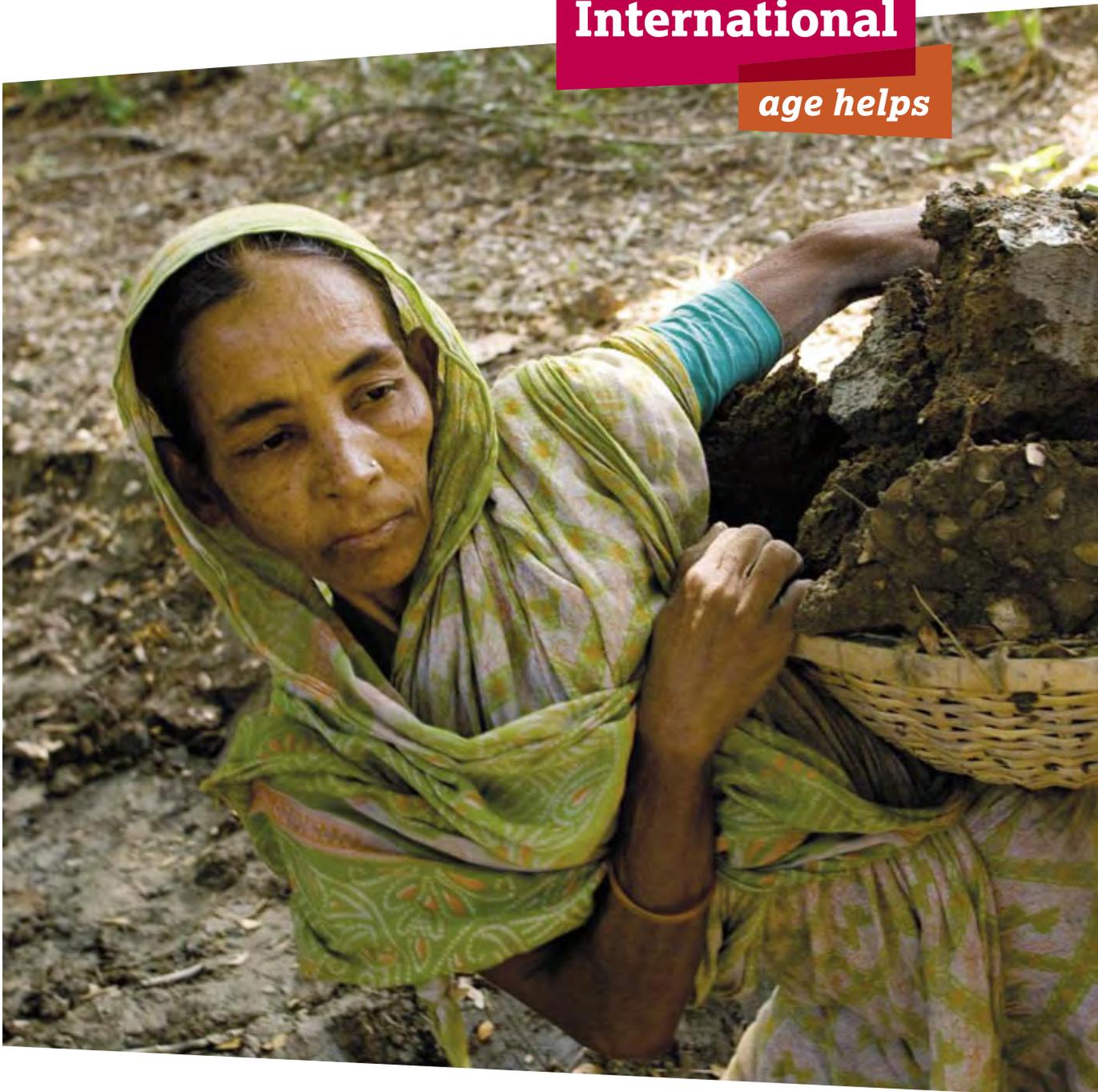


Forgotten workforce:

*older people and their
right to decent work*

**HelpAge
International**

age helps





Antonio Olmos/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.

Forgotten workforce: older people and their right to decent work

Published by HelpAge International

HelpAge International, PO Box 32832, London N1 9ZN, UK

Tel +44 (0)20 7278 7778 Fax +44 (0)20 7713 7993

www.helpage.org info@helpage.org

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Registered charity no. 288180

Written by Mark Gorman, Alice Livingstone, Kamala Truelove and Astrid Walker Bourne and edited by Kathryn O'Neill and Celia Till

Front cover photo by Antonio Olmos/HelpAge International

Design by TRUE www.truedesign.co.uk

Print by Beacon Press using pureprint®, their environmental print technology, which includes vegetable-based inks, renewable energy, ISO14001 and EMAS accreditations

Printed on Cocoon, 100% recycled from FSC certified fibres, process chlorine free, NAPM accredited

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ISBN 1 872590 49 7

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Foreword

The struggle for decent work is central to most people and societies. Decent work includes regular pay, acceptable working conditions and access to social security. Decent work is a right for all, but in our globalised world this right is ever more under threat. With growing numbers of people working in the informal sector, the need for working men and women to assert their right to decent work is more urgent than ever.

Population ageing in low- and middle-income countries shows that there is social and economic progress worldwide. But as we see in this report, the working conditions of the poorest older people are often appalling. Increasing numbers of people cannot look forward to any respite from work in later life. Instead, we are seeing more older people continuing to work in jobs that are low-status, hazardous, insecure and low-paid.

I have campaigned for the protection of workers' rights, and the right to a decent retirement – rights that those of us in secure jobs must always be vigilant to protect. And I have become only too aware that the conditions of older workers – women and men – are rarely considered by policymakers and politicians, particularly in low- and middle-income countries. It is a common myth in the West that people in poorer countries can rely on savings, families or government support in old age. The reality for many is that they must continue to work into old age to support both themselves and their families.

This timely report highlights the scale of work carried out by older people in low- and middle-income countries and the difficulties they face – their working conditions, their exclusion from credit or training programmes and their lack of job opportunities, simply on the grounds of age.

It calls for governments, international organisations and civil society (including both employers and trade unions) to recognise that older people – whether they choose to work or whether they have to due to circumstances beyond their control – have as much right as anyone else to work that is decent. It also calls for the inclusion of older people in initiatives to promote decent work. Its recommendations are essential for us to build the fairer and more sustainable world to which we all aspire.

Rodney Bickerstaffe

*Former President, UK National Pensioners Convention
President, War on Want*



Joanne O'Brien

“Decent work is a right for all, but is ever more under threat.”

Summary

This report is about older people in low- and middle-income countries and the work they do. It dispels some popular myths: that older people do not work; that they are dependent on their families; and that they do not contribute to the economy. Instead, it reveals that millions of people across the world continue to work well into old age. It discusses the reasons why older people work, the types of work they do, and the challenges they face. And it calls upon governments across the world to implement key recommendations to address older workers' needs.

The report highlights how millions of older people in low- and middle-income countries are denied their right to decent work – that is, full and productive work carried out in conditions of freedom, equality and security that respect human dignity. Decent work is acknowledged as being essential for sustainable development and the eradication of poverty. However, most decent work strategies and programmes are failing to address the specific challenges that older workers face. This alarming omission must be addressed urgently, or millions more women and men will face poverty in old age.

This report details the extent of the problems faced by older workers across the world in their search for decent work. Key challenges are:

- insecure work and increased vulnerability
- difficulty accessing capital and credit
- age discrimination and violation of rights to land and property
- poor health and limited access to healthcare
- low incomes
- unpaid and unrecognised work
- exclusion from skills development and other programmes to support livelihoods.

Across the world, older people's work and their contribution to their families, communities, and national economies often goes unrecognised, particularly the work of older women.

Why address older workers' needs now?

The 21st century is witnessing unprecedented demographic changes. Populations are ageing worldwide. Today, two-thirds of the world's older people live in low- and middle-income countries,¹ and this proportion is set to rise to 80 per cent by 2050.² Trends in Europe to work longer and postpone retirement are lagging behind the reality for millions of older people in low- and middle-income countries, who work because they have to in order to survive. If the international community and governments fail to act now, millions more people will face poverty in old age.

While the right to decent work applies to older people as much as any other age group, neither existing human rights instruments nor key international development initiatives have led to a breakthrough in addressing older people's needs. The International Labour Organization's (ILO) Decent Work Agenda, and Target 1b of the Millennium Development Goals (MDGs) – to achieve full and productive employment and decent work for all – are relevant policy platforms. However, older workers remain largely invisible in these policy debates and development programmes. Policy makers need to pay much more attention to older workers' capabilities, needs and rights, focusing resources on inclusive approaches and programmes to enable older people to access decent work and escape from poverty.



Antonio Olmos/HelpAge International

Most decent work strategies are failing to address the challenges that older workers face.

Increasingly, older people work not only to support themselves, but also to support others, especially children and grandchildren. This is well documented not only in the context of HIV and AIDS across sub-Saharan Africa, but also in relation to the impact of the migration of middle generations on households in many parts of the world.

HelpAge International's research and experience with older people in low- and middle-income countries shows that they want:

- better working conditions
- protection from age discrimination
- equal access to skills development and credit schemes
- a regular, predictable income.

A regular, predictable income gives older workers more choice about the type and amount of work they undertake. Pensions can make a big difference to older women and men. In low- and middle-income countries, pensions do not replace work, but they do make an important contribution to security of income in old age. However, worldwide, fewer than one in five people over 60 receive a pension, and in some countries it is fewer than one in ten.³ Those who do receive a pension say it is not necessarily enough to live on, as the amount is so small. In India, Moldova and Thailand, for example, non-contributory pensions represent just 5 per cent of average earnings.⁴

Recommendations

Most decent work strategies and programmes do not address the specific challenges older workers face. If older people are not included in such interventions, the international community is not only failing in its human rights obligations to older people, but it is failing to grasp a critical opportunity to break the intergenerational poverty cycle. Governments, international organisations, donor agencies, civil society and NGOs must act now to include older people in their decent work and social and economic development programmes. In particular, HelpAge International calls on 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 user 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 the age of retirement flexible and voluntary.
- Research and disaggregate data on older workers in the formal and informal economies, thereby recognising their contributions and needs.

Myth-busting: the truth about older people and work

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

Fact: Far more older people live in low- and middle-income countries than in high-income countries.

Today, nearly 500 million older people (that is, two-thirds of the world's older population) live in low- and middle-income countries.⁵ The number of people over 60 worldwide is set to triple by 2050, reaching nearly 2 billion.⁶ By 2050, one in five people in low- and middle-income countries will be over 60.⁷

Myth: Older people do not work.

Fact: In low- and middle-income countries, most people continue working well into old age. Retirement is a luxury most cannot afford.

Figures from the United Nations (UN) show that more than 70 per cent of men and nearly 40 per cent of women over 60 continue to work.⁸ In some countries, these figures are even higher.^{9,10} The real figures are likely to be higher than the statistics, because many older people, particularly women, do unpaid work that is not captured by surveys and statistics.

Myth: Most people rely on pensions for support in old age.

Fact: Most older people in low- and middle-income countries have no pension. Where there is a state pension, it is usually too low to live on.

Four in five older people worldwide have no pension income at all.¹¹ In most African countries, fewer than one in ten older people receive a pension.¹² Where people do receive a pension, the amount is often very low. For example, in Bangladesh, India, Kyrgyzstan, Moldova, Swaziland and Thailand, non-contributory pensions are worth less than 10 per cent of average earnings.¹³

Myth: People in poor countries rely on support from their families in old age.

Fact: Pressures on families living in poverty mean that they are often unable to look after older people.

The devastating impact of poverty, conflict, migration, and HIV and AIDS means that older women and men cannot rely on support from their adult children. In fact, increasingly, older people are having to support their adult children and grandchildren. A study in Indonesia found that older people with savings or pensions financed their children when they were unemployed or ill, and did not necessarily receive reciprocal support.¹⁴

In countries that are worst affected by HIV and AIDS, older people's income and their role as carers are a vital part of the household economy. As many younger adults migrate to find work, older people stay at home to care for children, and often they receive only sporadic remittances.¹⁵

Myth: Older workers have little to offer.

Fact: Older workers have a wealth of experience, knowledge and skills.

Older workers' knowledge and skills are important not only to ensure the survival of indigenous languages, culture and traditions, but also for earning a living. Their knowledge and understanding of the natural environment and farming practices in particular are important. Also, older people who work in the formal sector are valued by employers for their reliability, discipline, punctuality, loyalty, skills, experience and knowledge, commitment to quality, and personal maturity.¹⁶

Introduction

We are living in an increasingly ageing world, with the proportion of the global population aged 60 and over rising dramatically. Unprecedented demographic trends mean that by 2050, one in five of the world's population will be 60 or over. Two-thirds of the world's older people live in low- and middle-income countries, and this proportion is set to rise to 80 per cent by 2050.

Most of these older women and men have lived a life of poverty, working for low pay in informal sector jobs (farming, fishing, street vending or domestic work), with no entitlement to pensions or benefits. They have no choice but to continue working into old age. In some parts of sub-Saharan Africa, for instance, 80 per cent of men and 70 per cent of women aged 65 and over work for a living.¹⁷

Increasing poverty in old age is the daily reality of life for millions of older people in low- and middle-income countries. With population ageing, millions more older people will have no choice but to work for longer, in low-paid jobs that do not pay enough to cover even their basic costs of living.

Why do older people work?

More than 180 million older people – or just over a third of all older people in low- and middle-income countries – live in poverty, with no savings, assets or pension.¹⁸ They have no choice but to work until ill health or frailty forces them to stop working. In some countries, up to 90 per cent of the population live in poverty.¹⁹

In many cases, older people want to remain economically active. Some older people told us they work because they want to contribute to family income and they prefer to keep active and productive. Work also gives them a sense of self-esteem and inclusion in family and community life. Some regret being unable to work as much as they would like – focus group participants in Uganda said that while they need and want to continue working, they have less energy to dig, travel long distances or spend many hours on their feet.²⁰

But others say they have to work because they are supporting sick relatives – and often grandchildren – or because it is the only way they can make ends meet.

In most low- and middle-income countries, the proportion of older people living in poverty is higher than for the general population (see graph on page 8). In Uganda, for example, 64 per cent of older people are poor, compared with 38 per cent of the total population.²¹ In Jamaica, just over 60 per cent of people aged over 65 are living in poverty compared with just over 40 per cent for those under 64.²²

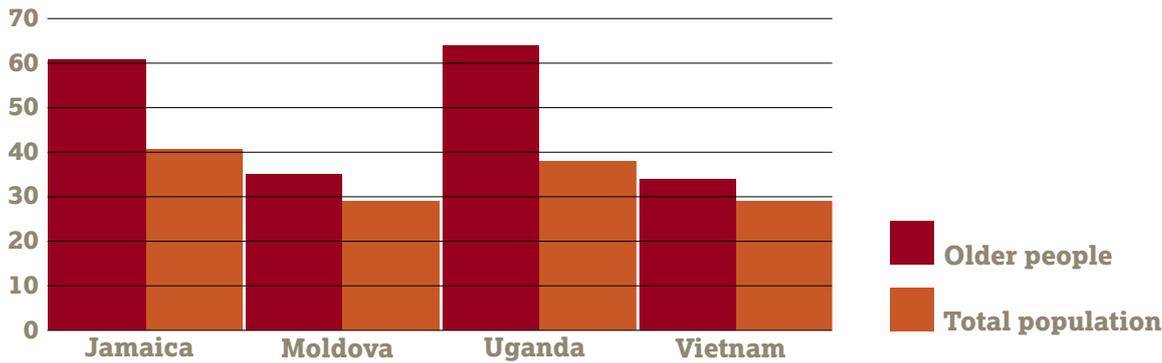
“I don't agree with people who say that older people should just rest. Even if you're old you have a brain and work gives you respect. If you don't work, all that happens is that you end up a beggar or a thief.”

Gregoria Zevallos Quispe, 85,
flower seller, Peru



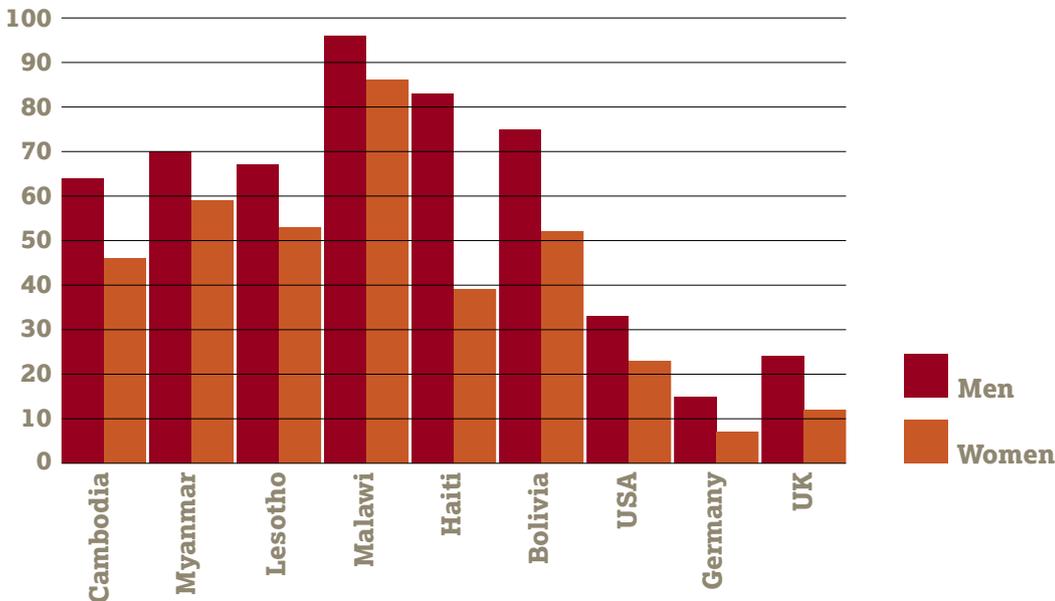
Antonio Olmos/HelpAge International

Older people and poverty



In most low- and middle-income countries the proportion of older people living in poverty is higher than for the general population. In Jamaica and Uganda, more than 60 per cent of older people are poor, compared with around 40 per cent of the total population.²³

People over 60 still working



In Malawi, 96 per cent of older men and 86 per cent of women over 60 work, compared with 24 per cent of men and 12 per cent of women in the UK.

What is the scale of older people's work?

Just as population ageing is considered a challenge only for rich countries, issues relating to work in old age are frequently seen as relevant only to these societies and economies. But the reality is that two-thirds of the world's older people live in low- and middle-income countries.²⁴ For the great majority of these older people, work continues to play a fundamental role in their lives.

It is difficult to give an accurate estimate of the numbers of older people working, as statistics are not usually disaggregated, and there are diverse definitions of the formal and informal sectors. However, available figures do indicate a trend. The United Nations (UN) estimates that in 30 countries, at least half of those aged 65 and over continue to work.²⁵ In the Central African Republic, Malawi, Mozambique and Tanzania, more than 80 per cent of men over 65 continue to work.²⁶

In Malawi, 96 per cent of older men and 86 per cent of women over 60 work, compared with 24 per cent of men and 12 per cent of women in the UK.²⁷

It is likely that the actual numbers of older people working are much higher, as statistics do not take into account all of the work that older people do, particularly the 'hidden' work carried out by older women (domestic work, and caring for other family members).

What types of work do older people do?

Low-paid work in the informal economy

Most older people in low- and middle-income countries work in the informal economy – that is, they are self-employed in informal enterprises or in paid employment in jobs without secure contracts, worker benefits, or social protection.²⁸ In Paraguay, for example, 88 per cent of older people who work have jobs in the informal economy.²⁹ And in Peru, based on census data, HelpAge International estimates that 70 per cent of older people are in informal employment.³⁰

Evidence from the ILO indicates that older people are most likely to be self-employed. In India, in 2004-2005, approximately 80 per cent of older people were self-employed and 16 per cent were casual workers. Older men are more likely to be self-employed than older women, while older women are more likely to do casual work.³¹

Informal sector work tends to be characterised by working long, irregular hours for very low wages. Focus groups and research with older workers in the informal economy carried out by HelpAge International³² found that they do the following kinds of work:

- agricultural work (growing crops, rearing livestock, harvesting rice)
- weaving and sewing
- cleaning
- domestic work
- labouring, including brick-breaking and digging
- pulling rickshaws
- selling goods in street markets
- fishing
- traditional healing
- working as birth attendants.

Working and caring for others

In many cases, older people have become the main breadwinner and carer supporting younger family members. Older women in particular have a triple workload – doing paid work, carrying out time-consuming domestic responsibilities in the home, and looking after other family members.³³

In some cases, an older person's adult children may have migrated to towns, cities or other countries to find work. In Kyrgyzstan, for instance, 92 per cent of older people have children who have moved away from their home communities at some point in their lives.³⁴ And a study of Bolivian migrants who moved to Spain found that 69 per cent left their children at home, usually with grandparents.³⁵

In countries affected by the HIV epidemic, older women and men have had to become the main carers when their adult children have become ill or their grandchildren have been orphaned. In sub-Saharan Africa, for example, approximately 40 per cent of people living with HIV are being cared for by an older person.³⁶ In Uganda, where AIDS has taken a huge toll, it is estimated that half of the country's 1.2 million orphaned children are being looked after by their grandparents.³⁷

Caring for sick relatives places a huge financial, emotional and physical strain on older people. Those with productive assets are often forced to sell them to pay for food and treatment to care for sick relatives, or to pay school costs for grandchildren. Research in Lesotho and Namibia found that older people spend up to 70 per cent of their income on other family members, mainly young children.³⁸

Women are more likely to reach old age than men, but less likely to receive a pension.



Kate Holt/HelpAge International

What challenges do older workers face?

The problems facing older workers in low- and middle-income countries are complex and interrelated. Poverty, migration, discrimination, the impact of HIV and AIDS, and changes in family structure are among the many factors that force older women and men into work that is low paid, irregular and insecure.

Using qualitative and quantitative evidence from a wide range of low- and middle-income countries, HelpAge International has identified the key factors that influence the type of work undertaken by older people – all of which affect their ability to earn a living. These factors are significantly different to the issues faced by younger people. Many older workers experience:

- Vulnerability to risk and shocks due to irregular and unstable income.
- Deteriorating health, declining stamina, reduced physical ability, agility and strength, as well as decreased mobility.
- Age discrimination. As people age, their vulnerability to exploitation increases and they face unfair and inadequate levels of pay, poor working conditions and job insecurity.
- High out-of-pocket health expenditures due to the onset of work- or age-related illnesses. Most older people struggle to pay for basic medicines or treatment, which is often desperately needed to manage chronic illnesses such as high blood pressure.
- High levels of stress and anxiety about how they will earn enough to buy food and other basics, especially where they are supporting grandchildren or other family members who are sick.
- Exclusion from access to educational, vocational and livelihood opportunities, including access to credit.
- Exclusion from decision-making processes at all levels, and from key development initiatives and programmes.

Older women face age and gender discrimination

These problems are exacerbated for older women, who face both age and gender discrimination. Old age has been recognised by the UN as a particular period of vulnerability for women.³⁹ In low- and middle-income countries, there are 88 men for every 100 women over 60, and the proportion of women increases as people age further (to 67 men for every 100 women in the over-80 age group).⁴⁰

Moreover, women are more likely to reach old age than men but even less likely to receive a pension. Their primary responsibility for childbearing and running the household means they are less likely to have worked in the formal sector and therefore less likely to have contributed to a pension scheme.

Widows are especially vulnerable as they often lack assets due to discriminatory property and inheritance laws. As a result, they are often poorer than widowers. Women's low status and vulnerability starts from childhood and increases as they go through the ageing process.⁴¹ Because it is based around the household and caring responsibilities, much of the work that women do is unpaid and unrecognised, and this is particularly the case with older women.

Poverty levels higher in rural areas

In many low- and middle-income countries, poverty levels in rural areas are higher than in urban areas, so older workers living in rural communities face even greater hardship. In a survey conducted by the China Ageing Working Committee and China Ageing Association in 2000, poverty levels in rural China were found to be 4 per cent higher than in urban areas, and older women were poorer than older men.⁴² Many older people in rural areas cannot rely on support or help from their children to carry out agricultural work due to increasing levels of migration and the impact of the AIDS epidemic.⁴³

Finding decent work and earning enough to support themselves and their families is not just a problem faced by older people in low- and middle-income countries. However, in comparison with other age groups, older people are at a disadvantage because they tend to have lower literacy levels, diminishing physical capacity (much work in the informal sector is arduous) and reduced mobility. Few employers prefer older people despite their reliability, loyalty and skills. There is also evidence that older people are paid less than younger workers.⁴⁴

As a result, in the absence of regular and appropriate employment, many older men and women engage in their own independent income-earning activities. However, due to lack of assets and credit, they are often limited to undertaking manual, unskilled labour that yields little profit, in jobs where earnings are irregular and unpredictable. Some of the livelihood strategies available to other age groups – including seasonal migration, diversification of income-generating activities, and vocational training and support – remain out of reach for older men and older women in particular.

What support do older workers need?

Pensions

Because many older people in low- and middle-income countries have worked in the informal economy for most of their lives, they are not entitled to a pension. And employment opportunities in the formal sector are very limited, accounting for as little as 10 per cent of the workforce.⁴⁵ Worldwide, fewer than one in five people over 60 receive any kind of pension.⁴⁶ Even those few who are entitled to a work pension may not always be able to afford the contributions; and those who have paid contributions may not receive their entitlement due to bureaucracy or poorly administered systems.

Pension coverage in low- and middle-income countries varies considerably. But even where state pensions are provided, the amount is not always enough to survive on. For example, in Bangladesh, pensions represent just 8 per cent of average earnings, and in India and Moldova, just 5 per cent; by contrast, the state pension in the UK is approximately 21 per cent of average earnings.⁴⁷ The nature of much of the employment available to women means they are less likely to have paid into contributory pension schemes. They are also less likely to have land or assets.

Older women in particular tend to be excluded from contributory pensions due to the fact that they are less likely to work in the formal economy.⁴⁸ Even when women do work in formal sector jobs, they are likely to receive lower pensions than men. Over their lifetime, many women work fewer years than men due to their childbearing and household responsibilities, and so have less chance of making contributions to pension schemes, thereby reducing the size of their pension once they retire.⁴⁹

Family support

High levels of poverty and changing family structures mean that older women and men cannot rely on family support in old age, and any support they do receive is minimal. Older people's adult children are also likely to be poor, and focus their support on younger generations and those who are economically active.⁵⁰ Surveys in Nigeria and Ghana have shown that sizeable proportions of older people receive insufficient support from their families.⁵¹

What difference does income security in old age make?

A regular, predictable income can make a huge difference to an older person and their family: it enables them to plan ahead, buy food and pay bills, pay for medicines and treatment, and even invest in small-scale income-generation activities. In many instances, a regular income has enabled older people to become credit-worthy; it provides greater security so that they can make better work choices and be supported when work is irregular. Many older women and men say that a predictable income significantly reduces their level of anxiety and stress.

Older people's earnings make a vital contribution to overall household income. Studies show that older women and men frequently put the needs of their grandchildren first, at times missing out on meals or healthcare to provide for their dependants. In Lesotho and Namibia, where many grandparents are caring for children affected by HIV and AIDS, pensioners spend around 60-70 per cent of their money on other people, mainly young children.⁵²

But it is not just the financial contribution that is important: older people's income helps maintain their status in the family and gives them self-respect, as other members of the household see them as important contributors, and not a burden on the family.

In most low- and middle-income countries, pensions do not replace income gained from work, but supplement it. This is important because while earnings from informal work tend to be irregular and unpredictable, pension incomes are predictable and consistent. While pension amounts vary considerably across the world and can be insufficient to lift older people out of poverty,⁵³ studies have shown that even a small, regular income can transform lives.

But the bigger the pension, the bigger the difference it can make. Where pension levels are somewhat higher, such as in South Africa (where the older person's grant represents around 28 per cent of average earnings), the number of older people living in poverty has fallen by 94 per cent, and the overall poverty rate has fallen by 12.5 per cent.⁵⁴

Time for a new approach to older people and work

Millions of older workers are being denied their right to decent work (see box), and are being sidelined in policy and development initiatives. Decent work is essential to enable older women and men to escape from poverty, thereby breaking the intergenerational poverty cycle.

The current global financial crisis presents opportunities for national and international development policy makers to change their approach to tackling poverty and to issues related to work and poverty in old age.

There is significant evidence that economic growth alone does not lead to poverty reduction.⁵⁵ Experience shows that poor people will not benefit from economic growth unless it has a strong pro-poor focus. This can be achieved through social protection mechanisms that directly reduce poverty and help make growth pro-poor.⁵⁶

It is clear that addressing the structural causes of poverty is the only way to break the transmission of poverty from one generation to the next. Linked to this, there is now a growing awareness that governments and development agencies need to change the way they measure human development, shifting the emphasis from economic growth to people's wellbeing.⁵⁷ However, until this happens, it is likely that older people's contributions to their families, communities, and local economies will continue to be overlooked, undervalued and unsupported.

What is decent work?

The International Labour Organization (ILO) has defined decent work as being full and productive work carried out in conditions of freedom, equality and security that respects human dignity.⁵⁸ The ILO's Decent Work Agenda calls for decent work to be achieved through:

- **Creating jobs – creating more opportunities for women and men to secure decent employment and income, as well as equal access to work without discrimination.**
- **Delivering workers' rights – promoting and realising standards and fundamental principles and rights at work.**
- **Promoting social protection – enhancing the coverage and effectiveness of social protection for all. Decent work provides protection to vulnerable people in case of illness, old age, disability, pregnancy or unemployment.**
- **Engaging in social dialogue – allowing workers to organise collectively to represent their interests and engage in genuine dialogue with employers and government.**



Kate Holt/HelpAge International

What rights do older workers have?

Older people have the same right to work as everyone else. The right to work has been recognised by a number of international and regional human rights instruments⁵⁹ and is seen as fundamental to personal development as well as social and economic inclusion.⁶⁰

The right to work does not mean the unconditional and absolute right to obtain employment. It means the right to freely decide, choose and accept work and the right not to be unfairly deprived of it – for example, because of a person's age. The right to work covers all forms of work, including self-employment or waged work.

Despite the fact that most older people in low- and middle-income countries work in the informal sector, the right to work applies equally to them. Work should be decent – that is, full and productive work, carried out in conditions of freedom, equality and security that respects human dignity.

The right to work also includes the right to form trade unions and to be represented. Governments are obliged to include older people, as well as other disadvantaged groups, in national policies and programmes on work. Yet the reality is that few programmes address older workers' needs and protect their rights.

Older people's right to work has been recognised by the UN Committee on Economic, Social and Cultural Rights in two of its General Comments.⁶¹ These explicitly recognise the difficulties that older workers face in finding and keeping jobs; they stress the need to prevent discrimination on grounds of age, and the rights of older people to form and join trade unions. Safe working conditions are recognised as particularly important for older people, as is the employment of older workers in circumstances that can make best use of their skills and experience.

The ILO's Older Workers Recommendation 1980 (no. 162) calls on member states to take measures to prevent discrimination against older workers. However, this instrument is non-binding and only serves to guide member states in implementing anti-discrimination legislation for older workers in their national policy frameworks.

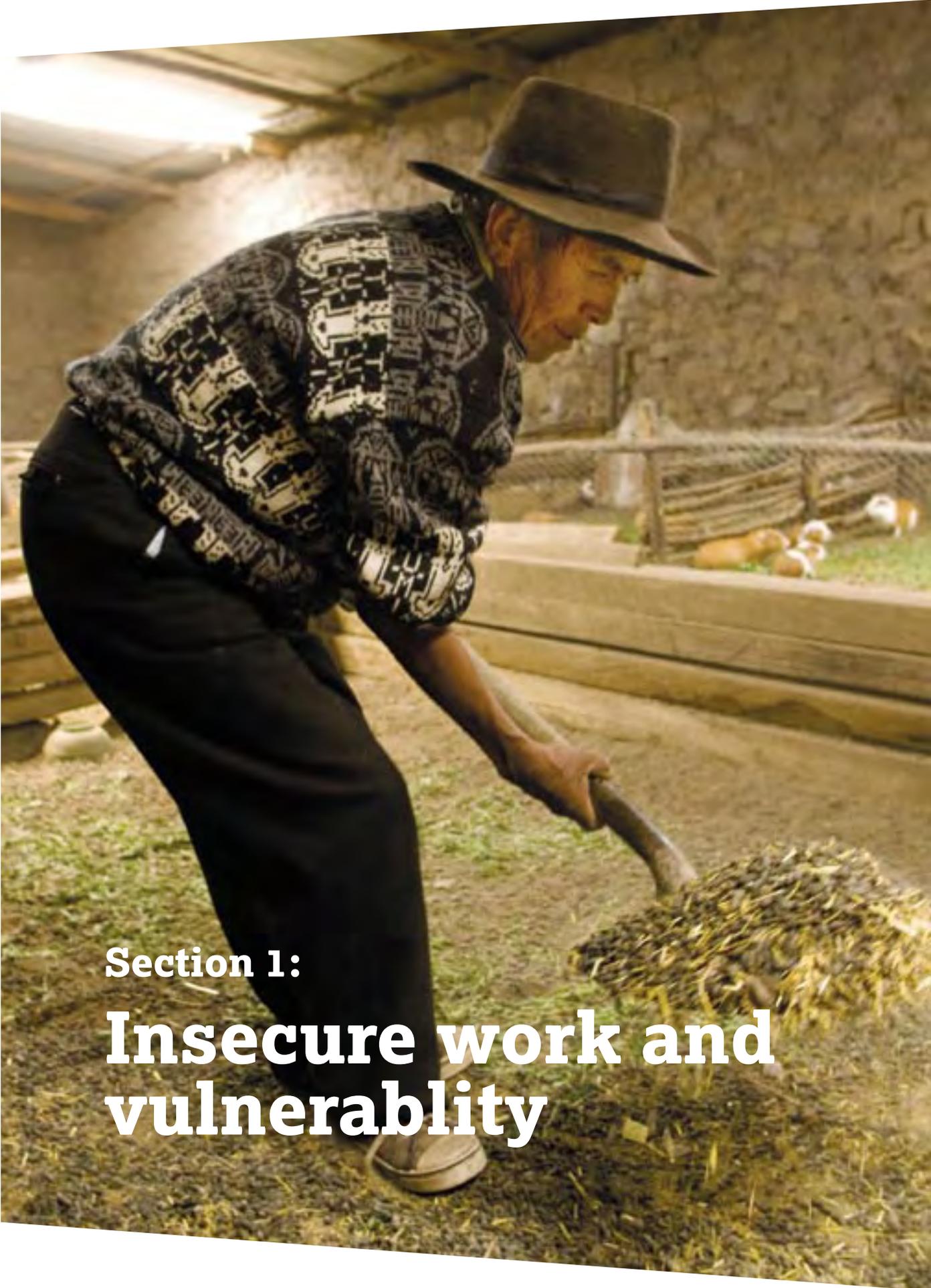
How can policy initiatives address older people's needs?

Older people have the same right to work as other age groups, and the evidence shows that they make valuable social and economic contributions to their families, communities and countries. Yet key policy initiatives to eradicate poverty, such as the ILO's Decent Work Agenda and the UN Millennium Development Goals (MDGs), do not address older people's needs.

The ILO's Decent Work Agenda is increasingly seen as a key approach to eradicating poverty, particularly in the context of the global economic crisis and the food and fuel price hikes, which have hit poor people in low- and middle-income countries hardest. Yet older people are rarely included in decent work policies and programmes. Also, the social protection principle is frequently overlooked, despite international recognition that social pensions based on universal coverage can have a major impact on reducing poverty and supporting multi-generational households. These are serious omissions given that the ILO's resolution and conclusions concerning decent work and the informal economy adopted in 2002 recognise older workers as one of the groups "especially vulnerable to the most serious decent work deficits in the informal economy".⁶²

The MDGs are another platform where old age poverty must be addressed more effectively. The importance of work was recognised by the international community in 2008 and added to MDG1, "Eradicate extreme poverty and hunger", as Target 1b. It reads: "Full and productive employment and decent work for all, including women and young people."⁶³ In many low- and middle-income countries, older people are among the very poorest groups,⁶⁴ but this target makes no reference to older people. This is an alarming omission that must be urgently addressed.

The following sections describe the biggest challenges faced by older workers across the world in their search for decent work. Each section concludes with some key recommendations for action.



Section 1:
**Insecure work and
vulnerability**

Insecure work and vulnerability

This section considers the factors that make older people in low- and middle-income countries more vulnerable to “shocks” such as natural disasters or the loss of a family breadwinner. It looks at the impact of modernisation and urbanisation schemes on older people and the work they do. It considers the factors that make older workers more vulnerable to exploitation, and explores the problems caused by limited access to markets – a particularly pressing issue for older people in rural areas.

Coping with shocks

The impact of shocks on poor households is particularly severe for older members. With older age, a person’s health and strength is often compromised. Combined with other factors, such as low literacy levels, this makes older people less resilient and less able to diversify their source of income in the event of a shock. Shocks are therefore more likely to push older women and men into chronic poverty, as their traditional coping strategies are, in many cases, no longer available.

Shocks can include the loss of ability to earn, through failing health or increasing and persistent ill health. Older people often have to sell any assets they have to pay for unanticipated expenses such as health consultations and medication, funerals, and grandchildren’s school fees. Other shocks include the sudden loss of social support through death, injury, illness or abandonment.⁶⁵

In sub-Saharan Africa in particular, the high incidence of illness and death among the working-age generation due to HIV and AIDS means that many older people are now caring for young dependants, as well as trying to manage farm production and other income-generating activities. As a result, older people in western Kenya, for instance, have reported that their harvest yields and food consumption are much lower due to conflicting priorities with their role as carers.⁶⁶

Environmental shocks such as sudden-onset natural disasters make it difficult for older people to rebuild their livelihoods, as their lifetime’s assets are often destroyed. In Myanmar, for example, 50 per cent of older farmers we interviewed lost both their crop and seed for the following season as a result of Cyclone Nargis in 2008.⁶⁷

In Indonesia’s Aceh province, even before the 2004 tsunami, much economic activity had relied heavily on the exploitation of natural resources. Activities such as mining, over-fishing, illegal logging, and clearing of mangrove forests for commercial shrimp farming resulted in environmental degradation and marginal, insecure incomes. While this slow, environmental degradation was already putting older people’s livelihoods at risk (with many being fishers or farmers), the tsunami destroyed the equipment and property that were their means of earning a living.⁶⁸

“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



Peter Caton/HelpAge International

Modernisation and urbanisation programmes

Urban development policies and programmes frequently have extremely detrimental consequences for people who are struggling to make a living, and older people in particular. For example, urban renewal programmes in a number of Indian cities (including Bangalore, Delhi, Mumbai and Chennai) aim to attract foreign investment by removing informal settlements and displacing residents, relocating markets, and restricting street selling in favour of shopping centres, high-end housing and flyovers.

These programmes particularly threaten the livelihoods of older women, who make up a significant proportion of the street traders in parts of Chennai. “The importance of older women’s street vending both to the economy (in terms of distributing agricultural and industrial products) and old age livelihoods is overlooked in a conceptualisation now widespread in India of the ‘global city’.”⁶⁹

In South Africa, a similar programme to develop a shopping mall at Warwick Junction, the major transport hub and street market in Durban, provoked a strong reaction from street traders who would be displaced by the scheme.⁷⁰ In a telling comment on the sense of helplessness that older workers felt, a 62-year-old representative of food sellers in the market 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.”⁷¹

Vulnerability and exploitation

The unregulated nature of the informal sector means that those working in it have insecure jobs and few rights. Informal sector jobs are usually low paid, irregular, and often on the fringes of the law, so workers receive little or no legal or social protection. Often they have to rely on exploitative arrangements and are highly dependent on the attitudes of the public authorities.

The seasonal nature of much of the work available in the informal economy means that many older people’s income is very irregular and unstable, which makes them more vulnerable to poverty. In Central Asia, for instance, winter is the time of most urgent needs (food, heating and clothes) but also the time of least resources (no agricultural activities, nothing to grow and sell, and no construction or other source of day labour for those who are able).

Limited access to markets

Older people in rural areas may find it difficult to access markets due to lack of transport or inability to pay for transport, or reduced physical mobility. Older men and women in Uganda, for instance, have reported being exploited by middlemen, as their own physical limitations prevent them from taking their goods to the market to sell. These middlemen buy their crops and other goods to sell on for a better price, knowing that the older people are not in a position to negotiate a fair price for their goods.⁷²

Access to markets can also be significantly affected by changes at the macro-policy level. The Windward Islands Farmers Association (WINFA) in the Caribbean, for instance, has many older members whose livelihoods have been built around the production and export of bananas. But in the early 1990s, changes to the European Union (EU)’s agricultural policies removed the islands’ traditional preferred access. Since then, WINFA has struggled to help its members diversify their production and re-train to produce new crops.⁷³



Kate Holt/HelpAge International

“My market stall went up in flames”

“I had five children but four of them died from AIDS and my last daughter is HIV-positive. My children left 14 grandchildren who need to be cared for. The oldest is 21, and the youngest is one. My daughter who is ill has five children too. We all cook together and help each other out.

I have a stall in the market selling second-hand clothes. In 2002, my stock all got burnt when rebel groups that hide in the hills around here came down and used petrol to start a fire. We all lost everything.

We try to eat twice a day – once before the children go to school, and once in the evening. Sometimes we don’t have any food so we don’t eat, or we have a little that we give to the children. Five of the children go to school so we have to find money for uniforms, books and fees.

Housing is my biggest worry. I also worry about paying school expenses. I had a small plot of land but I sold it to pay for school fees and clothes. I am also worried about my daughter because if she dies, all of her children will become my responsibility. She gets very weak and can’t work.”

Eliza Masika, 72, Uganda

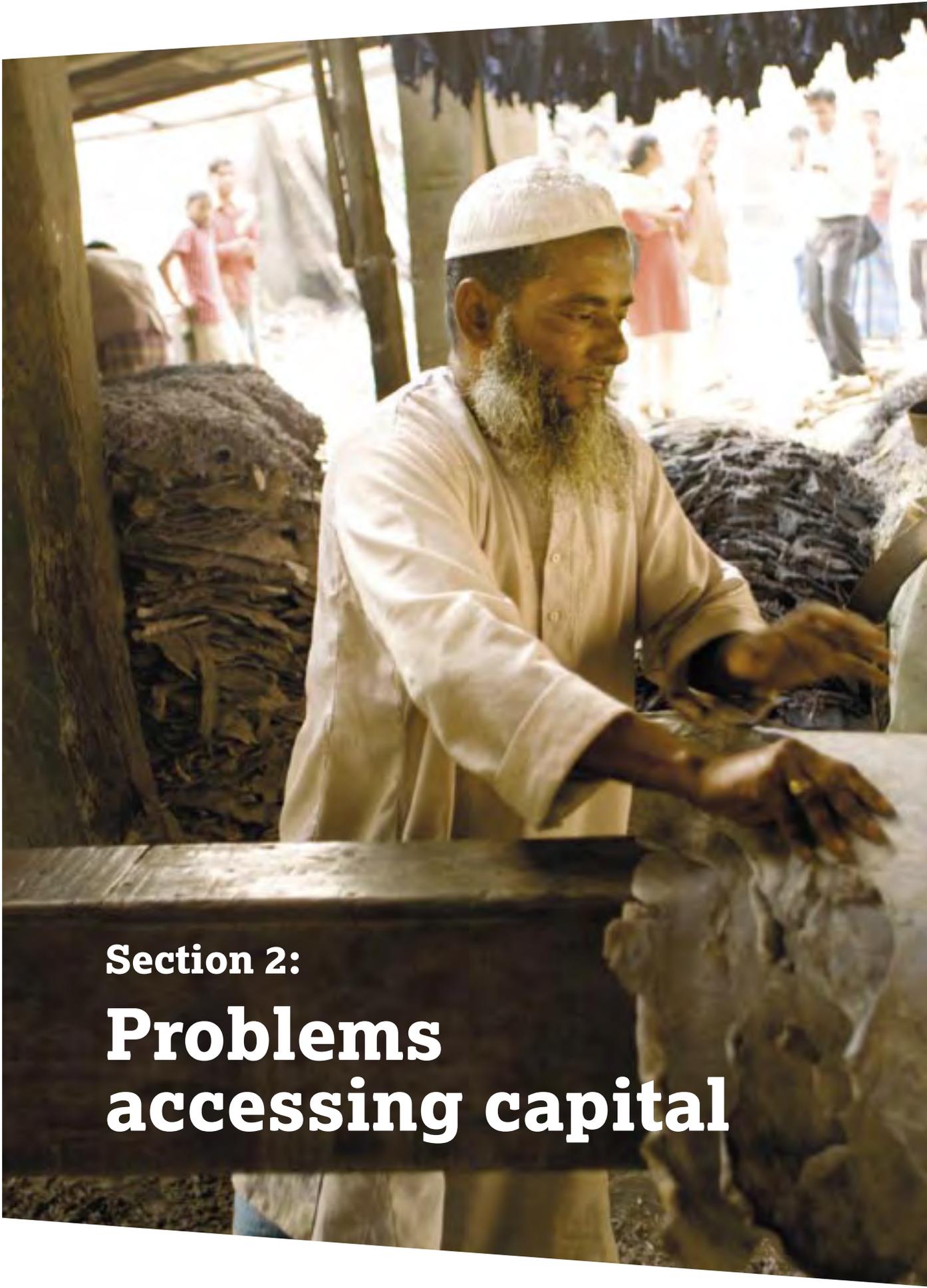
What needs to be done?

Governments and development agencies should take urgent measures to mitigate older people’s vulnerability. At a macro-economic level, this requires policies that are geared to support workers in the informal sector rather than focusing on rapid growth of the formal economy. It also requires careful attention to urbanisation and modernisation programmes and their impact on those at the margins of the informal economy, such as older workers.

At a programming level, it is critical to follow two main principles in order to ensure the inclusion of older people in work and livelihoods programmes:

- Apply an intergenerational and life-cycle approach to policies and programmes.
- Apply participatory approaches to programming.

These principles enable a far more nuanced response to the problems of insecure work and vulnerability. Adopting these approaches will help to identify appropriate ways of addressing insecure work and vulnerability based on older people’s needs and contributions, and the opportunities available to them within the context of the wider household or community. Issues such as available labour, household dynamics and resources can then be considered in a more holistic manner.



Section 2:
Problems
accessing capital

Problems accessing capital

This section looks at the importance of access to capital in sustaining older people's livelihoods. It considers the difficulties that older people – and particularly older women – face in obtaining credit. It looks at how some older people have used pensions as collateral for small business loans.

The difference capital can make

Access to capital (cash, goods or assets that can be used to generate income) can enable older people to move from work that is irregular, seasonal, low paid and strenuous, to more decent forms of work. It can make a huge difference to older women and men by giving them more options about the type of work they do, enabling them to diversify and adapt their income-generation activities to suit their abilities. For example, they may opt to work fewer hours, to employ help, or to set up or expand small-scale businesses such as animal rearing or vegetable cultivation.

There are a number of examples where access to capital has produced improvements in the quality of older people's lives. In rural China, for example, the development of micro-credit activities through older people's associations contributed to a 23 per cent average increase in household incomes.⁷⁴ In Uganda, participants of a HelpAge focus group said that if they had access to capital, they would use it to vaccinate their animals or buy pesticides, thereby removing some of the uncertainty about income from agricultural work.⁷⁵

Many older people want to take out loans but express concern about the pressure and difficulty of meeting repayments. "When I fall ill, I cannot work and it becomes difficult then to repay the loans. During the rainy season the work is less," said a 62-year-old agricultural worker from Bangladesh.⁷⁶

In post-emergency situations, access to capital can be crucial to enable older people to re-establish their livelihoods in the longer term. After the 2004 Indian Ocean tsunami, many older people in India, Sri Lanka and Indonesia lost their means of earning a living; however, they were unable to access credit from formal banks or institutions due to their age and lack of earning capacity in the informal sector.⁷⁷ In some areas, older people's associations helped them access micro-credit and livelihood grant schemes to replace tools and start up new businesses.⁷⁸

Difficulties obtaining credit

Despite the potential benefits of credit, many older people in low- and middle-income countries are unable to access it because they are seen as high-risk and more likely to default on repayments.⁷⁹ Microfinance programmes in Bangladesh (such as those run by Grameen Bank) are generally considered to be successful mechanisms to help reduce poverty, yet focus group studies in Bangladesh and Uganda indicate that only a small number of older people receive loans from micro-credit schemes.⁸⁰ The reasons for this include loan providers' prejudices about older people's ability to work and meet loan repayments, and lack of attention to older people's needs on the part of aid agencies implementing credit and livelihood support programmes.

Even institutions that target the poor and make a deliberate effort to include older people can exclude them. For instance, HelpAge International organised an event in Jamaica in 2009 to provide information on credit options and to forge links between credit providers and older people and the wider community; yet older people reported that none of the four participating providers made loans to anyone over the age of 60.⁸¹

“With my pension I can get basic foods and pay off the loans from the microfinance, because it comes regularly. I can access microfinance 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.”

Ngasirwaki Consolata, 62, Uganda

Similar situations are found elsewhere. In focus group discussions in rural Vietnam, older people frequently commented that they had no access to capital, and were unable to purchase productive assets to improve their income.⁸²

Prejudices about older people's ability to work are also widespread among NGOs working at community level. In a survey in Aceh province, Indonesia after the tsunami, older people stated that their biggest problem in providing for themselves and their families was access to resources – land, training, credit, farming and fishing equipment – as their traditional ways of earning a living had been destroyed. Other age groups in the affected communities had also lost their productive resources, but the problems were exacerbated for older people since obtaining capital at their stage in life was very difficult.

While some lenders might not operate an upper age limit, older people can still be indirectly excluded by the structure and processes of applying for loans. For example, older people are less likely to be able to navigate complex bureaucratic systems and processes due to low levels of literacy (see “Literacy skills”, Section 7, on page 40).

Also, since older people have lower levels of income than other age groups, this often means that they are unable to take out loans that have high interest rates. In Uganda, focus group participants admitted feeling afraid of taking out loans because of high interest rates and the amount of bureaucracy involved. Participants working in agriculture felt this more acutely due to the irregular income associated with farm work, in terms of seasonality and crop failure.⁸³

Using pensions and skills as collateral

Pensions can act as important collateral enabling older people to access capital. Older women and men report that having a regular, guaranteed income gives them the confidence to take out a loan and reduces the pressures of being in debt to a financial institution, particularly where they are engaged in unstable and irregular work. A social pension can increase an older person's risk-bearing ability by providing a form of repayment protection.

There are many examples where older women and men use pensions to support their other income-generating activities. In Zambia, for instance, a pilot scheme providing social pensions enabled a 75-year-old widow who looks after four of her grandchildren to buy a piglet that she fattened up and sold on. She used some of the money for schoolbooks and uniforms.⁸⁴ And in Uganda, a pension enabled a 62-year-old woman to access microfinance, partly because the regular pension income acted as collateral, meaning the bank had greater confidence in her ability to repay.⁸⁵

Older women less likely to access credit

Older women are simply unable to access many micro-credit loans provided by financial and government institutions. In Nigeria, fewer than 8 per cent of women aged 60 and above are able to access credit facilities (including bank loans, micro-credit and cooperatives) compared with 39 per cent of women aged 30-44, and 16 per cent of men aged 60 and above.⁸⁶

The reasons for this are many, but the common constraints include women's social status in society, their lower literacy levels, and their lack of collateral. Access to capital could help older women to improve their incomes and access decent work. But it would have much greater impact if it were complemented by other support such as better access to land and property, skills development and literacy programmes.

Pensions can act as important collateral, enabling older people to access capital.



Antonio Olmos/HelpAge International

Older people's associations can play a key role in providing this kind of support. For example, in Gujarat state, India, older women affected by the 2001 earthquake formed associations to learn about financial security, and eventually began to support each other to save and invest in income-generating activities. They also received loans to pay medical insurance premiums, paying back to the group in instalments. One member of Mumbai's Old Women's Association successfully claimed expenses for malaria treatment. The support provided by the group has given members the confidence to better understand issues of financial security and access to credit.⁸⁷



Emma Judge/HelpAge International

“I took out a loan to make more hoes”

“I used to be a carpenter but as I got older I turned to blacksmithing because it was too tough for me to cut the wood. I taught myself how to make tools.

I borrowed 1 million meticaïs (US\$40) from the credit committee four years ago and paid it back after a year. I used it to buy a bigger hammer and other tools, as well as the metal I needed to make the hoes.

There is a strong market here for these tools. People used to have to travel to Tete, where a big hoe costs 120,000 meticaïs (US\$4.80). But I sell them for 50,000 meticaïs (US\$2), so I'm providing a good service to the local community.

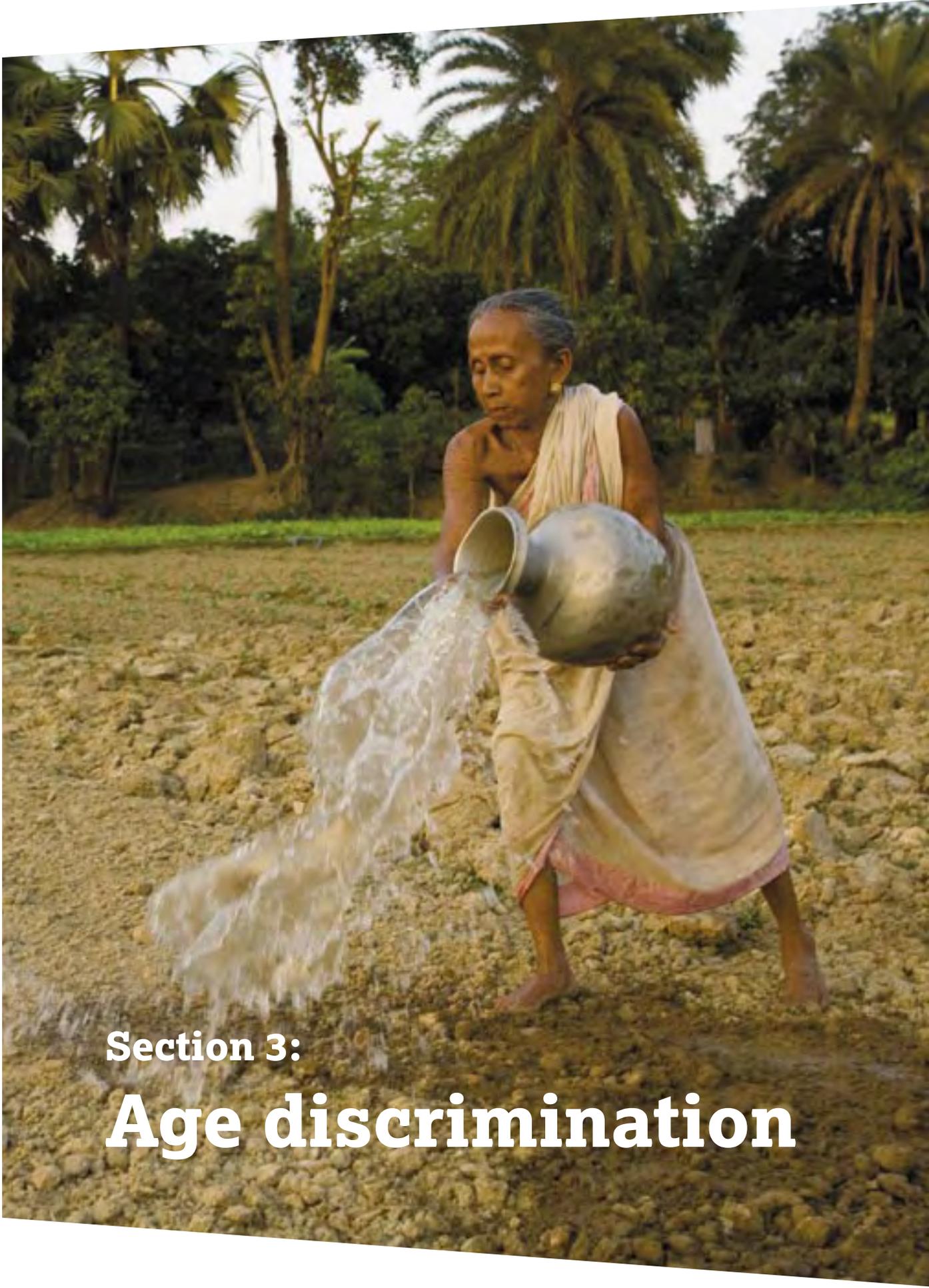
Doing this work means that I'm not dependent on anybody else. I can support my family (I have 11 children), and buy sugar, oil and salt that aren't available locally, and I can buy maize to feed my family. I would be very vulnerable if I wasn't making and selling hoes, and would have to work in somebody else's field just to earn money for food.”

Phini Supinho, 72, Mozambique

What needs to be done?

Governments and NGOs should make greater efforts to ensure that older women and men have the same access to microfinance programmes (especially micro-credit schemes) as other age groups. Those organisations that provide microfinance and micro-credit schemes must ensure that their products are flexible enough to respond to older people's needs. This might mean offering smaller loans (which older people feel more confident about being able to repay) and providing flexible repayment options to take into account seasonal fluctuations in income from farming.

However, capital, on its own, is unlikely to solve the many, interrelated problems experienced by poor older people. But if access to capital is provided alongside other forms of assistance, such as literacy and numeracy programmes and investment in skills for starting a small business, it can significantly improve older people's income in both the long and the short term.



Antonio Olmos/HelpAge International

Section 3:

Age discrimination

Age discrimination

This section presents evidence that age discrimination is still a major factor denying older people access to employment and training opportunities. Even for people who are engaged in formal employment, mandatory retirement ages often force them to move into jobs that are insecure and low paid, either because they cannot access the contributory scheme they have paid into, or because non-contributory pensions, where they exist, are too small to survive on.

We also examine how older people are frequently denied their rights to land and property, which makes them even more vulnerable. Older women, in particular, often have no assets and limited choice of work compared with other age groups. Evidence also suggests that older people are often excluded from livelihood support programmes.

Where legislation and policies protecting the rights of older people exist, older people frequently encounter barriers such as lack of information and representative structures, which prevents them from accessing work.

“Too old” for employment

Age discrimination often prevents older people from finding jobs – regardless of their skills and qualifications – as employers consider them to be “too old” and “not a good investment”. A random sample of job adverts placed in the two main newspapers in Kenya between January and December 2005 showed blatant age discrimination. Out of 4,600 adverts that specified an age range, approximately 99 per cent asked for people below the age of 40.⁸⁸ In research carried out in Peru in 2008, older people said that job adverts in newspapers often specified that applicants must not be older than 35.⁸⁹

In situations where there is age discrimination, irregular employment and a high level of unemployment, older women and men must either create their own work or accept low-paid, demeaning jobs. For example, high levels of unemployment in Peru frequently result in older people competing with younger people for work.⁹⁰

Younger people are often preferred because of their perceived ability to carry out more physically demanding work. The only safeguard against this circumstance is for older people to be self-employed, own land or have access to jobs that suit their skills and experience. However, even where older people own land, this does not necessarily provide a guaranteed income if they cannot work it or afford to hire labour. Also, there is widespread seasonal unemployment among the farming community, many of whom are older people.

Denial of rights to land and property

Assets are critical to older people’s livelihoods. They provide older people with some status, and can help leverage support from social networks as well as access to formal financial markets.⁹¹ Yet older people’s right to own property, as set out in Article 17 of the Universal Declaration of Human Rights, is frequently violated due to discriminatory institutional structures and exploitative personal relationships. Older women, in particular, may lose their homes, land and property when their husbands die as a result of discriminatory inheritance laws and practice.⁹²



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 but what can I do? Because of my injury I can’t work in construction any more and nobody else will employ me because they say I’m too old to be of any use.”

Genaro Reyes, 74, market trader, Peru

Older people's needs also tend to be ignored when it comes to land acquisition and resettlement programmes. For example, in the resettlement programme implemented in the mid-1980s in Zimbabwe, women and men over 60 did not qualify for resettlement.

HelpAge International's work in various parts of Africa has revealed cases where older people have lost their lifelong acquisitions through cheating, victimisation and civil strife. An older man who lost his livestock as a result of tribal clashes in Kenya said: "When my case went to court, they continuously spoke in English and I could not understand the proceedings. In the end I was told that my case was closed and I came away empty-handed."⁹³

In a survey carried out in Kenya, older women reported losing property as a result of abuse, including false land deals and removal of deceased children's property by landlords under the pretext of rent arrears.⁹⁴ These violations of older people's rights take away valuable assets, exposing them to increased risks, and preventing them from earning a living.

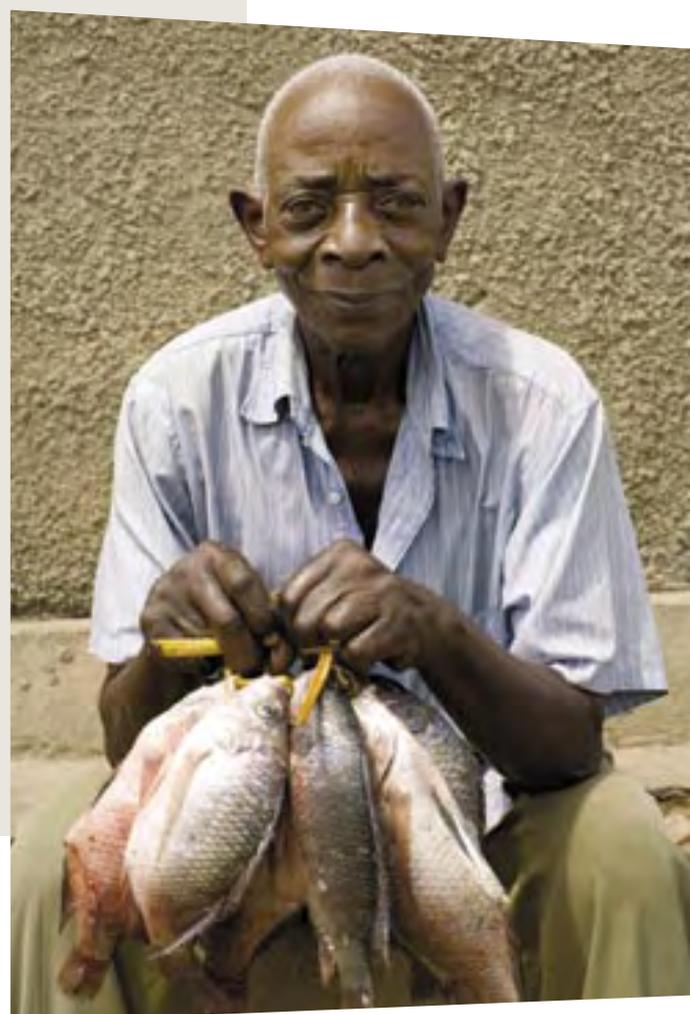
“I face a lot of discrimination at work”

“My wife and I are divorced, so we are both living alone. I work every day from morning until evening repairing fishing nets. I started this work as a boy as I didn't go to school and I can't read or write.

I face a lot of discrimination at work. The younger net repairers say I am taking work from them. They ask what I have been doing with my life to still be repairing nets in old age. It's hard, but I ignore them. They say I should go home and rest. But if I do not work, I will die.

I don't get any support from my children as they have their own problems. I look after four of my grandchildren as some of my children died from AIDS. At my age, it is difficult to look after children. The eldest kids help out with the younger ones. With the little money I make from this job, I pay school fees and buy food. Rising food prices mean that all we eat is cassava.”

Joseph Bwiso, 75, Uganda



Antonio Olmos/HelpAge International

Ignored by livelihoods programmes

Natural disasters and other emergencies can affect the work that older people are able to do, but in many situations, aid agencies' programmes to rebuild livelihoods ignore older women and men's needs. Many older people in coastal villages in India, Indonesia, Sri Lanka and Thailand lost their livelihoods (based on fishing, farming or trading) as a result of the 2004 Indian Ocean tsunami. But older people's needs were overlooked during the relief and reconstruction effort, making it difficult for them to rebuild their lives.⁹⁵

In Indonesia's Aceh province, for instance, older people reported that they had little knowledge of the international NGO programmes operating in their villages. They said that NGO staff had not consulted or informed them about locally available livelihood programmes. Some of the older men in particular felt that they were being excluded by agencies that focused their inputs on young adults.⁹⁶ One older man said: "The NGOs want to work with younger people because they think we are old, and can't do anything." In one village where younger men were involved in a cash-for-work road-building project, no older men in the focus group had been able to participate.⁹⁷

In a study coordinated by HelpAge International in Tete and Gaza provinces, Mozambique, older people said they were excluded from credit schemes, training, and distribution of seeds and other agricultural inputs available to younger adults, despite the fact that approximately 75 per cent of them still worked on family farmland.⁹⁸

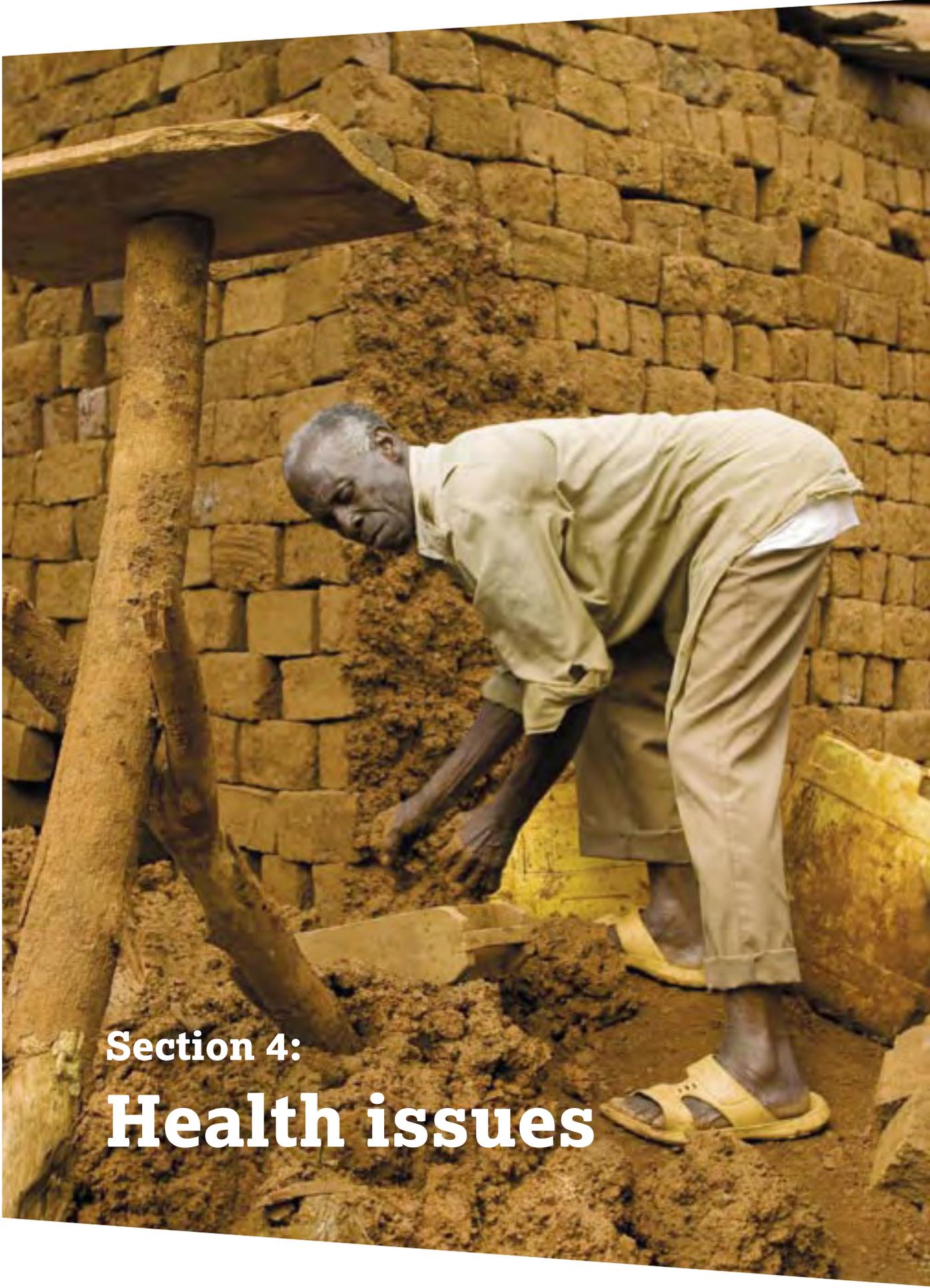
Mandatory retirement age

Only a small proportion of older people are employed in the formal sector.⁹⁹ Mandatory retirement ages often force older workers into low-paid, insecure jobs in the informal sector. This may be because they cannot access pension schemes they have contributed to, or because the non-contributory pension is too low to survive on, so they take whatever jobs they can find. In Uganda, for example, older workers who have been forced to retire from the civil service at 55 are moving into informal work because of difficulties accessing their pensions, or inadequate pension benefits.¹⁰⁰

Evidence also demonstrates that many older people, given the opportunity, prefer to continue working beyond the legal retirement age. For example, in Mexico the legal (optional) retirement age for men and women is 65, but most men and women continue working almost another 10 years before retiring. A similar picture is found for older men and women in South Korea.¹⁰¹

What needs to be done?

Governments must take urgent measures to implement age discrimination legislation to protect older workers in both the formal and informal economy. Older people's rights to land and property, especially widows' rights, should be protected through legislation. Mandatory retirement legislation should be repealed; the age of retirement should be flexible and voluntary. Development organisations should ensure that emergency interventions and longer-term training and livelihood support programmes recognise and address the needs, skills and contributions of older people as well as younger age groups.



Antonio Olmos/HelpAge International

Section 4:
Health issues

Health issues

This section sets out the importance of good health in old age and explains how this is vital to older people's ability to continue working. It looks at the limited impact that health insurance schemes have had on older people's lives, and the difference that free healthcare can make.

Health – a vital asset

An older person's physical and mental health are vital assets, especially in situations where they continue to work well into old age. "While the risk of some diseases increases with old age, overall patterns of health vary markedly across older populations."¹⁰² So while there is a blurring of health problems and conditions that are better understood in terms of disability and frailty,¹⁰³ ill health in old age is not a foregone conclusion.

However, it is true that in low- and middle-income countries, an older person's health status is often negatively affected by a lifetime of poor nutrition, prevalence of diseases such as malaria and tuberculosis, inadequate access to health services and medication, and hard physical labour, as well as exposure to pollution and other work-related hazards. Therefore, health status and capacity to continue working are closely linked.

Work also has some important, but less tangible health benefits – older people often say that work gives them a sense of self-esteem and value, and that giving up work would be to surrender their autonomy, and lead to their social exclusion.¹⁰⁴ Research carried out in Malawi shows that many older women and men aspire to the identity of a "contributing productive adult", and older people are proud of their ability to work hard.¹⁰⁵ Conversely, the loss of status that accompanies older men's loss of earning power and position in society has been linked to violence and abuse of older men.¹⁰⁶

The benefits of older people continuing to work have long been recognised in international policy circles. The World Health Organization's (WHO) 1996 Brasilia Declaration on Healthy Ageing stated that: "Ageing is a development issue. Healthy older persons are a resource for their families, their communities and the economy."¹⁰⁷

This message was repeated in WHO's 2009 report on women and health. "Far from being a social or economic burden... older women should be viewed as a potential resource for society... Older women play key roles in their families and communities... Keeping older women healthy, fit and active not only benefits the individual but also makes sound economic and social sense..."¹⁰⁸ But despite this recognition, there has been little in the way of policy responses at national level.

Work and poor health

Many older people in low- and middle-income countries have no choice but to continue working, even if they are in poor health. Studies in both India¹⁰⁹ and Sri Lanka¹¹⁰ found that self-perceived health problems and chronic illness significantly reduced the likelihood that older people would continue to work full-time.

Research with older workers in Mexico's shoe and tanning industries found that many of them suffered from chronic illness, including blindness. Only one-third received any sort of health or welfare benefits.¹¹¹ Older people in rural areas, where poverty levels tend to be higher, are more likely to be in poor health after a lifetime of hard physical labour doing agricultural work. It is also the case that older people in rural areas have limited or no access to health services.

"When I turned 70 I had to retire because I was too old. In the summer months I try to sew small toys from scraps of material I find lying around. I sell these toys to people in the street. 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."

Emelianova Nina Nikolaevna,
82, Kyrgyzstan



Kate Holt/HelpAge International

Older workers, by nature of their longer exposure to hazards, are also likely to experience severe ill health as a result. A study in Cambodia found that older farmers reported more sickness than younger farmers, attributing it to more prolonged exposure to pesticides.¹¹² And research in Romania found pesticide residues in all the older people tested.¹¹³

In Bolivia and Peru, many men who worked in poor conditions in the silver mines without respiratory equipment have developed silicosis – a lung disease that often renders people unable to work again and can even lead to premature death.¹¹⁴ In a study carried out by HelpAge International in Peru, older men revealed that the exertions of physical work such as farming, carpentry and brick-laying in their earlier years lessened their ability to work in later life.¹¹⁵ This trend is echoed in urban India, where some older men opt for less physically demanding jobs such as night watchmen because of their poor health and diminishing energy levels.¹¹⁶

Women face their own gender-specific health and wellbeing issues in older age. Because women often marry men who are older than they are and live longer, many older women are widows. In some settings, traditional practices relating to widowhood may result in violence and abuse of older women,¹¹⁷ leading to poor health and injuries, which in turn limit their ability to work and earn an income.

Women are also exposed to particular workplace hazards during their lifetime, which affect them in later life. A leading cause of death for older women in low- and middle-income countries is chronic obstructive pulmonary disease (COPD). This is often the result of years of exposure to indoor air pollution caused by solid fuel used for cooking.¹¹⁸

Importance of free healthcare

Despite the fact that good physical and mental health are vital to enable older people to continue working, most older workers in low- and middle-income countries lack even the most basic healthcare services.

This means that even relatively small changes in their health status can reduce their capacity to work, and major crises (such as a fall or a stroke) can destroy their independence.

Access to free healthcare and free or affordable basic medication makes it easier for older people to safeguard their physical and mental health and continue working into older age if they want to.

Many governments acknowledge the importance of accessible and affordable health services and are therefore introducing health insurance schemes. However, these are of little value to older people living in poverty, as they are generally not exempted and in many cases cannot afford the co-payments. In some countries, the situation is getting worse. In Peru, for example, there have been claims that EsSalud, the national social security system, is excluding farmers aged 70 or over from health insurance on the grounds that they are “retired” and should no longer benefit.¹¹⁹

Some countries are beginning to address the health needs of older people within broader programmes. For example, both Ghana and Rwanda have opted for health insurance schemes, and Ghana exempts older people from payments into the co-funded programme. However, it only covers those over the age of 70, which means that a significant number of the older working population are excluded.¹²⁰

In many cases, the onus is on the older person to provide proof of their status – something that is often impossible in the absence of formal birth certificates or proof of employment. Despite the existence of health insurance and other health access programmes, the reality is that most older women and men still have to pay for healthcare. This often leads to catastrophic spending and further impoverishment as older people have to sell assets or borrow money to pay for health consultations and medicine.

What needs to be done?

Governments should invest in providing free healthcare and basic medication for chronic illnesses for all older people by removing barriers to access, such as user fees. They should address the specific needs of older people in rural areas, where physical access to health services is hugely problematic.

While there is recognition of the benefits of work in old age and willingness of many older people to continue to work – not just for themselves but for their families, communities, and the economy – older people need to be supported to work according to their abilities and in conditions of respect and dignity, that allow choice.



Antonio Olmos/HelpAge International

“My back aches from lifting sacks”

“I’ve sat in the same spot selling vegetables in this market for 24 years. After my husband abandoned me and my son ran away, I was left to bring up my three grandchildren alone.

My health is getting worse as I get older. Every morning I get up at 4am and travel to buy fruit and vegetables from the big market at the edge of town. I have to lift the sacks onto a truck and then carry them to the market and set up my stall before 6am.

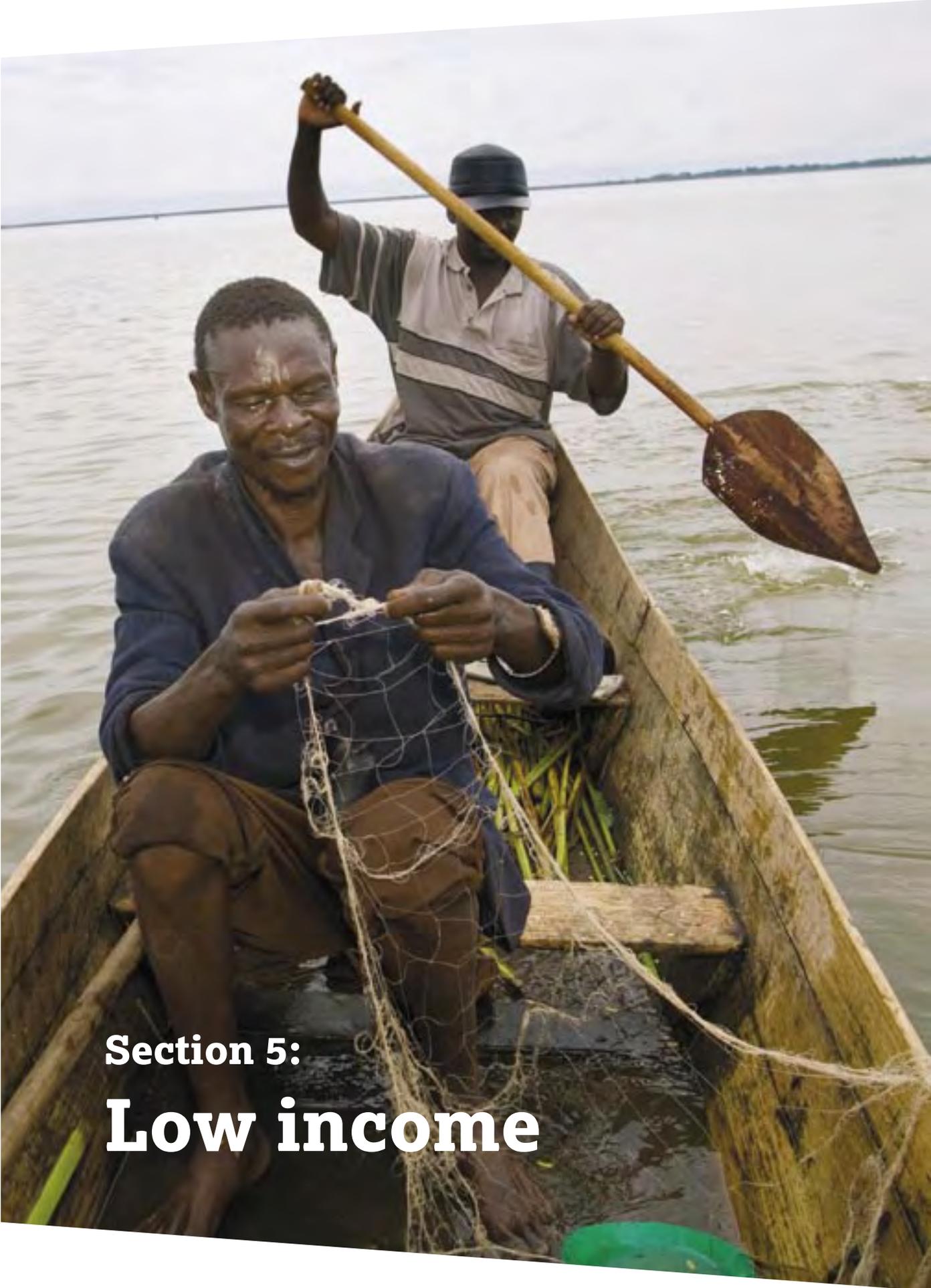
I expected that somehow things would get better for me the older I got. Maybe my grandchildren would help support me so I didn’t have to do this work every day. Now, times are tough and they don’t even have enough money to feed themselves. I can never make enough selling these vegetables to cover even just my own basic costs. I make 8 or 10 soles a day (US\$2.80-3.50) but it’s hard to live on 70 soles (US\$24.20) a week.

I’m very worried about my health because I will have to work for many more years and there is nobody I could go to if I become too sick to work. In the winter my body aches all the time – my house doesn’t have walls, just sheets of tarpaulin over a tin roof. My back is also very bad from all the lifting I have to do at the market.

I know some other people my age who have a pension because they worked in the mines or for the government, and their lives are much better. If I had that kind of regular income I would use it to pay for proper walls for my house. I would also try and pay off my debts so I could keep buying vegetables every day.

At night I lie awake and worry about my funeral because I want to be buried in a cemetery. I don’t want to be thrown in a communal grave like I am nothing. I don’t want to die in this poverty.”

Yolanda Sanches Vilches, 67, market trader, Peru



Antonio Olmos/HelpAge International

Section 5:
Low income

Low income

This section looks at the reasons why older workers in low- and middle-income countries earn such low incomes. In many cases, the nature of the work that older people do – irregular, labour-intensive, and piecemeal – limits the amount they can earn. Factors such as seasonality, ill health, and lower farming yields can also reduce the amount that older workers earn. Rates of pay for older people are also usually below those of younger workers.

Irregular and low pay

Income security is a concern for all age groups, but becomes even more acute for older people. Low levels of income for older people are common in low- and middle-income countries across the world. In Bangladesh, for example, an older person who rents out their tools earns 10-15 taka per day (US\$0.14-0.21). And casual work ploughing rice fields pays just 10 taka per hour (US\$0.14). Older people in rural areas are more likely to have lower incomes than older workers in urban areas, as there are even fewer opportunities to find other ways of earning income.

Even though poor people continue to work in older age, they are likely to be poorer than other age groups. A study in Vietnam, for instance, found that the income of older people was only 27.4 per cent of the national average.¹²²

The irregularity of earnings is also a major problem for older people working in the informal sector. In Uganda, for example, a market trader might earn nothing for several days and then make US\$5 in one day – income that has to support the older person and usually a number of dependants.¹²³

Poor health in older age plays a part in reducing productivity, and consequently lowering income levels. In Peru, women carrying out manual work such as embroidery, selling flowers and spinning wool, may earn between US\$1.80 and US\$3.50 per day.¹²⁴ But this work is paid on a piece-rate basis, and income can be severely reduced by health problems associated with older age such as poor eyesight and osteoporosis.

Even one day of sickness could mean the difference between an older person having enough income to buy food and medicine, and going without these. Furthermore, if an older person cannot afford to eat or buy medicine, they are likely to become even weaker and in poorer health, trapping them in a cycle of low energy levels, low productivity and low income.

Long hours and limited representation

Even though older people may be working in poor health and receiving low incomes, they often work similar hours to other age groups. A study in Thailand found that both older women and men work similar hours to all employed persons, with a large proportion working more than 50 hours a week.¹²⁵

Labouring, cooking or cleaning is often paid on a piece-rate basis; and with the reduced productivity of older people compared with younger workers, they will need to work longer hours to earn sufficient income. Furthermore, men are usually given work that is perceived to be more labour intensive and is consequently better than lighter “women’s work” such as cooking and cleaning.¹²⁶

“I used to do construction work carrying sacks of cement. My knee bones wore out so I stopped this work and worked as a housemaid for 10 years (aged 55-65 years). Now, at times, I string flowers for the flower sellers. I am given 2 rupees (US\$0.04) for 10 cubits of stringed flowers.”¹²¹

Manickammal, 67, India



Manlia Hussain

“I earn enough to eat one meal”

“I live in a slum on a river embankment in Dhaka with my eight-year-old grandson, Salek. I’ve looked after him since he was young, when my daughter went to work as a domestic cleaner. She has now moved away and left Salek behind to look after me.

I make tonga, which are paper bags. Salek sells them at the market. I work from home, from before sunrise until 1pm. After lunch, I continue working until 10pm, or sometimes midnight. I earn about 40-50 taka a day (US\$0.56-0.70). I try and save 5 or 6 taka a day. We have to pay 600 taka (US\$8.70) each month for rent, which is a lot on such a small income.

I find the long hours very hard, but if I don’t make 5kg of bags each day, we don’t have enough to eat. Every day we try and buy 1kg of rice but if I don’t make enough money we buy less, maybe half that amount. I always feed my grandson properly but will eat less food myself. Normally I only eat one meal a day and my grandson has two.”

Nurjahan, 70, paper bag maker, Bangladesh



Antonio Olmos/HelpAge International

Older people working in the informal economy face another level of difficulty, as they have limited representation (such as through workers’ associations or trade unions) and are unable to negotiate better wages or conditions. An older woman working as an embroiderer in Peru described how the company she works for has given only one pay rise in 12 years.¹²⁷

Lower yields from farming

In many low- and middle-income countries, agriculture is the mainstay of the economy, and most households earn their living from subsistence farming. But in some areas, plot sizes have become too small to provide sustainable livelihoods. In Cambodia, for instance, while over three-quarters of people aged 60-64 continue to be economically active and rely on agriculture, decreasing land plot sizes combined with low-input farming practices result in low yields and insufficient income.¹²⁸ Also, in many communities, farmers do not own the equipment necessary for rice cultivation and may need to hire it at high cost, or borrow from private money-lenders to buy the equipment.¹²⁹

Similarly, in Latin America, older people in isolated rural communities are struggling to earn a living. In the community of Chuschi, in the Peruvian Andes, many older people are scraping a living by growing crops in small plots. The soil quality is poor, conditions are harsh and the weather is increasingly unpredictable, making difficult conditions for cultivation. When harvests are poor, older people are often forced to beg for a living.

Furthermore, it is difficult to sell any surplus or carry out other income-generating activities because these communities are so isolated geographically. As a result, there are high levels of out-migration to urban centres, meaning that older people on low incomes have to support not only themselves but their grandchildren too.¹³⁰

Low pension levels

Across the world, older people depend on their earnings or savings from work and income from pensions. However, many poor older people in low- and middle-income countries, having worked in the informal economy all their lives, have no savings and no pension.¹³¹

In countries where older people receive a non-contributory pension, the pension makes a difference, but is often too low to live on, particularly where they are caring for other family members and contributing to household income. In Bangladesh, for instance, the Old Age Allowance (a means-tested pension received by only a very small number of people) is 250 taka a month (US\$3.50), with the official poverty line set at US\$1.25 per day.¹³²

Also, non-contributory pensions are often not adjusted to keep pace with average earnings or increases in the cost of living. In Uganda, for instance, pension levels for some formal sector workers have never been adjusted to meet increases in the cost of living, which means that many older people have to supplement their pension with income from work.¹³³

Older women are much less likely to receive a pension income from formal-sector work because of their working pattern during their lives, their lower levels of literacy, and their childbearing and domestic responsibilities.

What needs to be done?

Governments should provide social pensions to ensure greater income security for all older men and women. Even a small pension can make a big difference.¹³⁴ Social pensions provide a regular, predictable income. This would particularly benefit older people and their families in poor, rural areas, where the seasonality of agricultural work means that food and cash are often scarce during the harsh winter months or during the “hunger gap”.

Older people should also benefit from measures taken to increase rates of pay in the informal sector. Decent work is about full employment and job creation; governments should focus on creating jobs that allow disadvantaged groups, such as older men and women, to work for a decent income. Greater efforts should be made to provide opportunities – such as training and credit – that will help older women and men access decent work, as well as tackling age discrimination in recruitment processes.



Section 6:
**Unpaid,
unrecognised work**

Unpaid, unrecognised work

This section looks at the reasons why, in many low- and middle-income countries, older people frequently do work that is unpaid and unrecognised. Trends such as increasing poverty and migration and the impact of the HIV epidemic have changed family structures to the extent that older people cannot rely on being looked after by their adult children.

Indeed, in many cases, older people are the main carers of grandchildren or of their own adult children who may be living with HIV, often selling assets to meet the costs involved. In families where younger members migrate to find work, older members often stay at home to look after grandchildren. Older women in particular have a triple workload – doing paid work, carrying out time-consuming domestic responsibilities in the home, and looking after other family members.¹³⁵

“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 I get meet even the needs for very basic necessities for everyone.”

Askele, 70, Ethiopia

Enabling younger adults to migrate

There are an estimated 214 million international migrants in the world today¹³⁶ and migration is now a significant component of the economic and social life of every country and region. The impact of this level of migration on families and communities cannot be underestimated. For instance, in a study in Kyrgyzstan, 92 per cent of older people had children who were either migrants or had migrated at some point in their lives (both internal and external migration).¹³⁷

Grandparents often play a key role in enabling younger family members to migrate by looking after the children “left behind”, and in some cases helping to fund their passages out of the country.¹³⁸ It is estimated that 3 million Bolivians now live outside the country, and 69 per cent of those who migrated to Spain had to leave their children behind.¹³⁹

In some countries, such as Moldova and Bolivia, the level of external migration means that the national economy is becoming highly dependent on migrants’ remittances as a source of income.¹⁴⁰ Although these remittances can make an important contribution to household income, the reality is that they are often irregular and can vary in terms of the amount.

In many cases, remittances are not guaranteed. In Bolivia, for instance, it is estimated that 40 per cent of older people receive no support from relatives working outside the country.¹⁴¹ Furthermore, the global economic crisis and the rising price of food and fuel has resulted in the flow of remittances being lessened or becoming more irregular.

In this context, the role of older people has become even more important. In households where younger adults have migrated but are unable to send money home regularly, older people’s income is often the only source of cash for the entire family.

Migration is also placing increased responsibilities on older women, especially those in rural areas, as many older men migrate internally, usually to an urban centre, to find better work opportunities. In some cases, this means that older women (in rural Peru, for example) have to take on more physically demanding work such as their husband’s agricultural tasks, as well as continuing their own income-generating activities.¹⁴²

While not enough is known about the proportion of migrants’ children being looked after by grandparents in countries of origin, it is clear that many older men and women around the world are making migration



Kate Holt/HelpAge International

possible and sustainable. The fact that they look after younger family members and provide income to support the household represents an important but as yet unrecognised contribution to the migrant economy.

Women's work: sustaining the household

Unpaid work associated with running a household (cooking, collecting water and firewood, cleaning, childcare, and repairs) is a major responsibility. Older people, particularly older women, frequently assume these responsibilities. But the common perception that domestic chores and looking after family members do not constitute “work” means that older women's contributions are frequently unrecognised. In focus group discussions carried out in Uganda, many older women viewed their domestic chores and care work as “rest” time.¹⁴³

Furthermore, the paid work that older women do is often underestimated, as it is difficult to capture and measure for a number of reasons. Older women are more likely to work from home or to work as street vendors, or they may be doing the less “valuable” work on the family's fields, or they may be doing a number of jobs.¹⁴⁴ In a study carried out in Peru, for instance, older women spent at least 12 hours a day on average carrying out domestic duties, agricultural work or attending to animals.¹⁴⁵

Caring for family members with HIV

Older people and others providing community and home-based care to people living with HIV are playing a crucial role in the response to the epidemic. In many countries, particularly those with generalised epidemics, such as in sub-Saharan Africa, health systems have been unable to cope. Family structures are changing as older people become the main carers of adults with HIV and orphaned children (often their own grandchildren). Yet the contribution that older carers make, either to their own family members or others in the community, goes unrecognised and unsupported – both financially and emotionally.

Surveys in seven countries in sub-Saharan Africa revealed that around 40 per cent of people living with HIV were being cared for by older people, with each older carer supporting an average of two people living with HIV.¹⁴⁶ Many adult children return to live with their parents, particularly at the terminal stage of their illness. In Asia, one study found that 62 per cent of older parents in Cambodia and 70 per cent in Thailand co-resided with an adult child prior to the latter's death from an AIDS-related illness.¹⁴⁷

Older parents living with an adult child during their illness are more likely to provide care, pay medical costs and take responsibility for orphaned grandchildren. In Uganda, approximately 50 per cent of the estimated 1.2 million children who have lost their parents to AIDS are being cared for by grandparents.¹⁴⁸ UNICEF estimates that 12 million children in sub-Saharan Africa have lost one or both parents to AIDS.¹⁴⁹ Yet these older carers receive little support to carry out this vital role.

The demanding tasks of caring for both adults with HIV and children affect older people economically, emotionally, and physically. The financial burden includes paying for treatment, food and clothing, and school-related expenses for orphaned children. In a study in Cambodia, Thailand and Vietnam, it was found that in many cases adult children were providing financial support to their older parents.¹⁵⁰ However, this support disappeared once they became sick.

Moreover, the added economic burden comes at a time of life when older people's earning potential is much reduced, partly because of the physical impact of ageing and partly due to age discrimination on the part of employers.

“I work from early in the morning”

“I live with my granddaughter, Anișoara, who I’ve looked after since she was 18 months old. She’s now six. We’re managing our life all right, we live from our work, even if there is little money.

I’m a volunteer with the NGO, Pro-Democratia, and I look after three older people. I start early in the morning. I feed the animals, sweep the house and yard, and take my granddaughter to school. Then I visit the three older people I care for. After that, I go to work in the field, growing vegetables. I visit the three older people I look after again later in the day. Then, in the evening, I do some embroidering.

I get a contributory pension of 299 leu (US\$24) a month. It pays for bills, mainly electricity. In winter, I have to buy wood for heating, which costs a total of around 2,000-2,200 leu (US\$159-173), and I find it really hard to make ends meet. I also pay for Anișoara’s kindergarten, along with clothes, books and notebooks. With the rest, I buy food and medicine.

I earn extra income by selling vegetables I’ve grown or pieces of embroidery. The hand-made items I sell (pillow cases, coverlets, bedspreads) don’t have a fixed price; I sell them from 50-200 leu (US\$4-16). On Sundays I walk to the market in the neighbouring village to sell some goods.”

Anastasia Lencă, 64, Moldova

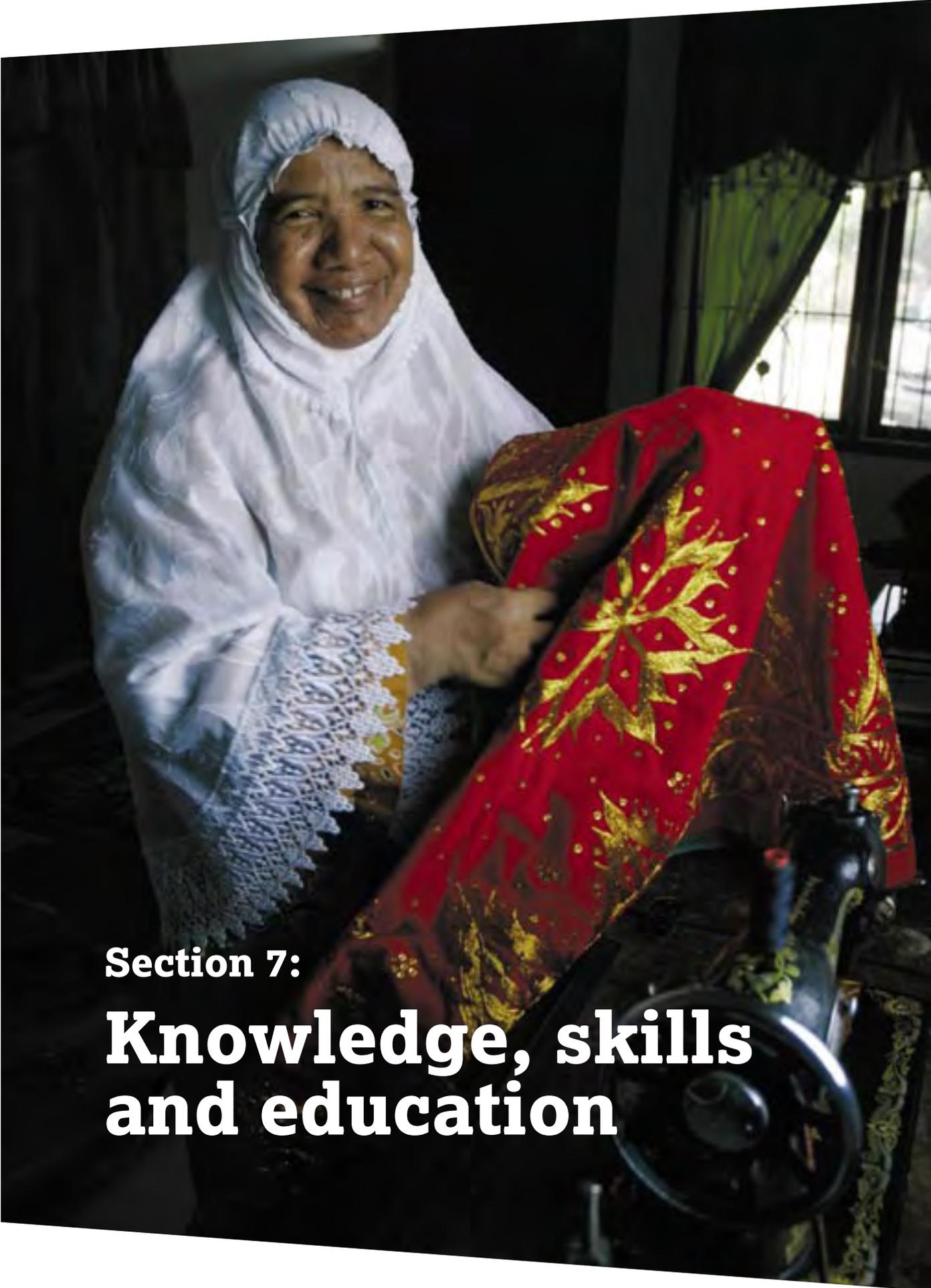


Maxim Ahner/HelpAge International

What needs to be done?

Governments and development agencies need to ensure that their policies and programmes take into account and support the contributions older men and women to the household and care economy. In the context of skipped-generation households that are the result of migration and the impact of HIV and AIDS, programmes should identify needs of both carers and those cared for. Given that households made up of older people and children are often labour-scarce, key interventions should include access to health and education (to strengthen human capital development) and social cash transfers to meet basic needs and improve access to healthcare and education.

Government agencies, international bodies and researchers should disaggregate data on older workers in the informal sector, so that their contributions and needs are recognised and addressed.



Section 7:
**Knowledge, skills
and education**

Knowledge, skills and education

This section illustrates that the lower literacy levels of many older people in low- and middle-income countries limit their opportunities for decent work and make them more vulnerable to exploitation at work. Older people who cannot read or write, or who speak only a local language, also have less access to information about their rights and entitlements. Evidence shows that older workers in formal sector jobs are often excluded from skills development programmes. And older people's skills and knowledge in key areas such as traditional healing and midwifery are often not recognised or utilised.

Education and training influences employment opportunities throughout life, including old age. Education also affects people's health (physical, cognitive and emotional), their values and social relationships.¹⁵¹ However, even where older people have limited formal education and lack basic numeracy and literacy skills, they have often acquired a wealth of knowledge and skills that are crucial to sustaining their livelihoods.

Literacy skills

Reading and writing skills are critical to enable people to exercise their rights and access information and knowledge to improve their quality of life, income and wellbeing, and that of those in their care. However, in low- and middle-income countries, a high proportion of older people – especially older women – lack literacy skills.

Literacy rates of older people vary across the world. On average, in low- and middle-income countries, nearly half of people over 65¹⁵² (58 per cent of women and 38 per cent of men) cannot read or write.¹⁵³ Rates are particularly high in Africa, South Asia,¹⁵⁴ the Caribbean and Central America. In Africa, for example, an estimated 78 per cent of women and 58 per cent of men over the age of 65 cannot read or write.¹⁵⁵

Far more older people lack literacy skills than younger adults because they have had only limited (if any) access to education. UN figures show that, from 2005 to 2007, 13 per cent of young people (aged 15–24) in low- and middle-income countries were not literate compared with over 50 per cent of older men and women (65+).¹⁵⁶

As with poverty, there is also a significant rural–urban differential when it comes to literacy rates, with older people in rural areas less likely to be literate than those in urban areas. In rural areas of Haiti, Guatemala, Nicaragua and El Salvador, for instance, 64–90 per cent of people aged 60 and over are not literate, compared with 32–68 per cent of those aged 60 and over in urban areas in these countries.¹⁵⁷

Gender is also a significant factor determining access to education and literacy skills. In some countries, the gender gap in literacy levels widens with age because of different educational opportunities. In Cambodia, for example, older men (60 or over) were found to have 4.1 years of schooling compared with no schooling at all for older women.¹⁵⁸

It is worth mentioning here that, in a handful of countries that have a history of strong investment in education, the proportion of older people who are not literate is extremely low. In Cuba, Kazakhstan and Tonga, for instance, 97 per cent of people aged 65 and over are literate. And in Tajikistan and Kyrgyzstan, due to effective education policies under the former Soviet Union, the vast majority of people aged 65 and over are literate.



Nile Sprague/HelpAge International

“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. They used to look down on me when I was poor.”

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

However, for the majority of older people in low- and middle-income countries, their limited reading, writing and numeracy skills restrict their work opportunities and leave them more vulnerable to exploitation. Older people in Uganda, for instance, have reported incidents of exploitation, such as being short-changed due to their inability to count.¹⁵⁹

Language skills and access to information

One of the key problems older people have in accessing information is language; often, older people are not able to understand official, national languages used. For example, in Aceh, Bahasa Indonesia is an inappropriate language to use with older people because most only feel comfortable communicating in Acehnese.¹⁶⁰ In Bolivia, 32 per cent of older people (and 56 per cent of those in rural areas) speak only their native language. They earn only a fifth of the income of older people who speak Spanish.¹⁶¹

Older people may also find it difficult to access information due to age-related sensory loss (including hearing and visual impairment), cognitive decline (including memory) and/or physical impairment. Therefore, an age-sensitive approach to providing information is critical.

Such an approach involves ensuring that older people, many of whom have mobility constraints, are included in community meetings where information is shared. It is also important to take into consideration an older person's ability to retain information. Evidence from Kenya¹⁶² reveals that excessively long, poorly delivered community meetings result in key information being "crowded out" by lower priority information. As a result, older people become reliant on second-hand information from family members and neighbours, which leaves them feeling disempowered and dependent.

Education and training in later life

Older people also have limited opportunities to improve their skills and educational level in later life, as they are frequently excluded from training and further education opportunities, and skills development programmes. Retraining and redeployment schemes – where they exist – are generally aimed at younger people, and older people often withdraw to allow opportunities for their children and grandchildren.¹⁶³

A report by UNESCO in 2009¹⁶⁴ found that younger people are frequently given priority access to adult education programmes. Furthermore, these programmes establish age limits (40, 35 and even sometimes lower), which explicitly discriminate against older people. Cuba is the only country in the world that mentions older people as a priority group for adult education.¹⁶⁵

Older people who are not literate also tend to miss out on opportunities to learn improved agricultural techniques, or to engage in non-farm activities to bolster their income. In Cambodia, for instance, this has prevented many households with older people from building up assets and savings, further reducing income security in old age and rendering their households at risk of persistent poverty.¹⁶⁶

Older people's skills and experience are often regarded as outdated or simply irrelevant in a fast-changing world. The demand for new skills and knowledge in both the formal and informal sectors often puts older people at a disadvantage, as the skills they acquired when they were younger become obsolete. For example, in Tanzania, the influx of mass-produced buckets and bowls rendered the tin-smithing and pottery skills that some older people had redundant.¹⁶⁷ And in Bangladesh, older women reported difficulties finding work when demand for jute goods fell due to the closure of large jute factories in 2002.¹⁶⁸

Older people in rural areas have even less access to education and training than older workers in urban centres. In several countries in Latin America and the Caribbean, more than 90 per cent of older people are unskilled.¹⁶⁹

A recent ILO study of public training institutions in low-income countries found that training programmes mostly benefited better-off groups, preparing them for employment in the formal economy rather than supporting groups who face discrimination.¹⁷⁰ An approach that supports lifelong learning is vital to enable older people to develop their existing skills and gain new ones.

Literacy programmes can make a considerable difference to older people's income and ability to earn a livelihood. In Peru, for example, older people participating in a literacy programme run by Project Grupo Vida in Lima reported that learning literacy and numeracy skills has allowed them to be more independent and strengthened their ability to earn their livelihood (see case study). In South Africa, training courses for traditional healers run by the Durban-based Muthande Society for the Aged (MUSA) have helped participants measure out their medicines more accurately, and literacy classes have helped some older people claim their pension by filling out the necessary forms.

Older people's diverse skills and knowledge

Older people often rely for their income on a range of skills and knowledge. For example, in Karagwe, Tanzania, where older people largely depend on income from two major cash crops (coffee and beans for export), one in ten older people interviewed by HelpAge International in 2000¹⁷¹ reported that they had other skills from which they derived an income. These included traditional healing and midwifery skills, counselling, and spiritual guidance.

Many older women, especially in rural areas, are recognised for their work as traditional birth attendants. A study in 2005 from Edo State in Nigeria found that over 95 per cent of traditional birth attendants were older women.¹⁷² Training programmes that target these older women to update and refresh their skills could have a significant impact on reducing maternal and child mortality rates and improving childcare practices. However, these programmes would need to offer long-term support to these older traditional birth attendants to ensure greatest impact.

Another positive example of how older people's skills and knowledge can be utilised is in Thailand, where in 2004 the Bureau of Empowerment for Older Persons initiated the Community's Elderly Brain Bank Project to promote the sharing of older people's knowledge and experience with younger generations.¹⁷³

This sharing of knowledge can also happen on a less formalised basis within the home, and is especially important in situations where younger people have lower levels of educational attainment. A UNICEF report on Kyrgyzstan, for instance, shows that reading and mathematics skills among 15-16-year-olds are especially low, due to the migration of qualified teachers and corruption in the education sector.¹⁷⁴ Where grandparents play a significant role in caring for their grandchildren, well-educated older people are a valuable resource in the education of their grandchildren.

What needs to be done?

Older people's knowledge and skills should be valued and utilised, and innovative ways to do this should be explored and replicated. Retraining and redeployment schemes should always include older workers. Governments, the private sector and NGOs should provide inclusive education and training programmes that are open to men and women of all age groups. Governments should create flexible economic policies that enable older workers to use their full range of skills and experience.



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.

Conclusions and recommendations

Access to decent work – for older people as well as other age groups – is essential for sustainable development and the eradication of poverty. Yet most decent work strategies and programmes fail to address older women and men's needs, and the challenges they face.

Unless concerted action is taken now, the international community will stand charged with failing to uphold the human rights of millions of older workers. It will also have missed a critical opportunity to finally break the intergenerational poverty cycle.



Antonio Olmos/HelpAge International

Older people in low- and middle-income countries want:

- better working conditions
- protection from age discrimination
- equal access to skills development and credit schemes
- a regular, predictable income.

In order to deliver these, HelpAge International is calling for governments to:

- Implement age discrimination legislation to protect older workers from discrimination and exploitation in both the formal and informal economies.
- 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 user 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 the age of retirement flexible and voluntary.
- Research and disaggregate data on older workers in the formal and informal economies, thereby recognising their contributions and needs.

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Everyone has a right to decent work, carried out in conditions of freedom, equality and security that respects human dignity.



Antonio Olmos/HelpAge International

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HelpAge International
PO Box 32832
London N1 9ZN, UK

Tel +44 (0)20 7278 7778
Fax +44 (0)20 7713 7993

info@helpage.org
www.helpage.org