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## Introduction

Penny Vera-Sanso and Caroline Sweetman

*'When ageing is embraced as an achievement, the reliance on (the) human skills, experiences and resources of the higher (older) groups is naturally recognised as an asset in the growth of mature, fully integrated, humane societies'*. (The Madrid International Plan of Action on Ageing [UN 2002], (Art. 6; emphasis added))

*'we recognise the importance of placing ageing in development agendas, as well as in strategies for the eradication of poverty'*. (The Madrid International Plan of Action on Ageing [UN 2002], Art.7)

Well-being in later life is a development issue. The number of women and men aged 60 and over is increasing fastest in developing countries, where two-thirds of all people aged 60 and over live. The World Health Organisation estimates that, within 16 years, 80 per cent of the world's population aged 60 and over will be living in developing countries. Unlike developed countries, developing countries are growing old, before growing wealthy. Yet, despite these facts, ageing is not commonly recognised as central to national development, poverty alleviation, or gender equity. This collection of articles aims to explore the phenomenon of ageing in developing countries, both for older people themselves, and for development policy and practice.

Women and men in later life tend to be relegated to the margins of development policy and practice, with their potential, and needs, going largely unnoticed. Over the last 25 years, calls to integrate the issue of ageing into development policy have come from several quarters, including the Commission for the Status of Women, the World Health Organisation, the United Nations Population Fund, and HelpAge International. Yet these have largely fallen on deaf ears. In the United Nations Millennium Development Goals, for example, no mention is made of the specific characteristics or experience of poverty in old age, nor of the need to protect younger generations from experiencing this in the future. Where older people have featured in policy documents, academic publications and mainstream media, the perspective centres on the negative aspects of population ageing: on the 'old-age burden'. The focus has been on weakening family support for older people, the increasing problem of poverty in old age, and the feasibility of providing state pensions.

The World Bank's (1994) well-known and often-cited report *Averting the Old Age Crisis*, epitomises the negative overtones of this debate. The report presents spending on older people as an inefficient use of public resources and older people themselves as a drain on families and national economies. Ageing is seen as an impediment to development and the source of a future economic 'crisis' that will intensify intergenerational conflict. Older people and their needs are consigned to the remit of under-funded social protection, while 'development' is seen as an issue for younger generations.

Why does this happen? One explanation is that the focus in development circles on 'progress', and the search for effective and efficient strategies and solutions to current circumstances, combined with negative assumptions about older people's capacities and potential, leads policy-makers and others to focus on the 'current' and future 'working' generations (Clark and Laurie 2000).

This state of affairs persists despite the UN General Assembly's 1982 endorsement of the Vienna International Plan of Action on Ageing which calls for the protection of older people's livelihoods and the prevention of age discrimination in the labour market, as well as action on health, housing and social welfare. In 2002 the Second World Assembly on Ageing, held in Madrid, to review the progress made over 20 years drew up the Madrid International Plan of Action on Ageing (MIPAA) and added the issues of neglect, abuse, violence and rights. Twenty-five years on from the Vienna Plan, the UN Commission for Social Development's MIPAA+5 review identified a dismal picture demonstrating little commitment to addressing the issues of old age: country reports contained negligible plans for policy implementation or funding and interest in reviewing MIPAA was patchy, with a number of countries, including European countries, not participating at all.

Underlying development's lack of interest in later life lies the failure to appreciate the fundamental fact that without specific policies and measures *old age is impoverishing*. Poverty reduction requires the interests and needs of ageing people to be considered in *all* development policy, planning and practice. As the articles in this volume demonstrate, older people currently play a critical, though unrecognised, role in national economies and policies and that planning that facilitate their role and wellbeing will reduce poverty and advance development and growth.

### **Gender and ageing**

Obviously, a focus on ageing and development requires an integral gender analysis that highlights the contribution to development, and the needs and interests, of older women and men as separate groups. The United Nations Population Fund states that women outlive men in most developing countries, especially in late old age where women make up over 60% of people aged 80 and over. Consequently, understanding the issues of widowhood in later life needs to be central to an analysis of old age needs and interests.

The limited available research examining gender and age together indicates that, in the context of poverty and limited social provision, gender and age intersect in complex ways that can pit one generation against the next, both *within* and *across* genders, leaving older people facing greater deprivation and greater social constraints than they had earlier in life. For example, in India, in impoverished families, daughters, sons and daughters-in-law demand that family resources, including the incomes of older working women, are directed to the younger generations' needs, and older women's expectation of dependency in late old age forces them to acquiesce, irrespective of whether they are living in the same household or not (Vera-Sanso 1999). The demand for resources from the older generation is based on the globally widespread view that older people's needs are small, and easily met by their low incomes, and that older women's needs for resources are even smaller than that of older men. In these circumstances it is the 'altruistic grandmother', not the 'altruistic mother', that stands lowest in the queue for 'family' resources (Vera-Sanso 2005).

While it might be expected that gender and development theorists and practitioners would be very interested in the experience of older women, and the question of how age impacts on the gendering of power and poverty, in practice our focus has been very narrow. Much development research and programming addressing gender issues has, in practice, focused on the concerns of younger women: focusing on their role in production, reproduction and community work, and reproductive and sexual health - though much less commonly. This bias results in the interests and needs of women past menopause being overlooked (as Kasturi Sen noted in this journal in 1995). In the comparatively rare event of gender and development research, policy and practice addressing gender issues as they affect men, it has, similarly, focused on men during their productive and reproductive years – as emphases on addressing masculine roles and identity in the context of the ‘crisis in the family’, male sexual health and behaviour, and male violence testify (Cleaver 2003; Jejeebhoy, *et al.* 2005).

Of course, some gender and development specialists have undertaken research on older people. Approaches can be broadly divided into two. Recently, some research has focused on older people in their own right: for example, examining women’s need for old age pensions (Kabeer 2008), taking a multi-generation perspective on poverty (Chant 2007) or analysing inter-generational power relations within families and the work place (Vera-Sanso 1999, 2006, 2007). Earlier approaches were less interested in older people themselves, than in assessing and developing policies to promote gender equity for younger and future generations. With this objective in mind, the approach was a comparative one, in which the older generation’s attitudes, expectations and life histories were compared to those of younger generations (for example, Chant and McIlwaine 1998). The expectation being was that younger generations would be able to carry positive changes into later life.

This expectation is implicit in *all* development work that focuses exclusively on younger and future generations. However, it is becoming clear that while development interventions may meet the interests and needs of women at a particular stage of life, their interests and needs alter and the institutions which helped shape their context at a younger age may be very unresponsive to altered needs and age discrimination in later life. It is now evident that we face three challenges. First, finding research methods that will establish the extent to which positive changes in earlier life can be carried into later life. The second is identifying the measures that will prevent age discrimination disempowering people in later life (1). The third challenge comes from the fact that policymakers so often lack interest in investigating the way discrimination against older people, particularly older women, constrains their relationships with others and increases their poverty and vulnerability.

### **Ageing and Development**

‘Ageing and Development’ is a field of research, policy and practice that focuses on the ‘problem’ of rapid population ageing, the needs of older people, and the question of how those needs can be met by governments and NGOs. It identifies the limitations of inter-generational support, pension funding strategies, and health and care issues as the main issues for later life. One of the great merits of this field as regards older women's interests is its attempt to grapple with the very difficult issue of advanced frailty and vulnerability, which are conditions that predominantly affect women, because of their greater longevity.

Yet Ageing and Development is a relatively new field, with only the most limited resources available, and, as yet, limited research findings. Within this context, the approach taken to gender concerns has been largely one of enumerating gender inequities in life expectancy,

pension access, and health care. Data has been used for the most part to argue for much needed, expanded, welfare policies.

Not all research within Ageing and Development focuses on the *scale* of old-age disadvantage. Interestingly, some of the best gendered accounts of later life have been produced through the participatory action research undertaken by NGOs (for example, Beales 2000, and Cheetham and Alba 2000). By designing research in which older people play a much greater role in determining the research content and direction, action research appears to be better able than conventional methods to look beyond frailty, dependence and vulnerability. It seems to arrive at a complex understanding of gendered ageing in which old age agency and the potentials of later life are much more clearly seen.

### **Fusing Gender and Development with Ageing and Development**

The articles in this issue bear witness to the fact that, while there are a number of issues to be recognised and overcome in fusing a gender and ageing approach to development, this is critical if the interests of elderly women and men are to be met.

There is a good deal of common ground, and potentially common ground, between the two fields of Gender and Development (GAD) and Ageing and Development.

From a theoretical perspective, studying old age and the social and economic disadvantages associated with it inevitably requires a gender perspective. There are three reasons for this. First, as previously noted, women outlive men, so the problems of later life affect more women than men, especially when widowhood results in downward mobility.

Second, as socio-economic positioning in later life is determined by the accumulation of privilege or disadvantage over the life course, women and men will find their experiences of inequality in earlier life morph into gender-and-age based inequalities in later life. Lack of education, property, inheritance rights and pensions and a life-time of low, insecure incomes and poor health are all highly gendered issues that find their final expression in the inequities and absolute deprivations of later life. Third, is the short-term and long-term consequences of gendered caring regimes. It is invariably women who do the caring work for family members, and this involves a trade-off between this work and being able to earn income. As a result, elderly women are more likely to be poor.

A coherent, 'joined-up' gender-and-ageing perspective on development would involve not just examining and acknowledging the extent to which older people (mostly women) care for spouses and younger generations, and the care of younger people (again mostly women) for the elderly. It would also entail noting and analysing the immense economic and social contribution of older women and men to national development, as well as to their families and communities.

In many instances that contribution combines both caring and productive roles as Ellen Judd demonstrates in her article. Judd takes a life history and inter-generational approach to understanding the role of different generations of women in family responses to the social and economic changes that have taken place in China. She demonstrates the centrality of these older women in directly sustaining China's agricultural production, and in facilitating its export manufacturing by creating the opportunities for younger generations to migrate from rural to urban areas. Far from being a 'burden', women in later life are of central

importance to national economies, yet caring roles, particularly a life-time of caring roles often results in profound inequalities and deep poverty in old age.

### **Gender, age and men's experience**

A crucial insight in relation to age and gender is that it should not be understood that old age is easy for men. A shift is taking place in many countries, in terms of the way the population is constituted. Women are increasingly outnumbering men in late old age. This is *not* just the outcome of women's greater longevity. Just as in South Asian countries where a complex economic and cultural process has resulted in 'missing girls', economic and cultural factors can also give rise to 'missing men' from the poorest social groups. For the most impoverished men, old age comes early - they are 'eaten up' by their work, physically burnt out by heavy and often unsafe manual labour. Further, opportunities for men to work, that are deemed acceptable by the men, their families and society, are very limited. Often, the fear of ridicule prevents men from taking on the flexible, lighter, part-time work that is open to women in sex-segregated labour markets. While part-time work means lower incomes that can disadvantage women during their reproductive years, exclusion from low-skilled, part-time work not only disadvantages men during years of increasing frailty, but also adds to the burden of care and support that older women must bear.

An age and gender perspective clearly shows that as men become more obviously dependent on the incomes of wives and younger generations, they suffer an observable loss of status and respect, even abuse and violence. Older men report, in the oft repeated phrase, that 'without an income no one respects you' (Vera-Sanso 2006). Similarly, men are often 'locked out' of the reproductive spaces and networks of support that women are able to access. This is particularly difficult in households dependent on male carers, such as skip generations and older couples in which the woman is unwell or disabled.

### **Recognising older people's contribution, needs and potential**

Recognising the hidden contribution, needs and potentials of older people is the first necessary step in addressing old age poverty. Critical to securing 'age-and-gender-friendly' policies, is the need to confront the widespread assumption that dependency in old age is self-evident and inevitable. This assumption does two things: first, it obscures the reality of older people's direct and indirect roles in the global and national economy, specifically in manufacturing, agriculture, trading, information technology, back office processing, and social reproduction. Second, it precludes the investigation of *how* social and economic processes, policies and planning *exacerbate*, rather than alleviate, the consequences of physical ageing. Uncovering the reality of people's hidden contribution to wider social and economic domains and the processes by which that contribution is *mis*-represented, *under*-rewarded and constrained is the expertise at the centre of a gendered approach to development.

#### *Older people and caring work*

In many contexts today, grandparents play a particularly important role in the care of children, freeing younger women to enter the labour market, or helping families to survive the impacts of HIV/AIDS. Most of the grandparents who look after children are women, but where grandfathers are the main carers, they and their families can face exacerbated difficulties if services are mainly directed at female carers. In contexts where state provision is low or declining, older people step in to fill the breach, with their unpaid or extremely low-

paid labour. This can involve caring for family members in hospitals, queuing for water and rations, and providing childcare when schools are not open. Or it can include much more extensive, sole care of children as Tanja Bastia's article on 'global care chains' uncovers. Her research on Bolivian women migrants' preference for leaving their children in the care of their mothers, irrespective of her age, demonstrates that host countries dependent on migrants to fill caring roles and sending countries dependent on women's remittances are *equally* dependent on elderly women caring for the migrant's children, though this is not recognised at policy level.

Stella Nyanzi's article on Ugandan elderly women caring for and supporting younger generations affected by AIDS clearly demonstrates how misguided stereotypes of old age dependence can be. Her article highlights the difficulties of widowed 'mama-grannies' supporting grandchildren after the loss of income and assets as their children died of AIDS, but also highlights the distortions of policy and practice that address high-profile causes of acute poverty rather than addressing others which are of equal importance. In Uganda, policies aimed at supporting AIDS widows leave war widows, and widows more generally, without support although their needs and role as the ultimate safety-net for younger generations are equal and the cause of their poverty are the same – that is widowhood, gender and age discrimination. Stella Nyanzi makes a number of policy recommendations that address a wide range of the elderly's needs, critical to which is placing older people at the centre of defining what their needs are and supporting their roles as buffers against the spread and consequences of HIV/AIDS and as heads of impoverished households.

## **Securing the economic wellbeing of older women and men**

### *Pensions and social protection*

What constitutes old age, and when does it begin? These questions are the starting-point for policymakers tasked with considering the potential social benefits that may be offered to older people; crucially, pensions. There is no clear, universal response to either question, nor should there be; defining the threshold for 'old age' needs to be context-specific and regularly reviewed. This is because while ageing is a physical process, this can be hastened or slowed by people's social and economic context. The internationally-recognised standards of 60 or 65 as a lower limit may not make sense in contexts in which life expectancy is lower, or the physical processes of ageing begin much earlier. These vary significantly by class, gender, and occupation, and as well as by other socio-economic factors which confer disadvantage, including poor access to health care and social protection. These are all key factors which exacerbate the ageing process.

The difficulties associated with setting a locally-appropriate threshold are made more complex if countries are not willing to provide old-age pensions for all in need. Nepal, for instance, is one of the very few countries that provides a universal non-contributory pension to everyone over 75. While this pension strategy has a number of advantages (as Stephen Kidd highlights, in his contribution to this issue), having an age threshold which is this high means that many of the poorest people, who desperately need a pension, cannot obtain one when they are no longer able to work. Age thresholds of 65 and 60 are similarly inappropriate in demographic contexts where the numbers of young people are so large that they effectively lower the threshold when age discrimination begins in the labour market.

Stephen Kidd's article compares the gender equity and poverty alleviating properties of universal and contributory pensions. His paper illustrates how, without specific policy

measures, privilege and disadvantage intensify over the life course. Contributory pensions increase gender and class inequalities, because benefits are dependent on contribution levels, and means-tested pensions are often captured by better-off households. Universal, non-contributory pensions are the most effective means of reducing old age poverty. Recognising this policy distinction is critically important for alleviating women's poverty in old age, especially as increasing poverty constrains family capacity to support those too old to support themselves. Contrary to the usual statements about affordability, Kidd provides evidence that universal non-contributory pensions *are* feasible in developing countries.

### *Supporting older people to earn a living*

In circumstances where pensions are unavailable to most, the best planning and policy strategy is to make it as easy as possible for older people to continue to earn their own living in later life, while providing pensions and care to those unable to meet their needs. The 55-year-old male construction worker who faces severe age discrimination, the 70-year-old woman selling goods on the street, and the 65-year-old woman who goes from office to office cleaning computers, all need policies and laws in place that allow them to tailor their working practices to match their needs and abilities.

This involves more than policies that *directly* support older people's livelihoods. Policies that *indirectly* affect livelihoods need to be made age-and-gender-friendly. For example, policies are needed which provide low-income housing and infrastructure - for example, adequate water and drainage in low-income settlements, saving women time and energy which could be spent earning income; and roads and transport would make it possible for people to travel to markets. Also needed are health policies which deliver public health services which respond quickly and cheaply to older women's and men's health needs. Getting these policies wrong can make it impossible for older people to make a living. It may be uneconomic for them to try to do so, or they may be forced into impossible choices: between necessary unpaid work or earning money, or between paid work and the early treatment of illness. Getting the policies right will help older people to support themselves, and this will benefit wider society by freeing up resources to meet the needs of older people who are less capable of supporting themselves.

Ayami Noritake's article on dressmaking and street entrepreneurs in South Korea provides an interesting case study of a context in which older women need, and often desire, to continue working, yet policies are making this very difficult. Despite 'street entrepreneurship [being] one of the most popular options for the aged and ageing to sustain their livelihood and independence' (p. 409), urban planners are threatening older people's livelihoods because of the low regard in which older people's work is seen. Ayami Noritake's article also contributes an interesting perspective on older women's non-economic rationales for work. Policymakers who view later life solely as a period of frailty and dependence are failing to recognise that, as in earlier life, work can be a source of self-esteem and personal growth into deep old age. Continuing to work is one way in which the rights of older people to dignity and a fulfilling older life can be realised in practice, and this article focuses on the efforts of older women to organise to assert their rights as workers.

In India advocacy groups are framing the right to work within the context of the right to life. While these campaigns and the schemes they have generated are directed at creating and protecting the livelihoods of younger generations there is no reason why the right to life framework cannot be equally applied to older people's livelihoods and pensions.



### *Protecting the economic assets of older women and men*

Some articles in this issue focus on the economic dependence of younger generations on the economic assets of older people, and the consequences for their welfare and rights. With the changes in the labour market occurring both before and after the 'credit crunch' including the feminisation of labour on lower wages, job cuts for men, privatisation and the consequent reduction of incomes and benefits, and rising property and rental markets, families are increasingly dependent on *downward* transfers *from* the aged. Older people are pressurised by the poverty of younger family members into parting with significant elements of their incomes or pensions, raising loans or giving over their homes.

Gaynor Paradza's article on older people's livelihoods and their capacity to retain control of their assets in the context of Zimbabwe's economic crisis demonstrates how downturns in the wider economy are borne by older family members. The crisis has forced unemployed, married sons to move into their mother's urban properties, leaving their mother's in the rural areas without the rental incomes which they need to subsidise their agricultural livelihoods. The article strikingly demonstrates a central issue that underlies inter-generational tensions in a number of countries: the clear divergence of opinion between younger and older generations, regarding the need, and the right, to resources.

Nitasha Kaul's article uses the example of a middle class, working widow, in late middle age, to illustrate what has been described as the 'essential homelessness of women'. Kaul graphically demonstrates the social and institutional processes forcing women out of their homes, (in this case, rented government housing in India) and even the homes which they own. This example demonstrates clearly that holding formal, legal rights is only one step to ensuring the rights and economic independence of older women. Women in later life, living on their own, are left vulnerable to social discrimination when that discrimination remains embedded in the community and governance institutions designed to protect and uphold rights. While the article is about a middle class woman, these processes are by no means confined to the middle classes. Rather, they are found in all contexts in which property is valued and women are seen as unprotected either by their own male kin or by governance institutions (as indeed the literature on widowhood in Africa and India frequently demonstrates).

### **Older people and access to health care**

Two articles in this issue focus on the health of older people, and the provision of health services. Yana Rogers' article on older people's health, and access to care, focuses on the situation in the Cambodia, in the aftermath of war and violent conflict. The consequent break-up of both the formal and informal system of health care, particularly the damage to family networks through death, relocation and continuing psychological and physical disabilities, inevitably affect both older people's health itself, and their access to care. Using Cambodia's 2005 Demographic and Health Survey, Rogers identifies small disadvantages for elderly women in need of treatment, compared to men, and attributes this to their greater likelihood of living in female-headed households and their caring responsibilities for children. As many men are 'missing', having been targeted during war and conflict, the number of women affected is comparatively high and health indicators are significantly lower in later life compared with other countries in the region.

Gayathri's Balagopal's article looks at illness in later life in a south Indian urban location, occupied by people living below the officially-set poverty line. Her article demonstrates that 'vulnerabilities faced in old age are not a product of old age alone, but are rather caused by an interlocking system of inequality' (p. 482). In the slum, 40 per cent of ailments suffered by people aged 60 and over are not medically treated; there are significant failings in the (ostensibly free) medical system, which result in poor access to health-care for older people living in poverty. The 'hidden' costs of free public health care include travel costs, extended waiting time, bribes, food and nursing care. All these require a significant degree of family time being put into not just helping family members reach clinics and hospitals, but in providing food and nursing care while in hospital. In households living below the poverty line, where members are either in work or putting in the labour to cover the lack of state infrastructural provision and stretching incomes, these 'hidden' costs play a significant role in prolonging ill-health in later life. Through this study, we can see that shifts in public health policies have exacerbated age and gender discrimination for the poor.

### **Upholding the rights of older women and men**

In her article, Bridget Sleaf demonstrates how it is possible to hold governments to account for failures to recognise and uphold the rights of older women. States have human rights obligations to older people, despite the continued lack of a comprehensive human rights instrument on ageing. Her article very usefully identifies specific points at which women themselves, via collective organisation, and the NGOs which support their rights, can engage with the international human rights architecture. The goal is to pressure governments into *explicitly* including older people in their obligations under existing human rights instruments.

### **Conclusion**

The articles presented in this volume amply demonstrate the importance of an aged-and-gendered perspective for poverty reduction, gender equity and development. They also establish the need for research, advocacy, and community development approaches which are founded on a full analysis of the contribution of older women and men, and the challenges they face. They establish that stereotypes of old age *misrepresent* the contributions that older people are currently making to family and national economies, as well *mispresenting* as their needs and potential. They also establish that there is a complex interlocking of inequalities in old age that are rooted in disadvantages over the life course. These cannot be solved simply via policies which aim to eradicate disadvantage in younger age-groups. Rather, while deprivations in early and middle life must be addressed, there remains a significant and specific old age component that can *only* be confronted with age-and-gender friendly interventions. Policymakers need to take account of the fact that people age at different rates, precisely because the ageing process is so heavily determined by social and economic factors. What is needed are nuanced understandings of later life, which are arrived at via participatory research and planning processes that place older women and men at the centre of identifying what they need, and what their aspirations and abilities are. This will enable all involved in development to reject the pigeon-holing of older people as inevitably and always frail and vulnerable, in favour of identifying the means by which dignity and wellbeing can be achieved in later life.

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### Note

(1) The discrimination may explicitly exclude older people with age bars or may implicitly do so by organising activities so that they cannot participate. An example of the later is organising agricultural work to exclude older people by insisting that in addition to work they can do, such as digging out root vegetables, they must also carry heavy sacks of vegetables, from field to farmhouse (Vera-Sanso 2006).

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