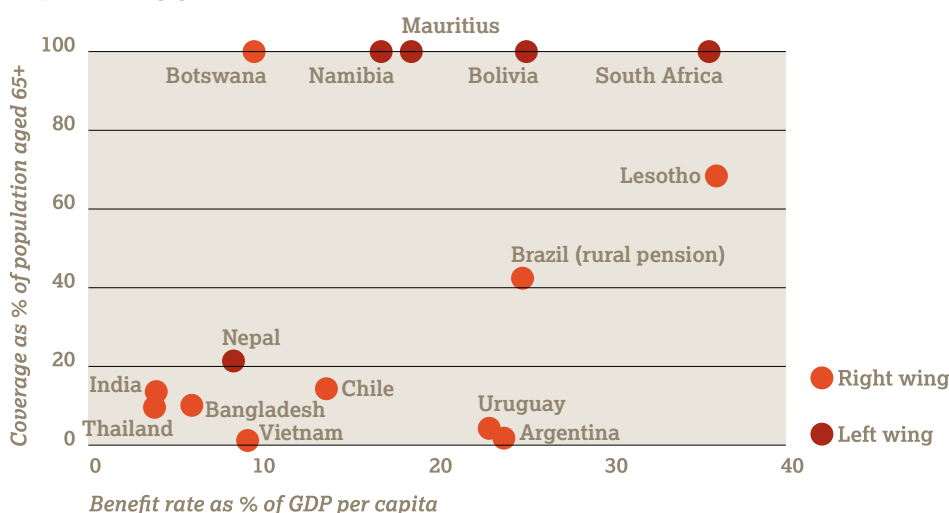
"This research shows that social pensions are a feasible form of social protection within a huge array of political and development contexts," says Astrid Walker Bourne, Head of Policy, Influencing and Learning, HelpAge International.

"The provision of a social pension is not necessarily dependent on the wealth of a country, but on the political will of the implementing political parties."

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Generosity of social pension scheme by political ideology of implementing government





Access to water is a problem for many older people in Addis Ababa.



Urban poverty in Ethiopia

A study from Ethiopia reveals how older people in urban areas are facing severe food shortages and other problems linked to poverty.

The study by HelpAge International and five local partner organisations, coordinated by the International Organization for Migration, aimed to understand how older people in Addis Ababa are affected by increasing urbanisation, chronic food insecurity, rising prices and the erosion of traditional forms of support.

About 145,000 people over 60 live in Addis Ababa, just over 5 per cent of the city's population. Study methods included a survey of 1,070 older men and women in three groups – living at home (67 per cent of the sample), homeless (30 per cent) and living in an institution (3 per cent) – as well as focus group discussions with 294 older men and women, interviews with key people and literature reviews.

The study was carried out in collaboration with the Ministry of Labour and Social Affairs and the Addis Ababa Bureau of Labour and Social Affairs, with financial support from the United Nations Office for the Coordination of Humanitarian Affairs. It covered a broad range of issues including food and income security, shelter, water and sanitation, health, HIV and AIDS, training, and family and community care.

Key findings include:

- More than 88 per cent of homeless older people and 66 per cent of those living at home do not have enough to eat.
- 79 per cent of all older people surveyed eat only once or twice a day.

- 79 per cent of homeless older people get water by begging.
- 93 per cent of all older people surveyed have no bath or shower.
- 71 per cent of homeless older people use rivers or drains for washing and 29 per cent do not wash.
- 78 per cent of all older people surveyed have a chronic health problem.
- 36 per cent of all older people surveyed do not know about the free government health service for poor people.
- 81 per cent of all older people surveyed have heard about HIV and AIDS but 68 per cent do not think older people can be infected with HIV.
- About 87 per cent of all older people surveyed have had no training opportunity and 28 per cent said they would participate in training if they had the opportunity.
- 51 per cent of all older people surveyed receive no family support.
- About half of all older people surveyed take part in household activities such as housekeeping and caring for grandchildren, and nearly a quarter have a role in the community.

The report makes recommendations for improving older people's food and income security, access to healthcare and living environment. It calls for older women to be given special emphasis.

The living condition and vulnerability of poor urban older people in Addis Ababa: assessment report
HelpAge International, 2010

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In brief

- Tributes have been paid to Robert Butler, the American psychiatrist who challenged conceptions of ageing and coined the term "ageism".

Dr Butler, who died in July aged 83, established the US National Institute on Aging and co-founded the American Association for Geriatric Psychiatry, the Alzheimer's Disease Association and the International Longevity Center. He wrote several books on ageing, winning the Pulitzer prize with *Why survive: being older in America*.

A tribute by Alex Kalache, head of the International Centre for Policies on Ageing, Brazil, and formerly of WHO, is at:

www.helpage.org/blogs

- A new UN body, UN Women, has been set up "to accelerate progress in meeting the needs of women and girls worldwide".

The website shows little reference to older women or a lifecourse approach; however, the facts and figures section recognises older women's vulnerability to poverty: "The majority of the world's poor are women, with certain groups particularly vulnerable to poverty, such as women farmers, women in the informal sector, migrants, women with disabilities and older women."

www.unwomen.org

- A survey of sexual attitudes and practices by people aged 45 and older in the USA provides a detailed analysis by gender, age and partner status.

Sex, romance and relationships: AARP survey of midlife and older adults is the third such survey to be carried out by AARP in the past 10 years, adding to the small but growing body of research on the sexual activities of older people.

www.aarp.org/relationships/love-sex/info-05-2010/srr_09.html

Tanzania takes steps towards a universal pension

A new study from Tanzania shows that a universal social pension would be an affordable and feasible way of reducing old-age poverty and contributing to the country's development, write Smart Daniel, Charles Knox and Andie McPherson.

In recent years, social protection has been rising up the policy agenda in Africa. Social pensions have proved to be a central component of effective social protection systems. Eight African countries now have social pension schemes. Most of these schemes are universal or near-universal.

So far, most countries in Africa that provide social pensions are classed as middle-income countries. The question is whether a universal pension would be feasible in low-income countries with tighter financial resources and weaker infrastructure and administrative systems.

One such country is Tanzania. Tanzania has produced a number of key policy documents, such as the national strategy for growth and poverty reduction, MKUKUTA, articulating the need for social protection, particularly social pensions. The next step is to examine whether such an approach is feasible. On this basis, the Ministry of Finance requested that HelpAge International work with the Ministry of Labour, Employment and Youth Development to conduct a study on the feasibility of a universal social pension.

The study was conducted between November 2009 and April 2010, with funding from the German Federal Ministry for Economic Cooperation and Development (BMZ). It involved field visits, interviews and roundtable discussions with a broad range of civil society and government representatives,

as well as a literature review and econometric analysis. It addressed a wide range of issues including reasons for introducing a universal social pension, what impact it would have, how payments could be distributed and how the scheme could be financed.

Key findings

The study concluded that the implementation of a social pension was both technically possible and fiscally sustainable. A social pension would contribute to reducing older people's poverty and to a wide range of national development objectives. It would represent a cost-effective investment in broad-based social and economic development and be a major step towards achieving the rights set out in the Tanzanian constitution.

The reasons There are around 2 million people aged over 60 in Tanzania. Older people are present in almost one in four households. The study revealed the key role that older people play in Tanzania's economic and social development at a time of rapid social, economic and cultural change.

Over 70 per cent of older people in Tanzania continue to work, mainly in smallholder agriculture. Older people also increasingly take on care of children, with 72 per cent of Tanzania's most vulnerable children in the care of older people.

Nevertheless, age poses a number of significant challenges. Older people are less able to earn an income than younger adults and are more susceptible to chronic illness and disability. Meanwhile, extended family and community structures which have traditionally played a crucial role in supporting older people are unable to cope.

The result is that 41 per cent of households containing older people are below the basic needs poverty line, compared with the average poverty rate of 33.4 per cent. Almost one-third of the poorest households include older people.

Existing social protection provisions are inadequate. Because most people work in the informal sector, few have access to formal pension schemes. Only 6.5 per cent of the workforce contributes to a pension



Stefan Hofmann/HelpAge International

scheme. There are some non-contributory schemes but they have limited coverage and only play a marginal role. Old-age poverty is therefore widespread and limits the ability of poor households to participate in, and contribute to, Tanzania's economic development.

The impact The study analysed the potential impact of a universal pension on poverty. The results are impressive. A monthly pension of 16,600 Tanzanian shillings (US\$11) would reduce the poverty rate of older people by more than half (57.9 per cent). In addition, the fact that the pension would reach nearly one in four households means that the national poverty rate would be reduced by 11.9 per cent, lifting 1.5 million people out of poverty (see graph 1).

Besides reducing poverty, a universal pension would contribute to a number of national development goals as articulated in MKUKUTA. These include child nutrition and education, access to public services, local economic development and promoting social cohesion.

These potential impacts have been demonstrated through a number of pilot cash transfer programmes in different parts of Tanzania. One example is the

Countries with social pensions in Africa

Botswana, Kenya, Lesotho, Namibia, Mauritius, Seychelles, South Africa, Swaziland

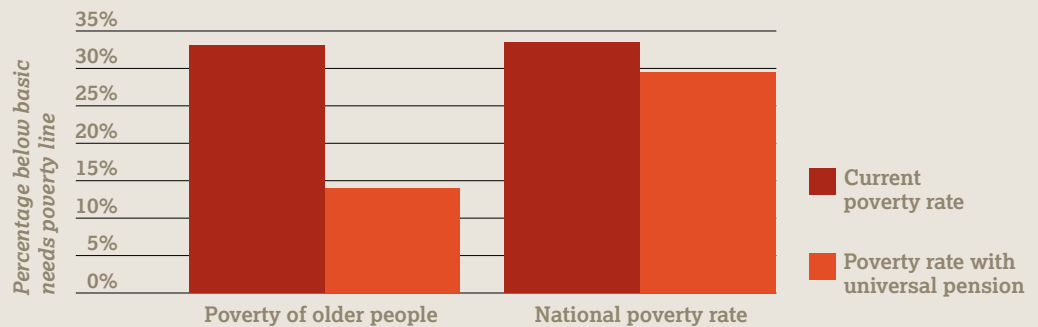
Countries considering implementing social pensions

Rwanda, Malawi, Zambia, Tanzania, Uganda

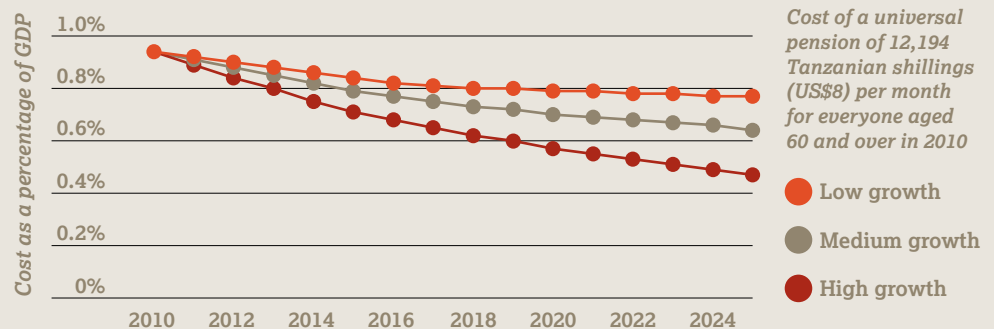
This family has benefited from a pilot cash transfer programme in Kagera, Tanzania.



1. Poverty rates before and after the introduction of a universal pension



2. The cost of a universal pension as a percentage of GDP



KwaWazee project in Tanzania's Kagera region, which provides regular cash income to older people, especially those caring for children.

A 2008 evaluation of the project found that small, regular payments (smaller than those proposed above) led to significant improvements in nutrition, health and wellbeing. Older people felt significantly less anxious about the future, less lonely and more confident about coping with their lives. Compared with a control group, the standard of living of older people receiving the cash transfer was 25 per cent higher.

Administration The study investigated the administrative aspects of implementing a universal pension. On the question of registration, evidence from existing social transfer schemes in Tanzania suggested keeping eligibility criteria as simple as possible. The study therefore recommends that eligibility criteria should be limited to age and citizenship and/or residency, and suggests how to strengthen civil registration systems.

The study also presents other benefits of a universal social pension, including reaching the poorest and promoting social cohesion.

On the question of payment, the study emphasises the importance of having the right delivery mechanisms. It discusses the advantages and disadvantages of a range of providers and technologies and suggests that a combination of approaches may be needed to achieve universal coverage.

Affordability The study calculated the cost of a series of options with different ages of eligibility and payment levels. For example, it compared the cost of a pension ranging from 0.56 per cent of GDP to 1.28 per cent of GDP (equivalent to around US\$5-11) for everyone over the age of 60. This is equal to 2.1-4.7 per cent of government expenditure.

Projecting the cost of the pension over the next 15 years, the study shows that the cost will decline as a proportion of GDP. This is because economic growth is predicted to be faster than the growth of the eligible older population. This is true for low, medium and high growth assumptions (see graph 2).

The study analysed Tanzania's current economic situation and future prospects. Based on these, it presents options for financing a universal pension, including

reallocating expenditure and increasing tax revenue. It finds that a universal pension would be affordable in both the short term and the long term.

Next steps

Prof. Juma Kapuya, Tanzanian Minister of Labour, Employment and Youth Development, launched the study, *Achieving income security in old age for all Tanzanians: a study into the feasibility of a universal social pension* to government officials, policy makers, heads of faith institutions and older people's organisations in Dar es Salaam in June.

He announced that conversations with development partners were underway to take forward the options presented in the study.

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The report can be downloaded from www.helpage.org/resources/policyreports

Journal articles

Aging and urbanization: the neighbourhood perception and functional performance of elderly persons in Belo Horizonte metropolitan area-Brazil*

Ferreira F R et al, *J. Urban Health* 87:1, 2010, pp.54-66

Life satisfaction of older adults in Hong Kong: the role of social support from grandchildren

Lou V W Q, *Soc. Ind. Research* 95:3, February 2010, pp.377-391

The associations of gender, depression and elder mistreatment in a community-dwelling Chinese population: the modifying effect of social support

Dong X et al, *Archives of Gerontology and Geriatrics* 50:2, March 2010, pp.202-208

Growing old in the era of a high prevalence of HIV/AIDS: the impact of AIDS on older men and women in KwaZulu-Natal, South Africa

Munthre C and Maharaj P, *Research on Aging* 32:2, 2010, pp.155-174

The impacts of the HIV/AIDS pandemic and socioeconomic development on the living arrangements of older persons in sub-Saharan Africa: a country-level analysis*

Cheng S T and Siankam B, *Am. J. Community Psychology*, 44:1, September 2009, pp.136-147

Access to healthcare services makes a difference in healthy longevity among older Chinese adults

Gu D et al, *Soc. Soc. & Med.* 68:2, pp.210-219

Evaluating older persons' perceptions on their quality of life in an old people's institution: a Zimbabwean case study

Hungwe C, *J. Applied Gerontology* 29:3, 2010, pp. 333-351

Social work in the development of institutional care for older people in Slovenia

Mali J, *Europ. J. Social Work*, 2009

Willingness to live in eldercare institutions among older adults in urban and rural China: a nationwide study

Chou R J, *Ageing & Society* 30:4, May 2010, pp.583-608

Employment among older workers and inequality of gender and education: evidence from a Taiwanese national survey

Lu L, *Int. J. Aging and Human Dev.* 70:2, 2010, pp.145-162

Measuring disability across cultures – the psychometric properties of the WHODAS II in older people from seven low- and middle-income countries.

The 10/66 Dementia Research Group population-based survey*
Sousa R M, *Int. J. Methods in Psychiatric Research* 19:1, 2010, pp.1-17

Ways of healthy aging: a case study of elderly people in a northern Thai village

Danyuthasilpe C et al, *Health Promotion International*, 24:4, 2009, pp.394-403

'Active ageing': a qualitative study in six Caribbean countries
Cloos P et al, *Ageing & Society* 30, 2010, pp.79-101

Grandparents across the ocean: eastern European immigrants' struggle to maintain intergenerational relationships*
Nesteruk O and Marks L, *J. Comparative Family Studies*, Winter 2009

AIDS and declining support for dependent elderly people in Africa: retrospective analysis using demographic and health surveys*
Kautz T et al, *BMJ* 340:163, 16 June 2010

Orphaned elderly serious casualty of African AIDS epidemic, study finds*
Richter R, *Stanford School of Medicine*, 17 June 2010
<http://med.stanford.edu/ism/2010/june/orphan.html>

The nutrition situation of the elderly in Ghana: a case study*
Steiner-Asiedu M et al, *Asian J. Medical Sciences* 2:3, 2010, pp.95-103

How left behind are rural parents of migrant children? Evidence from Thailand

Knodel J et al, *Ageing & Society* 30, 2010, pp.811-841

Papers, reports and books

Older people in natural disasters: the Great Hanshin Earthquake of 1995

Looks at the development of communities of older people living in temporary housing after the earthquake and the relocation of some of these people into state-subsidised housing.

Otani J, *Kyoto University Press and Trans Pacific Press*, 2010
ISBN: 978 1 920901 89 9

Social policy in an ageing society: age and health in Singapore
Reisman D, Edward Elgar, 2009
ISBN: 978 1 84844 094 4

Ageing in east Asia: challenges and policies for the twenty-first century

Fu T and Hughes R (eds), *Routledge*, 2009

The driving forces behind universal non-contributory old age pensions in developing countries and the role of international actors*

Bergthaller M, *University of Vienna seminar paper*, 2009
ISBN: 987 3 640 56091 2

The human rights of the elderly: an emerging challenge*
Mégret F, *McGill University, Faculty of Law*, 4 April, 2010

A comparative study of antiretroviral therapy assistance from parents and family members in Cambodia and Thailand*
Knodel J et al, *PSC Research Report 10-712, University of Michigan*, June 2010

Status report on elderly people (60+) in Nepal on health, nutrition and social status focusing on research needs*
Geriatric Center Nepal for Government of Nepal, Ministry of Health and Population, March 2010

Laws, policies, and programs affecting older persons in Pakistan
Clark G et al, *PNCA for HelpAge International*, April 2010
More information: Dave Mather, *Regional Representative, HelpAge International South Asia*
Email: rrep@helpagebd.org

Issues, opportunities and barriers among elderly in Nepal
Nepal Participatory Action Network (NEPAN) for HelpAge International, January 2010
More information: Dave Mather (see above)

Cash transfers in emergencies: a practical field guide*
HelpAge International East Asia/Pacific, 2010

Focus on older women*
Theme of Ageways 75, HelpAge International, July 2010

Website

World Bank data*
Data on living standards worldwide is now available free in English, Arabic, French and Spanish.
<http://data.worldbank.org>

* Free access on the web

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

Ageing and Development aims to raise awareness of the contribution, needs and rights of older people and to promote the development of laws and policies supporting older people.

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