

# Financial Security of Elderly Women from a Life-Course Perspective: Evidence from Myanmar

## SUMMARY REPORT

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Myanmar has witnessed an unprecedented period of reform, economic growth, and development since 2011. It is evident that the essential forces of political will, economic development, and financial partnerships have played a key role in leading this progress and transformation. However, significant challenges remain. The country still faces crippling poverty, conflict in its peripheries, and a lack of financial capacity to deliver on policy commitments made by the government.

This country report focuses on the theme of financial security among older women in Myanmar from a life course perspective. It is a new area of research in Myanmar, and suffers from a lack of systematic inquiry that is representative of the elderly female population.<sup>1</sup> As such, a variety of sources have been consulted in the preparation of this report with the aim of developing a resource that can be used to advocate for further research, as well as make policy recommendations. Some of the key findings of this report are:

- Traditional cultural norms, lack of government support, and ethnic conflict emerge as key factors that affect women's financial security and poverty across the life course.<sup>2</sup>
- Women in Myanmar have more opportunities than previous generations, however some evidence also suggests that factors leading to poverty among elderly women are being replicated among younger cohorts of women.<sup>3</sup>
- Two emerging trends that may affect women's financial security in the future are: gaps in the traditional system of family support for the elderly, and a rise in the number of unmarried women in Myanmar.<sup>4</sup>

The report gives recommendations that are relevant to women across all life stages. The current need for focus on women's issues in Myanmar is significant, and the authors believe that a more macro-level approach coupled with targeted further research will be useful for all stakeholders.

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<sup>1</sup> See *research discussion by same author* in Shagun Gupta. "Gender Equality in Myanmar from a Life Course Perspective." Tea Circle Oxford. August 2017. Web. <https://teacircleoxford.com/2017/08/28/gender-equality-in-myanmar-from-a-life-course-perspective/>

<sup>2</sup> Ibid.

<sup>3</sup> Ibid.

<sup>4</sup> Ibid.

## 1. Introduction

Myanmar (formerly known as Burma) is classified as a lower middle-income<sup>5</sup>, with an estimated 37.5%<sup>6</sup> of the population currently living in poverty. In terms of demographics, 51.4 million<sup>7</sup> people were counted as part of 2014 Myanmar Population and Housing Census. Between the 1983 Census and 2014 Census, the proportion of older people (defined in the 2014 Census as those in the 65+ age group) has risen and currently stands at 5.8%<sup>8</sup> (more than 2 million) of the total population. The elderly (65+) population is projected to rise to 4.4 million by 2020, to 7.7 million by 2035, and to 11.8 million by 2050<sup>9</sup>. With its median age set to increase in the coming years due to a decline in fertility and rise in overall life expectancy, Myanmar now has an aging population. This is a trend that has also been observed regionally in other Southeast Asian countries.

Data on situation of the elderly in Myanmar is sparse. In terms of official data, the 2014 Census is the only representative source of information on demographics, combined with the 2009-2010 Integrated Household Living Conditions Assessment (IHLCA) survey data.

For the purpose of this report, it is important to note that no prior population-based enquiry has been undertaken on the financial security of women (including elderly women) in Myanmar. In the current domestic environment, financial inclusion and microfinance projects being implemented by national and international NGOs across Myanmar provide some evidence-based insight into the subject; however the data is sparse and non-linear for the purpose of comparison. This report therefore, primarily relies on the 2014 Census Main Report (Union) and related thematic reports, and survey figures from a 2013 report titled ‘Situation of Older Persons in Myanmar’<sup>10</sup>. Apart from these sources, information has also been collected from reports and fact sheets published by international and local organisations, including the UN. Key informant interviews were also used for qualitative information.

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<sup>5</sup> Classified by the World Bank. See World Bank. “Myanmar: Data.” 2016. Web. <http://data.worldbank.org/country/myanmar>.

<sup>6</sup> This figure has been estimated by the World Bank. It is higher the estimate given in the Integrated Household Living Conditions Assessment (2009-10) survey, according to which 25.6% of the population was living in poverty. See The Republic of the Union of Myanmar. IHLCA Project Technical Unit. “Integrated Household Living Conditions Survey in Myanmar (2009-2010): Poverty Profile.” Yangon: IHCLA PTU. June 2011. Web. [http://www.mm.undp.org/content/myanmar/en/home/library/poverty/publication\\_1.html](http://www.mm.undp.org/content/myanmar/en/home/library/poverty/publication_1.html)

<sup>7</sup> The Republic of the Union of Myanmar. Department of Population, Ministry of Immigration and Population. “Census Main Report (Union).” dop.gov.mm. May 2015, p. 1. Web. [http://www.dop.gov.mm/moip/index.php?route=product/category&path=54\\_49](http://www.dop.gov.mm/moip/index.php?route=product/category&path=54_49). Note: The 2014 Myanmar Population and Housing Census counted 51,486,253 people. Out of these, 24,842,586 were male and 26,661,667 were female.

<sup>8</sup> Ibid.

<sup>9</sup> The Republic of the Union of Myanmar. Department of Population, Ministry of Immigration and Population. “Thematic Report on Population Dynamics: Census Report Volume 4-E.” December 2016, p. 84. Web. <http://myanmar.unfpa.org/publications/thematic-report-population-dynamics>.

<sup>10</sup> It should be noted that the 2013 report on Situation of Older Persons in Myanmar is based on a survey sample that includes all adults who are 60 years and older. Although this report defines the elderly as those who are 65 years and older, given the lack of data on the elderly population in Myanmar, survey figures given in the report can still be considered representative.

## 1.1 Elderly Population in Myanmar: Demographics, Trends, and Dependency

The 2014 Census counted the elderly population as all adults above the age of 65. According to official estimates, there are 2.8 million (5.8%) older people in Myanmar.<sup>11</sup> Women comprise 58% of the elderly population.<sup>12</sup> The highest proportion of older people was found to be in the age group of 65 - 69 years, with 466,618 males and 597,875 females.<sup>13</sup> Almost 70% of older people live in rural areas.<sup>14</sup>

The population of Myanmar has gradually grown older. Between 1983 and 2014, the median age of the population increased from 20.2 to 27.1 years.<sup>15</sup> Extended households (3,613,242 households, or 31.2 per cent of all households counted in the 2014 Census) tend to have more household members aged 65+ than nuclear households.<sup>16</sup>

Within Myanmar the difference in mortality between sexes is very large; women on average live 9.1 years longer than men.<sup>17</sup> Projections based on the 2014 Census findings indicate that by 2020, 7.6% of the female population in Myanmar will be in the 65+ age group, and by 2040 this figure will rise to 13.6%. During the same period, the proportion of females in the 0-14 age group will fall from 25.7% in 2020 to 20.4% in 2040.<sup>18</sup>

Although 70% of the elderly population lives in rural areas, the difference in old age dependency ratio between rural (8.9) and urban areas (8.5) was not significant.<sup>19</sup>

## 2. The Financial Security of Elderly Women in Myanmar

The 2012 Survey of Older Persons in Myanmar found that in terms of income and assets, older people in Myanmar “can be described as generally poor”.<sup>20</sup> The report highlights that:

*“Older people in Myanmar typically live in low income households. Almost 10% report that their household has a monthly income of no more than 25,000 kyat, or less than US\$ 1 per day (at current rates) and just over 60% report that their household income is no more than US\$ 3 per day. Less than one in five older persons has savings in the*

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<sup>11</sup> 2014 Myanmar Population and Housing Census. May 2015, p. 22.

<sup>12</sup> Ibid., p. 93.

<sup>13</sup> Ibid., p. 93

<sup>14</sup> Ibid., p. 93.

<sup>15</sup> The Republic of the Union of Myanmar. Department of Population, Ministry of Immigration and Population. “Thematic Report on Population Dynamics: Census Report Volume 4-E.” December 2016, p. XII. Web. <http://myanmar.unfpa.org/publications/thematic-report-population-dynamics>.

<sup>16</sup> Ibid., p. XIII and p.75. Note: An “extended” household is defined as a non-nuclear household consisting of persons who are all related through blood, marriage or adoption.

<sup>17</sup> Ibid., p. 12.

<sup>18</sup> Ibid., p. 85.

<sup>19</sup> Ibid., p. 44

<sup>20</sup> John Knodel and HelpAge International. “The Situation of Older Persons in Myanmar: Results from the 2012 Survey of Older Persons.” 2013, p. VI. Web. <http://ageingasia.org/eaprdc0013/>.

*form of money or gold and are twice as likely to have debts as savings. Only 55% of older people feel that their income is regularly adequate to meet their daily needs.”<sup>21</sup>*

This report shall define impoverishment as “poverty that is characterized by low social and material well-being and an overall poor quality of life”. The definition has been kept intentionally broad to allow for an analysis that can take into account non-economic factors such as cultural barriers to resource access and control, and lack of institutional representation.

Financial security is dependent on a number of individual factors, including absolute levels of income, level of savings, social pensions and retirement funds, ownership of assets, as well as environmental factors such as government sponsored care, family support and community support. The 2012 survey of older people looked at factors such as income, living arrangements, family support, and health instead of a standard poverty line. For the purpose of this report, a similar methodology based on overall quality of life shall be used to analyse the evidence.

## 2.1 Financial Security of Elderly Women from a Quality of Life Perspective

For the elderly, sources of financial security may include income from work, savings, land ownership, and pensions. Financial security that contributes to a higher quality of life is also dependent on social and material support available from the government or through family support (particularly children).

In Myanmar, government support to the elderly is low. The government has historically provided pensions to retired civil servants, military personnel, and political personnel. The wage gap between men and women is negligible among government employees.<sup>22</sup> In 2018, a national universal social pension was introduced targeting persons aged 90 years and above. However, government pensioners still account for only a proportion (approximately 25%) of the elderly population, and mostly concentrated in urban areas. Beyond the public sector, social and material support for the elderly, especially for elderly women, is primarily provided by the family unit.<sup>23</sup> Children tend to provide allowances for their elderly parents, although older people in Myanmar typically live in low income households.

The 2012 Survey also shows that for 67.3% of older women, the main source of income and support is through children<sup>24</sup>, while only 15.5% tend to rely on the work done by themselves or their spouse. On other indicators of financial security such as ownership of assets, the survey found that 83% of older women live in a house owned by themselves or their spouse, 39% own land and 36.1% own livestock<sup>25</sup>. Significantly, the quality of housing is poor and the security of ownership in itself does not indicate a better quality of life for both genders. Notably, the

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<sup>21</sup> Ibid.

<sup>22</sup> Interview with key informant from the Gender Equality Network (GEN), Myanmar. March 2017.

<sup>23</sup> John Knodel and HelpAge International. The Situation of Older Persons in Myanmar. 2013, p. VII.

<sup>24</sup> Ibid., p. 30.

<sup>25</sup> Ibid., p. 45.

2012 survey also found that living alone is more common among older women than older men, reflecting their greater likelihood to be widowed. Because just more than half of older women (51.8%) are widowed, they must rely more heavily on their children, while three quarters (75%) of older men are still married.<sup>26</sup>

Overall, elderly women on average are more likely to have access to financial and non-financial resources to cover the costs of living, particularly for healthcare, if they live with their children. At present, public health care services in Myanmar are poor and insufficient to meet the requirements of an ageing population that resides primarily in rural areas.

The lack of data on female financial security in Myanmar makes it difficult to distribute causal factors across different life stages. This report however, attempts to classify factors that lead to poverty among women based on the following life stages and there is significant overlap of factors across stages:

- Childhood and Adolescence
- Youth and Early Working Age
- Middle Working Age
- Late Working Age
- Retirement
- Post-Retirement<sup>27</sup>

### 3. Factors that lead to financial insecurity among elderly women?

#### Childhood and Adolescence

Trends in illiteracy according to sex and age from the 1983 and 2014 censuses reveal that past inequality in access to education has affected the elderly female population in Myanmar. Although the literacy levels have risen from 1983 to 2014 for both men and women, the 2014 Census also reflects that the difference between illiteracy for men and women increases with age.<sup>28</sup>

In addition, as they grow older, children tend to drop out of school. Once a child – male or female – in Myanmar reaches the age of ten, the rate at which he or she leaves formal schooling begins to increase dramatically. This is increasingly the case with girls in rural areas; they are often enrolled in schools at much lower rates than their urban counterparts.<sup>29</sup> Some of this is

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<sup>26</sup> Ibid., p. 13.

<sup>27</sup> The difference between retirement and post-retirement is influenced by age, since the official retirement age in Myanmar is 60 years, however the elderly population is defined as 65+ years.

<sup>28</sup> Thematic Report on Population Dynamics: Census Report Volume 4-E. December 2016, p. 70.

<sup>29</sup> Ibid., p. 91.

because of the longer distances between villages, concerns for their safety, traditional attitudes that they stay near their families, or a mix of all three.<sup>30</sup>

### Youth and Early Working Age

Once girls leave school, they are quickly faced with the economic realities of being a woman in Myanmar. According to the 2014 census, only 50.5% of working age women (those 15 years or older) were part of the labour force (compared to the 85.2% of men). The Ministry of Labour, Employment, and Social Security (MoLES) reported that, in 2015, 48% of women (15+) were outside the labour force, and 64% cited housework and family responsibilities as the main cause for being outside the labour force.<sup>31</sup> This divide was most pronounced in rural areas, but the reality was the same for women across the Union: access to work becomes more difficult for women because of social expectations that women will take on a larger share of household duties.<sup>32</sup>

Even if women do enter the workforce, they are faced with norms about which industries to work in. Most women find jobs overwhelmingly in the agricultural sector, followed by the service sector and industry.<sup>33</sup> Regardless of their profession, women overall receive consistently lower wages than men. Myanmar's society typically values men's work as more valuable than women's and therefore pays both genders accordingly.<sup>34</sup> It is estimated that this pay gap now stands at approximately 30%.<sup>35</sup>

The disparity women face when entering the workforce only further weakens their ability to ensure stability as they age – from the time they start having children to when they reach retirement age. It also puts them at a risk of lower financial security in old age due to wage discrimination, and limited opportunities to step out of industries that are thought to be more suitable for female labour.

### Middle Working Age

Women of middle working age – those who have been working for a number of years and may be having children of their own – mark the point in the life cycle where certain factors begin to grow that will affect their financial stability later in life. Women still face the same issues as in the early working age life stage, but their situation is further complicated by other factors.

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<sup>30</sup> Karen Human Rights Group (KHRG). "Hidden Strengths, Hidden Struggles: Women's testimonies from southeast Myanmar." Report Briefer. July 2016, p. 2. Web. <http://khr.org/2016/08/hidden-strengths-hidden-struggles-women%E2%80%99s-testimonies-southeast-myanmar>.

<sup>31</sup> As reported by the Centre for Economic and Social Development, Myanmar. See S. Kanayde. Centre for Economic and Social Development (CESD). "Women and Poverty Issues: Myanmar Experience." July 2016, p. 2.

<sup>32</sup> Interview with key informant from the Gender Equality Network (GEN), Myanmar. March 2017.

<sup>33</sup> CESD. Women and Poverty Issues: Myanmar Experience. July 2016, p. 2.

<sup>34</sup> GEN. Raising the Curtain. December 2015, p. 73.

<sup>35</sup> DFAT. Women and the economy in Myanmar. January 2016, p. 6.

At this age, if women were engaged in the workforce, there is high potential that they will withdraw in order to care for families and/or start their own. Myanmar society pressures women to prioritise such care over any career goals, which in turn perpetuates the culture's tendency to depict women only as mothers and not active members of the economy.<sup>36</sup> There is potential then for women who prioritize their career to be marginalized.

### Late Working Age

Whether a part of the workforce or not, as women age in Myanmar the ways in which they are at risk for poverty in later life become more apparent. Already faced with smaller wages, careers in limited sectors, and a large share of family duties, two other factors are highlighted for women at this age.

The first is that women have limited access to assets; they are rarely able to build long-term financial futures through things like land. The 2012 survey found that 39% of older women have land owned by themselves or their spouse, however it is unclear as to how many older women are exclusive owners. Other studies have found that those who do have some land ownership are typically listed as being dependent of a man and therefore are not considered full owners in their own right.<sup>37</sup>

The second factor that becomes more pronounced at this age is that women have fewer leadership roles in the community. Some women who were able to become leaders in the community in the past have been forced to step back in recent years. In southeast Myanmar, for example, women cited the reduction in conflict and the return of men in the village as the reason they were less likely to take on positions of authority.<sup>38</sup>

### Retirement/Reduction in Levels of Work

When women leave the workforce or reach the age of 60+, they have very little support outside of families. Pensions are limited in Myanmar – for men and women. Just fewer than half of elderly persons report that they do not have enough income to meet their daily needs.<sup>39</sup>

As they leave the workforce and/or are less able to contribute to the family in some way, women are forced to rely more on younger members of their family for support. The 2012 Survey found that 67.3% of older women rely on their children as the main source of support. It is important to note that just the existence of support from children does not in itself mean that the support is adequate or sufficient to meet the needs of an older family member.

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<sup>36</sup> DFAT. Women and the economy in Myanmar. January 2016, pp. 5-6.

<sup>37</sup> DFAT. Women and the economy in Myanmar. January 2016, p. 6

<sup>38</sup> KHRG. Hidden Strengths, Hidden Struggles. July 2016, p. 4.

<sup>39</sup> HelpAge International. "Myanmar." 2016. Web. <http://www.helpage.org/where-we-work/east-asia/myanmar/>.



As women grow older the same factors they face at 60 + years continue on into their later years. As these factors become more exacerbated, they become increasingly vulnerable. It is likely that a majority of them would be single or widowed. They may continue to work beyond the age of 65 years, however their social networks weaken and they become more at risk for discrimination and social exclusion.<sup>40</sup> In terms of financial security, the weakening of social networks could mean fewer options for community support (material and social).

Having experienced the full range of her life cycle, the average elderly women in Myanmar today is therefore left at a high risk of financial insecurity, including poverty – and likely higher than her male counterparts – due to the overarching economic and cultural factors that placed them at a disadvantage at every stage.

### Additional factors outside of the life cycle

There are other factors outside the normal life cycle of a woman that affect women's financial security in old age:

- Natural disasters and emergencies have disproportionately affected women and children in Myanmar. Cyclone Nargis in 2008 and Cyclone Komen in 2015, for example, affected thousands of women in affected areas.
- The Food and Agriculture Organisation (FAO) in Myanmar has recognized that although women form the backbone of Myanmar's agricultural economy, they are paid less than men, their contribution is overlooked, and they get fewer opportunities to step out of low paying agriculture into other productive sectors.
- Decades of conflict and insecurity in the peripheries of the Union have particularly affected women from ethnic minorities in Myanmar. Ongoing instability in several states serve to limit the opportunities for financial savings and support for older women who have been affected by previous years of conflict.

### 3.1 Risk Factors Leading to Financial Insecurity

Given the challenges women face throughout their lifecycle, as discussed in the above section, we can identify the most important risk factors that lead to financial insecurity of elderly women in Myanmar.

We have identified three main risk factors:

- Traditional cultural norms that have historically affected access to education for women and girls, and existing disparities in labour force participation and wages.

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<sup>40</sup> United Nations Population Fund (UNFPA). "Growing old in Myanmar: One in five elderly people have to work." 30 August 2016. Web. <http://myanmar.unfpa.org/news/growing-old-myanmar-one-five-elderly-people-have-work>.

- A lack of support from the government throughout a woman’s life cycle – including lack of investment in education, lack of welfare support, and limited platforms for advancement of women’s issues.
- Ethnic conflict that has bracketed the above two factors, and increased the incidence of poverty among women from ethnic minorities.

Demographic transitions in fertility, marriage, and life expectancy are therefore distributed across the spectrum of these risk factors for elderly women.

#### 4. Are the factors causing financial insecurity in elderly women being replicated in younger age cohorts?

As Myanmar undergoes dramatic transforms and continues to pass reforms, are women still facing the same factors? In short, will the young women of today face the same challenges when they become elderly themselves?

Government support services – such as childcare – continue to be low for women. More than double the number of women as compared to men continue to be considered unpaid family workers and there are few policies set in place by the government to assist such women in entering the labour force.<sup>41</sup> The most dramatic difference between younger women and their older peers is the rate at which younger women are migrating to urban centres. The main reason for movement is to follow family, but 34% move for employment and economic reasons, and vast majority of women who migrate prefer long term domestic migration to the urban areas of Yangon and Mandalay.<sup>42</sup>

Given insights on younger women in the labour force, limited government services, and continued migration to cities, it is possible that today’s women are still at risk of financial insecurity in their old age. However, financial inclusion partnerships between donors, private companies and NGOs have emerged in recent years to combat the risk of female financial insecurity in line with the government’s priorities.

Overall, although younger women might be slightly better off, there is still much work to be done to ensure that women across the country do not face insurmountable odds in order to ensure a more secure future.

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<sup>41</sup> CESD. Women and Poverty Issues: Myanmar Experience. July 2016, p. 2.

<sup>42</sup> Ibid.

## 5. Emerging trends that could impact on future financial security

It is important to note that Myanmar is not a society that discourages women from working. More women are entering the labour force. However, much of that work is still in traditional roles that are informal, unpaid, or underpaid.<sup>43</sup>

A trend that remains rooted in tradition is that the family unit generally provides support for the elderly. Yet this may also change or lead to problems for future generations. The declining fertility rate across the country is also reducing family size. Moreover, the 2012 survey of older persons in Myanmar found that daughters and grandchildren are prominent sources of support for unmarried elders in Myanmar.<sup>44</sup>

Given the steady increase in the number of unmarried women in the country (12.4% of women over the age of 50 were not married according to the 2014 Census)<sup>45</sup>, it is possible that aging parents will have fewer children they can rely on for support and their risk for financial insecurity may increase. Although it is unclear as to why the number of unmarried women has increased, the implications of this trend on financial insecurity are important.

## 6. Recommendations

Based on the life cycle factors and additional stressors identified in previous sections, the following recommendations can be made to build upon existing support:

1. The government, in collaboration with local CSOs, NGOs and private entities should consider initiating research on the financial security of women across their life course in Myanmar at a national level.
2. The MSWRR should initiate a systematic analysis of the impact of minimum wage policies on men and women in the formal and informal economy.
3. At the moment, the focus of the government in the National Strategic Plan for Advancement of Women is more on young girls, but equal attention needs to be paid to services for working and older women since these young girls will serve to benefit from them.
4. The DSW and the Myanmar National Committee for Women's Affairs must be included in meetings of economic ministries to foster understanding of the gender and ageing impact of economic reforms.

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<sup>43</sup> Interview with key informant from Gender Equality Network (GEN), Myanmar. March 2017.

<sup>44</sup> John Knodel and HelpAge International. The Situation of Older Persons in Myanmar. 2013, p. 76.

<sup>45</sup> Thematic Report on Population Dynamics: Census Report Volume 4-E. December 2016, p. 10.

5. Productive and healthy ageing for the elderly needs to be promoted, including expansion of Inclusive Self Help Groups (ISHGs) across the country.
6. Community based homecare services for elderly people need to be expanded in conflict-affected areas, especially focusing on participation of young people and further intergenerational dialogue on issues affecting older people.
7. Budgetary allocations should be proposed to underpin policy commitments that are favourable to women or to the sectors that are female intensive, e.g. garment factories and domestic work.
8. National efforts on advancement of women, social protection, and migration need to consider push and pull factors for women across the life cycle. When applicable, it must be ensured that these efforts are applied in both rural and urban areas, with attention to the needs of elderly women.
9. In line with the Myanmar National Social Protection Strategic Plan (passed in 2014), the government must continue its efforts to expand social pension coverage for all older people aged 65 and above.