

## **Women's Economic Empowerment and Sustainable Development**

### **Key messages on ageing and older women from the HelpAge EU network**

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Population ageing is a gender issue. Advances in healthcare, nutrition, sanitation, education and economic prosperity have led to declining fertility rates, lower infant mortality, and people living longer lives, resulting in larger numbers and proportions of older people, and this trend will continue. By 2030, there will be more people over 60 worldwide than children under 10<sup>1</sup>. Women form the majority of older people – 54 per cent of those aged 60 or over – and the proportion rises with age, reaching 62 per cent of those aged 80 and above. Women over 50 account for almost one quarter of the world's women<sup>2</sup>.

Gender inequality affects women at every stage of their lives, including in old age. Gender-based discrimination is often compounded by age-based discrimination. Twenty years ago the Beijing Declaration recognised age discrimination as one of the factors contributing to the barriers to women's empowerment and advancement. However, older women continue to face multiple barriers to basic rights including healthcare, freedom from violence, work, income and education<sup>3</sup>. Much more still needs to be done to ensure the Beijing recommendations are put into practice to ensure the full participation of all girls and women, including older women in their communities. Further evidence and work to address data gaps is also critical. Many population-based surveys still do not go beyond the age of 49, meaning that around one third of a woman's life is ignored.

#### **Income security and financial inclusion**

Social protection systems, including social pensions, have a crucial role to play in tackling the risks associated with older age and realising older people's right to social security. However, many older women do not have access to a stable income in old age. Only 25 per cent of older people in low and middle-income countries currently receive a pension<sup>4</sup>. Older women are more likely than men and more likely than younger women to live in poverty<sup>5</sup>.

Nearly all older people will need to put in place varied income strategies for themselves beyond pensions, and for that financial services can be an important part of the solution<sup>6</sup>. In the absence of information on which to base credit or insurance decisions, providers often rely on age as a proxy for risk. Reported "age caps" can be as low as 55, and disproportionately disadvantage women, who live longer than men, on average<sup>7</sup>.

#### **Education and Training**

The Convention on the Elimination of Discrimination Against Women, General Recommendation 27 (para 19) recognises that employers often regard older women as non-profitable investments for education and vocational training. Many older women, especially those with disabilities and those living in rural areas, are denied the right to education and receive little or no formal or informal education. Older women tend to have low levels of literacy and this can limit their participation in social, economic and political activities. In 2012, average illiteracy levels for women aged 65 or over were 78 per cent in Africa and 53 per cent in Asia, compared to 58 per cent and 29 per cent respectively for men<sup>8</sup>.

In a review of 131 Member States' national reports on the 20-year implementation of the Beijing Platform for Action, only one country specifically mentioned educational opportunities for older women<sup>9</sup>. In another country, despite women being on the whole more educated than men, the gender pay gap increased with age and was highest between the ages of 60 and 70.

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<sup>1</sup> UNDESA Population Division, Profiles of ageing, *World population prospects: the 2012 revision*, DVD edition, 2013

<sup>2</sup> UNDESA Population Division

<sup>3</sup> UN Women Coordination Division, *Between Gender and Ageing, The status of the world's older women and progress since the Madrid International Plan of Action on Ageing*, 2012

<sup>4</sup> HelpAge International, *Global AgeWatch Index*, 2014

<sup>5</sup> UNDESA, *Current Status of the Social Situation, Well-Being, Participation in Development and Rights of Older Persons Worldwide*, 2011

<sup>6</sup> Center for Financial Inclusion at Accion and HelpAge International, *Aging and Financial Inclusion: An Opportunity*, 2014

<sup>7</sup> Center for Financial Inclusion at Accion and HelpAge International

<sup>8</sup> UN Women Coordination Division

<sup>9</sup> Joint NGO statement for 59<sup>th</sup> Commission on the Status of Women, *Older Women and Beijing: 20 years on*, 2015

## **Older Women's Work**

Older women make huge contributions to economies both directly and indirectly, although these contributions often go unnoticed. More than 37 per cent of older women in the least developed countries continue to participate in the labour force<sup>10</sup>. In Malawi, almost 90 per cent of women over 65 were working<sup>11</sup>. Those who don't work in the formal economy often provide unpaid care for family members.

Older women can be particularly vulnerable to losing their livelihoods due to lower status, lack of knowledge of their rights, and local laws that prevent them from inheriting property. Globally, only two per cent of land is owned by women<sup>12</sup>. Widows can be especially marginalised. In a study in Bangladesh, the rate of widowhood among females is with 60 per cent, twice as high as that of men. An additional 4 per cent of the respondents were abandoned<sup>13</sup>. Such comparatively high numbers result from women traditionally marrying men who are older than them and remarriage rates being usually much higher for widowers than for widows.

Agriculture continues to be the most important source of employment for older people in low- and middle-income countries. Evidence shows that agriculture is particularly important for older women. In Asia, 62 per cent of economically active older women cite agriculture as their main source of income, followed by 59 per cent in sub-Saharan Africa and 25 per cent in Latin America. These proportions are significantly higher than those of younger women<sup>14</sup>.

## **Post-2015 sustainable development framework**

The post-2015 process presents an opportunity for Member States to commit to tackling the root causes of this gender- and age-based discrimination and abuse. The Open Working Group's proposal for Sustainable Development Goals included a number of key commitments on gender equality and women's rights. However, the proposals failed to consistently incorporate the stronger Beijing language of 'girls and women of all ages'. This language was also lacking in the EU Council Conclusions on a transformative post-2015 agenda from December 2014. The Beijing Platform for action also emphasised the need for age-disaggregated data. Twenty years on, however, overall availability of sex and age disaggregated data over the age of 65 remains weak in the national implementation reports.

## **Recommendations on Women's Economic Empowerment in Sustainable Development:**

- Countries should ensure that all older people have access to an adequate minimum pension as part of a social protection floor.
- Lenders and insurers should raise or eliminate the age caps that often keep older people from accessing formal credit and insurance in light of new demographic realities, individual variation – and fairness.
- Gender pay gaps must be eliminated throughout women's working lives, including in older age.
- Unpaid care and other work that women do throughout their lives, including in older age, must be redistributed and compensated.
- Intersectional discrimination, particularly on the grounds of age and marital status, must be tackled.
- Older women must be ensured non-discriminatory access to lifelong education and training, transport and financial services.
- The post-2015 sustainable development framework must make specific reference to the rights, needs and roles of older women if it is to achieve the ambition of 'leave no-one behind'.
- The Beijing recommendations for action on collecting data disaggregated by age and sex must be put into practice.
- The post-2015 framework must ensure the collection and dissemination of data disaggregated by age and sex without upper age limits across all goals and targets.

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<sup>10</sup> UNDESA Population Division

<sup>11</sup> UNFPA and HelpAge International, *Ageing in the 21<sup>st</sup> Century, A Challenge and an Opportunity*, 2012

<sup>12</sup> World Economic Forum, *Global Population Ageing: Peril or Promise?* Chapter 3 (*Women and Ageing*, Saadia Zahidi), p24, 2012

<sup>13</sup> HelpAge International, *Impact of social security for older people at household level*, Bangladesh, 2013

<sup>14</sup> HelpAge International, *The ageing of rural populations: evidence on older farmers in low and middle-income countries*, 2014