United Nations Division for the Advancement of Women

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INTRODUCTION

In 1995, the Human Development Report of the United Nations Development Programme (UNDP) concluded: “In no society do women enjoy the same opportunities as men.” In 2000, progress in the implementation of the 1995 Beijing Declaration and Platform for Action was reviewed by the special session of the General Assembly entitled “Women 2000: gender equality, development and peace for the twenty-first century”. The event noted that “even though significant positive developments can be identified, barriers remain and there is still need to further implement the goals and commitments made in Beijing.”

Gender relations structure the entire life-cycle, from birth to old age, influencing access to resources and opportunities and shaping life choices at every stage. The relevance of gender is both ongoing and cumulative – the different circumstances that shape the lives of women and men in old age are the outcome of the many different opportunities, challenges and constraints that have gone before. Good health, economic security, adequate housing: these are fundamentals of ageing with dignity. Yet achieving them depends on decisions and choices only partly determined by each individual.

Policy implications

As the population age structure shifts, the population of older people will increase in proportion to that of younger people, especially those of ‘working age.’ This shift has profound policy implications – for pension and income support, for job creation and employment, for health and elder care systems and for economic growth and development in every country.

Policies to address these issues, if they are to be effective, must be informed by an understanding that women and men experience old age very differently. Older women, especially if they are poor, or disabled,
immigrants or members of a non-majority racial, ethnic or religious group, commonly lack the resources and influence that determine social policies. Government agencies and legislatures that carry out the research and analyses on which laws and policies are developed thus need to understand and address the realities of both, older women’s and men’s lives.

Over the past two decades, ageing has surfaced as a policy issue in various global forums. In addition to those devoted to ageing or population issues, including the First World Assembly on Ageing in 1982 and the International Conference on Population and Development in 1994, ageing has been addressed at United Nations conferences on women, social development, and housing. Its importance was reaffirmed most recently at the special session of the General Assembly in June 2000 to review implementation of the Beijing Platform for Action, adopted at the Fourth World Conference on Women in 1995. Thus as the world prepares for the Second World Assembly on Ageing to be held in Madrid in April 2002, there is increasing awareness that ageing is also a gender issue, and that policies, programmes and strategies must be responsive to gender dimensions.

AN AGEING WORLD

Population ageing is a worldwide phenomenon, owing first to declining fertility rates and second to increased life expectancy. In every region of the world, women are having fewer children than three decades ago, when the overall trend in population growth started to slow down. In the early 1970s, the total fertility rate worldwide was estimated at 4.5 children for each woman, compared with 2.7 today. At the same time, advances in nutrition, medicine and lifestyle have resulted in people living longer. Life expectancy worldwide increased from 45 years in 1945 to 69 years in 2000 and is projected to reach 78 years by 2050. This makes older people the fastest growing population group: by 2050, the number of people over 60 will more than triple, from 606 million today to nearly 2 billion. Nearly one in four persons will be over 60 years old and, for the first time in history, they will outnumber children. The increase will be even more marked among the oldest old, people 80 years or over, who will rise from 69 million today to 379 million in 2050, more than a five-fold increase.

Myths and Facts on Gender and Ageing

Myth: Ageing is not a concern for developing countries, since most older people live in industrialized countries.

Reality: Although the proportion of older people to younger ones is currently higher in developed countries, the demographics of ageing are such that by 2025, 75 per cent of the 1.2 billion people over 60 years old will live in developing countries.

Myth: Older women in developing countries are respected and cared for within traditional extended families.

Reality: Extended families are declining in many parts of the developing world, as young people move to the cities and establish nuclear families. Even where extended families are still the norm, they are showing the strains of longer life expectancy and greater care burdens. As a result, many older women are living alone, in all parts of the world.

Myth: Older women are likely to be weak, frail or disabled as a direct result of the ageing process.

Reality: The highest toll on older bodies occurs as a result of poverty over many years, not ageing itself. Conditions such as anemia or osteoporosis can disable men and women, but can be avoided with good nutrition and proper exercise. With access to health care throughout the life cycle, women can stay healthy and active into very old age.

Myth: Older women are unproductive and a burden on communities and societies, especially on the younger working age population.

Reality: Most women—particularly in countries that lack comprehensive and equitable pension systems—continue to work well into old age, supporting themselves, their families, and often their grandchildren and great-grandchildren. As well as the millions of women who remain in the paid workforce, there are millions more who are unpaid workers—family and community leaders, caregivers, advisers, teachers, volunteers. In both paid and unpaid work, their contribution to society and the economy is vital.

In nearly all countries, women live longer than men. The gap can be as much as 10.5 years in Eastern Europe, and as low as 3 years in South-Central Asia. In developed regions, women live some 7.5 years longer than men, whereas in Latin America, their advantage is about 6.5 years. Women make up 55 per cent of older people globally, with women to men ratios increasing with age. Among the oldest old today, 65 per cent are women. These proportions should remain relatively unchanged over the next 50 years.

Population age structure varies greatly from region to region. Today, for example, while one out of five Europeans is 60 years or older, only one out of 20 Africans is in this age group. However, while population ageing has been occurring over a long period in developed countries, particularly in Japan, the United States and in Europe, it is occurring most rapidly in the developing world. Moreover, while the proportion of older people in the population as a whole is greatest in developed countries, the numbers are higher in less developed countries, where almost two thirds of people over 60 years of age now live. By 2050 this population is expected to quadruple, from 374 million to 1.6 billion.

The majority of older people (51 per cent) live in cities. The rural-urban split is greatest in developed countries, where 74 per cent of older people live in urban areas. In less developed regions, which are still largely agricultural, 63 per cent of older people live in rural areas.

As societies are beginning to adjust to the projected future of larger numbers of older people and smaller numbers of younger ones, who have historically comprised the support base, new forms of social protection for older people are needed. Countries also need to find better ways for tapping the potential contribution to development of large numbers of older people.

Ageing is thus making its way onto public policy agendas. Developed countries have focused largely on the challenges of caring for larger numbers of older people with fewer people of ‘working age’. By contrast, most developing countries continue to rely exclusively on the extended family to take care of the dependent elderly.

**Changing family structures**

At first glance, this approach might seem appropriate. In most of the developing world, elders are accorded special respect and status in society – their wisdom combined with the strength of the young to sustain the extended family. Traditionally, families were thus both honoured and obligated to care for their older members, who also contributed to the household in various ways, including advice and leadership as well as the care of young children and the transmission of values to the younger generation.

In Sub-Saharan Africa, for example, women traditionally enjoyed status in their later years as healers or teachers of traditional skills. Their child-

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**WHO IS OLD?**

‘Old age’ was memorably characterized by Shakespeare in the late sixteenth century as a second childhood, ‘sans teeth, sans eyes, sans taste, sans everything.’ However, Shakespeare’s haunting image may be more true of later centuries than his own, since at that time most people simply worked until they died, generally by the age of 30 or 40. Ageing is a continuum from birth to death, but ‘old age’ became a meaningful category in eighteenth century Europe, following the Industrial Revolution. People over a certain age began to be seen as less productive than younger workers, then gradually as ‘old,’ or no longer fit for work. As older people were left without adequate means of support, over time reformers demanded pensions and social security systems. These in turn required a standard age of retirement, and old age became linked to the age of retirement.

The United Nations defines older people as those 60 years of age and over, and the oldest old as those over 80 years of age. Definitions vary in different regions and countries. At a recent meeting in Africa the debate about where to put the threshold was intense, with representatives arguing for as low as 45 and as high as 70; ultimately, however, they agreed to select 60+, as per United Nations standard.

In poorer countries, especially those with large agricultural populations and without formal social security systems, old age is not linked to retirement, but to the point when one’s ability to contribute actively to survival falters. This too has gender implications, since research indicates that among very old people, men cease economic activities completely while women do not, instead engaging in activities such as petty trading, hair styling, or caring for young children to secure basic needs.

bearing years over, they had more independence and became less subject to male authority. In extended families in South Asia, older women could expect their sons to defer to them and their daughters-in-law to follow their instructions on how to run the household. Many still can, of course, but in general, the role of ‘matriarch’ is eroding everywhere.

Larger trends affect family structures and traditional support systems for older people in general, and the social status of older women in particular. The changing roles of women, urbanization and migration, along with education and employment, the ravages of HIV/AIDS, natural disasters and armed conflict in many places, and everywhere, the influence of the mass media, are reshaping the perils and potential of ageing for women.

The urban population more than doubled worldwide between 1950 and 1975 and increased another 55 per cent from 1975 to 1990. Throughout the developing world, families and traditional cultures have been affected by the process of urbanization. In most places, the older generation tended to stay in the countryside, often caring for the children of those who had gone to cities and urban areas. In a review of demographic change and family support systems in developing countries, a report by the United Nations Institute on Ageing (INIA) concluded that, despite enormous variability, “it is fair to say that the latter half of the twentieth century has been characterized by declining household size and a trend toward the nuclear family,” two parents caring solely for their own children.

Change in family structures is faster in the cities. A study of families and family care in Sub-Saharan Africa concluded that while the extended family type still prevails in most countries, it is changing everywhere, especially in the cities, where different life styles lead more and more young people to adopt the model of the nuclear family. Thus the practice of co-residence of older people with their children is declining: “Rising out-migration combined with declining fertility rates make it inevitable that the ideal of a multigenerational household will become more and more difficult for elderly men and women to attain.”

Migration also affects family structures. In recent years, more and more younger women have migrated to the cities as opportunities there increased, but also in response to economic hardship. Today, in both Latin America and the Caribbean, women outnumber men in the cities, while men outnumber women in the rural areas. In both Sub-Saharan Africa and Southern Asia, the reverse is true.

In countries with traditional support systems, the number of women living alone is much lower than in developed countries, but still higher among women than men. This is due to a number of factors, including the fact that women live longer than men, they tend to marry older men and outlive them, and they are less likely to remarry upon the death of a spouse. Lower fertility rates reduce the availability of close kin in old age. These factors, together with the changing family patterns, will leave future generations of women living alone without a formal system to support them when they become dependent.

Shifts in living arrangements are due partly to delayed marriage and changing roles for women, but also to increasing divorce rates and growing numbers of older people whose spouses have died. The trend is not limited to industrialized countries. In Burundi, for example, an examination of United Nations data showed that the largest number of older persons live in one-person households. Between one fifth and one third of older people in some Caribbean countries live alone, similar to levels in some European countries.

Older women everywhere, at all levels of society and in all forms of living arrangements, can be subjected to abuse and violence. Such abuse takes many forms, including physical, emotional and financial abuse, and neglect. Most often, the perpetrators are family members and primary caregivers, but it also occurs in institutional care facilities. Those most at risk are older women with mental or physical impairments. Poverty, childlessness, social isolation and displacement also put older women at risk for abuse, as do dependency and loss of autonomy.

**Widowhood: a growing category**

Widowhood for women over age 60 is most prevalent in Northern Africa and Central Asia and lowest in Latin America and the Caribbean. In developing countries as a whole, much lower percentages of men than women are widowed, and married men outnumber widowers among older populations. At ages 65 and over, widows outnumber married women in most developing countries, often by a factor of two or more, while by age 75 and above, the female widowed-to-married ratio rises beyond 5 to 1 in some countries.

Adjusting to widowhood can be difficult in all societies, but more so in developing countries, particularly in Africa and Asia. Women’s inheritance rights are tenuous in many countries. Family resources, including the house, land and all money,
may be assigned to a male relative, often along with the widow herself. Widows also suffer a loss of status, leaving them vulnerable to social isolation and depression along with discrimination and even physical violence. In South Asia, restrictions on mobility and association make it hard for women to overcome isolation once they are widowed. As the United Nations Population Fund (UNFPA) comments in its State of the World Population 1998: “Widowhood is more than the loss of a husband – it may mean the loss of a separate identity.”

**WIDOWHOOD IN INDIA**

About 10 per cent of women in India are widows, compared to only 3 per cent of men, according to the 1991 census. 54 per cent of women aged 60 and over are widows, as are 12 per cent of women aged 35-59. Remarriage is the exception rather than the rule; only about 10 per cent of widows marry again.

Widowers do not suffer the social stigma, restrictions and taboos associated with widows. They retain their economic resources and are more likely to remarry. In contrast, the approximately 33 million Indian widows are expected to lead chaste, austere and ascetic lives. Meeting those expectations is possible only for women who come from households prosperous enough to care for a dependent widow. Reports describe brothers-in-law who usurp the widow’s share of property and do not offer her a harvest share or daily maintenance; sons who live separately and do not support the widowed mother; and brothers who do not support the widowed sister although they inherited her share of their father’s property.

Widows’ survival strategies run the gamut. If they own land, they may be able to adopt a son or negotiate a daughter’s marriage to a man willing to support them. Some remarry or enter partnerships with men who offer support. Some enter the wage labour force, while others continue to work in small-scale farming, trading or producing goods for sale. Those with no resources may adopt a religious way of life, living from begging, chanting prayers or singing devotional songs. Alternatively, they become prostitutes or concubines to earn enough money to live...


**GENDER, AGEING AND CAREGIVING**

Despite the strains on traditional support systems caused by migration and urbanization, community expectations that the family will take care of its older members remain strong in most parts of the developing world. In Mexico, where “the myth of the stable and responsible family” is regarded as part of the “national soul,” older people feel that if they are not cared for by their children they must have done something wrong. This is especially true of older women, who feel they are poor mothers if their children do not support them.

In some instances, strains will be greatest where older people are living with their adult children. It increases as people live longer, because their care generally consumes a greater share of household time and income, and often reinforces older people’s view of themselves as a burden.

In most countries in Africa, for example, the expectations of family care for older people fall first on spouses, then on sons, since they inherit the land and remain geographically close. Older women in particular depend on their sons, because if they divorce or become widowed, land tenure or land use rights established through their husbands can be suspended and be re-established only through their sons. Daughters are next in line for caregiving, although once they are married, their primary responsibilities are to their husband’s families. Siblings are regarded as a poor third choice, followed by the community.

Because women typically marry men who are older than they are, and because of women’s higher life expectancy, old men often have younger wives to care for them. This is not true for old women, as husbands die earlier and also need care earlier. As a consequence, those most at risk of destitution in old age are older single (never married or divorced), widowed and childless women. In Kenya, for example, traditional norms require women to have at least two sons in order to be worthy of support. Those without children are even worse off, often being forced to leave their homes to avoid accusations of witchcraft.
The plight of destitute old women is not unique to Africa. In India and Bangladesh, where care for older widows is a primary duty for children, a rapid increase in elderly abandoned women has emerged as a critical issue in urban areas.\

Even in the past, family care of older people worked better for men than for women. Research on the Joola society of Senegal and Guinea-Bissau describes a traditional old age support system based on daughters and daughters-in-law taking on more work as the older people become too weak to do it. But while the old man is then free from work, the old woman takes on new tasks, looking after the animals, making baskets and other household items. As a result, a proverb says that ‘a man gets old, but not a woman.’

In fact, even as women live longer, their care-giving duties do not end. This has long been true of women in rural areas, who are frequently responsible to care for grandchildren as their own children migrate to the cities in search of work. In recent years, the impact of HIV/AIDS, greatest among people ages 18 to 40, has magnified this situation. In some places, virtually an entire generation has been lost to the disease. As a result, older people, particularly older women, are now caring for a new generation of young children.

In poorer countries with weak health infrastructure, the responsibilities of care commonly fall on the family, primarily older women. By 2001, over five million grandparents in Africa were caring for young children as a result of the epidemic. “It is not unusual for grandmothers to be caring for 20 children,” a Red Cross and Red Crescent Societies press release stated in November 2001. A study in Thailand found that two-thirds of adults living with HIV/AIDS returned to live with a parent, usually the mother, and that women in their 60s and 70s were the most common caregivers. Older women themselves are also becoming infected, either as a result of care-giving activities with minimal protection measures, or through sexual transmission, including sexual violence.

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**GRANDMOTHERS AND AIDS ORPHANS IN AFRICA**

Clad in a faded, red Maasai shuka, frail and tired Sophia Nairoto shouts at the half-naked two-year-old boy who comes running into the hut. Handed a bowl of thick brown porridge, he inspects it before sinking onto the cow-dung floor to tuck in.

At 75, Nairoto has picked up a role she discarded more than 40 years ago. She is now the ‘mother’ of five orphans between two and ten years old, their parents both claimed by AIDS. In fact, due to the AIDS epidemic, which has depleted thousands of Kenya’s working-age population – clearing almost the entire economically productive middle generation in certain parts of the country – Nairoto is just one of many grandmothers who has stepped into the shoes of her dead sons and daughters. “It is a very difficult task ahead of me. I don’t think I will survive to see my grandchildren into adulthood,” she says.

Nairoto lives in the Kajiado district of Kenya’s Rift Valley. But her tale reflects what many older women in Kenya are going through. Stories like hers are particularly common in Nyanza, the province hit hardest by the epidemic. In one small village, ten-year-old Mary Anyango, Olo Otieno and Calistus Akelo have all lost their parents to AIDS and, with five other siblings, have been taken in by their grandmothers.

The World Health Organisation (WHO) estimates about 1.7 million Kenyans are infected with the AIDS virus, the vast majority in the 18- to 40-year-old bracket. A recent survey by the Widows and Welfare Society of Kenya shows that Nyanza province alone holds more than 390,000 AIDS orphans and 100,000 widows – people traditionally dependent on middle-aged breadwinners. By 2005, Kenya will have 1 million AIDS orphans, destroying the generational support system and forcing the very young and the very old to look after themselves and each other.

The effects of this missing generation are far-reaching. Older women frequently become wage earners, in order to support their grandchildren. For them, the double responsibility of both returning to work and acting as mother can be a crippling experience. Monica Mwende, 59, who looks after five grandchildren says: “I have a small retail shop and a small shamba (piece of land) from where I get our daily bread. But it is a major financial struggle to fend for the kids and educate them.”

Many older people also care for their own children who have been struck down by the virus. A survey in one district of Mashonaland in Zimbabwe found that the carers of people with AIDS were ‘without exception’ older women, sometimes assisted by younger female relatives.

http://www.vso.org.uk/orbit
However, education and information about the disease is rarely targeted at older women. When it strikes, it is frequently misdiagnosed. Older people succumb to the disease more quickly, owing to weaker immune systems. When women get sick first, they are often abandoned, or sent back to their families. When the husband gets sick, the wife is expected to care for him.

GENDER, SOCIAL PROTECTION AND HEALTH

“Due to the gender-specific division of labour, women often have to care for older relatives...and then their husbands throughout their life cycle, and when they need help after a life full of hard work, there is no one left to care for them.”25

The ageing of populations worldwide requires that governments devise policies to take care of growing numbers of older citizens. In the industrialized world, where population ageing started over a century ago, State-sponsored systems of support, including pensions and health care, have been developed and today, most elderly rely on such formal systems. However, women have less access to formal pensions. Their participation in the paid labour force is shorter, more irregular and more likely to be in the informal sector. Social security was created for the benefit of wage earner and most often does not recognize the value of household work and child rearing, thus disadvantaging women in old age.

With the ageing of populations, spending for public pensions in developed countries will increase dramatically, and the present ‘pay-as-you-go’ systems of funding pensions have come under scrutiny. Many countries have started to develop private pension plans to complement public support systems. There are also attempts to bring care back to the family and community, and some new initiatives stress informal care giving as the main pillar of support in old age. Retiring from work is an unimaginable luxury for many older persons. Although 155 countries currently have some kind of public system for old age, disability or survivor support, these cover only 30 per cent of all people over 60; and only 40 per cent of working-age people contribute.28 In most developing countries, no more than 20 per cent of the labour force is included in regular social security systems. Coverage in Sub-Saharan Africa and South Asia is estimated at 5 to 10 per cent of the working population. Elsewhere it varies greatly, ranging from 5 to 80 per cent in Latin America and between 10 and almost 100 per cent in South-East and East Asia. But a large portion of this population is covered for only a few contingencies. And people who have been working in the informal economy, predominantly women, “are likely to have very low or no incomes in old age.”27

In Africa, only Botswana, Mauritius, Namibia and South Africa have some sort of pension support for older people. Elsewhere, renting parts of their homes, selling water to those who do not have running water and trading in charcoal and vegetables are some of the ways in which these women make ends meet.

“I cannot die of hunger while hanging on to heirlooms,” says Akoeba Gogo, hoping she will die before she runs out of things to sell.28

In Asia the situation is better – but only slightly. Although governments have begun to develop welfare policies for older people, including livelihood protection, the expenditures are very small. Even in more prosperous countries, such as China, Hong Kong, the Republic of Korea or Singapore, Governments encourage reliance on the family for support of the aged. For example, in 1995, Singapore introduced the Maintenance of Parents Act, which allows parents to sue neglectful children for financial support.29

Even where some assistance is available, older people often encounter obstacles in obtaining it, ranging from transport difficulties to bureaucratic barriers. In Egypt, where a social security system was set up in 1950, few people know how to access its provisions.30 The same is true in India, where 33 per cent of older people live below the poverty line, with an equal number only just above it. “Without the safety net of social protection, ageing brings with it reduced rights to food, health, transport, housing, sanitation and other basic services.”31

Currently, a number of developing countries are considering making contributory pension schemes available to all workers, including those in the informal sector. However, even small contributions are beyond the means of the poor in many countries. Universal non-contributory pension programmes, by contrast, can reach such groups as unpaid caregivers, primarily women, and women working in the informal sector. Such programmes may be feasible,
and even minimal pensions can make important differences to many generations within families, as benefits also help to support the care and education of grandchildren.\textsuperscript{32}

In addition, older women face a higher risk of chronic illness and disability and women spend a larger proportion of their lives in poor health than older men. While these differences are true in all countries, the impact is greater in poor countries, where health status and standard of living are generally lower. The overall disadvantage women face is not caused solely by the fact that they live longer than men. Older women’s health problems are rooted in discrimination they face earlier in life.\textsuperscript{32}

During their younger years, many women have less access to nutrition and health care than men, leading to chronic illness in old age. Poverty is one of the barriers older women face in accessing the care they need, especially where Governments are reducing investments in public health and welfare. Physical access to medical services is a particular problem for women in rural and remote areas. Health-care systems can be biased against providing services for older persons, giving preference to younger age groups, and social barriers can effectively exclude older women from receiving care. Studies in gerontology are seeking to better understand ageing and its gender dimensions, and programmes aim at improving older women’s access to quality health care and prevention.

**MAKING WOMEN’S WORK VISIBLE**

"In taking on the responsibility of care, older people all over the world are freeing other people to undertake paid work. In this way they are actively contributing to economic development, even if they are not wage-earners themselves."\textsuperscript{33} – HelpAge International

In urban Latin American households, grandparents, especially grandmothers, often take over the household domestic responsibilities in order to free the mother for ‘productive’ work. By contrast, their own work goes unrecognized, reinforcing the view of older people as unproductive and needing support.\textsuperscript{34}

In many countries, women’s unpaid labour has increased in recent years, as governments cut spending or privatize social services to meet fiscal goals in an increasingly global economy. In addition, and throughout the world, regular full-time wage employment is giving way to more diverse patterns of ‘irregular’ work. Women are often the preferred workers for these types of jobs as they can be hired for lower wages with fewer or no benefits and under less desirable working conditions. As a result, they enter their ‘golden years’ in poorer health, with more care burdens, and smaller social security allowances. The failure to account for unpaid work in subsistence farming, family enterprises or domestic tasks means women’s work is also undervalued, even by women themselves. When asked if they worked, older women frequently said ‘no’, even though they spend most of their days selling fruits or vegetables in the market, or selling home-prepared food in the street.\textsuperscript{35}

As a result of the efforts by women’s advocates to account for women’s unpaid work in national accounts, there is increased attention to measuring such work through time-use surveys, which show how much time men and women spend on unpaid care labour, and how this compares with time spent on market-oriented, or ‘productive’ work.

**Credit for unpaid work**

Also in response to efforts to get Governments to document and value women’s unpaid work, a number of countries have recently adopted measures to enhance social protection for women independently from paid work.

Germany, Norway, Sweden and Switzerland, for example, have initiated a system of ‘caring credits,’ by which an individual’s retirement account is credited with contributions for the relevant period of care activity. Ireland and the United Kingdom have adopted a variant of this known as home responsibilities protection, which provides for years of low or no earnings to be dropped from the calculation of pension amounts. Another approach, implemented in Finland, uses home childcare allowances, which in effect transform the work into a form of non-market paid work.

**A SOCIETY FOR ALL AGES**

In setting out a framework in which to explore the theme of the 1999 Year of Older Persons, ‘A society for all ages,’ the United Nations Programme on Ageing declared in 1998: ‘The potential of added years is bringing to the fore a dynamic that views ageing with a resourceful, active and engaging pulse.
The mounting involvement of older persons in all areas of life, be it cultural, political, economic, social or spiritual, is seen as essential to the progression of any society.\(^{36}\)

The seeds for this conclusion were planted 20 years ago in the International Plan of Action, agreed at the First World Conference on Ageing in Vienna, Austria (1982). The Plan recognized that “The slowly expanding lifespan of the population even in developing areas constitutes a hidden resource for national economies...”. The Conference agreed that the task ahead was to transform the status of older people into one of “active participants in national life and production, rather than as passive and vulnerable victims of development.”\(^{37}\)

Wherever sweeping changes are transforming societies, social and cultural re-evaluations take place. Population ageing is such a change, and demands such re-evaluation. Most people over 60 are healthy and want to remain active, socially if not economically, and would gladly continue in paid work. And most women never stop working, whether they are paid or not. Can policies be developed that enable societies to ‘add life to years’? In many places, this is happening.

In China, for example, policy-makers have long assumed that women – including older women – would necessarily contribute to the country’s development effort. While many women did not welcome the more strenuous tasks, such as fieldwork, they nonetheless advanced Chinese progress significantly. Today, people ineligible for pensions are encouraged to engage in small-scale private enterprises, selling clothing and small wares in urban areas, cultivating private plots and raising livestock in the countryside. The Government also encourages older women to produce home-based goods, such as handicrafts. Indeed, both factories and research institutes have employed older women, even very old women, to help revive embroidery traditions and other artisan skills that would otherwise die out – and for which demand is increasing in China and abroad.\(^{38}\)

The same is true of other indigenous arts, ranging from carpet-weaving in Turkey to batiks and basketry in Africa and South Asia and jewelry in Latin America. To take advantage of increasing tourism, women engaged in handicrafts – often older women – need technical and financial support. Most such ventures require little start-up capital, but a good deal of expertise in identifying markets, along with help in setting up cooperatives to meet importers’ orders. Work can be – and is – done at home. A fair number of older women now run brisk, profitable craft businesses in Egypt, Ghana and elsewhere.\(^{39}\)

Women play a significant role in the informal savings associations that bridge the gap between small enterprises and formal banking services throughout Sub-Saharan Africa as well as vast areas of South and South-East Asia, Latin America and the Caribbean. In Shama, a community in Ghana, for example, a group of older women sought the assistance of HelpAge International in negotiating a loan for younger members of the community to set up micro-enterprises. In this way they overcame the problem of access to formal banking services that people in poor countries often face, and also brought the longer-term support an international non-governmental organization into the community. And they greatly enhanced their own status and position in that community.\(^{40}\)

Food processing also offers opportunities for mixed age groups of women working together, especially in rural areas. Such enterprises show not only how older rural women can be integrated into cash economies, but also how micro-enterprise can foster interregional trade.\(^{41}\) While economic benefits may be small, they can be significant particularly to those who receive them. Perhaps even more important are the social and psychological benefits that accrue to whole societies seeking new forms of cohesion in a changing world.

Cultivating diversity

In many parts of the developing world, older women remain the custodians of indigenous knowledge, increasingly important as researchers seek new ways to improve food supplies, safeguard natural resources, and treat such diseases as cancer and HIV/AIDS. On the Kenyan shore of Lake Victoria throughout the 1970s and early 1980s, scientists worked side by side with older women of the area to map new strategies for the organic control of agricultural pests and animal and human disease vectors. In India and Nepal, biologists have included older women, often of ‘backward’ castes and ethnic groups, to explore species diversity in woodlands and other threatened environments.\(^{42}\) And older female rice-farmers have contributed to the development of high-yield, protein-rich strains, working with agricultural research institutes in countries such as Colombia, Côte d’Ivoire and the Philippines.\(^{43}\)

Few of these endeavours targeted older women as such. Nonetheless, in one way or another, they all reflect the need to include all stakeholders and to develop new forms of reciprocity at all levels of societies the world over, thereby taking advantage of...
the “investment opportunities and requirements that an ageing developing world presents.” Such patterns of intergenerational exchange allows older women to maintain their status and roles in the family and community, and in society at large. They also recognize them as assets and fountains of knowledge rather than perpetuating negative images of older women as burdens. A better understanding of the contribution older women make to the well-being of societies will also strengthen multigenerational ties.

Rethinking work and retirement
What does it mean that in 2050 the population of older persons will be larger than the population of children? “From a life cycle perspective this means that the estimated 2 billion older persons in 2050 are today’s children, and it is their experiences now, and throughout adulthood, that will prepare them for later life.”

In addition to social security and pension schemes, policies to ensure women’s financial security in later years must also focus on improving opportunities for older women to continue working in the paid work force.

In the United States, for example, women’s financial security in old age often depends on extending their working lives. “The ranks of older workers are increasingly female as we continue to work, just as we did in middle age, for a variety of reasons,” concludes one survey of work and older women. Reasons range from the need to make ends meet or to build pensions in their own names, to the satisfaction many take in their work and the status it brings in families and communities. Between 1990 and 1996 the proportion of working married women age 55 to 64 increased from 36 per cent to nearly 50 per cent. Increasingly greater proportions of women are now employed into their 50s and 60s.

The conclusion seems clear: just as gender-based disadvantages accumulate over the life-cycle, so do the benefits of greater opportunities. Investing in education, training and health for women at all stages of the life-cycle has cumulative pay-offs in later years. This is especially important for developing countries, where the largest number of people are currently of ‘working age’, that is, 15 to 60 years. This ‘demographic bonus’ – meaning a greater number of working people than people who are dependent (both younger and older) – “opens a window of opportunity to improve the lives of older people in later years,” provided that governments use it wisely. Wise use includes investing in people of all ages, eliminating discrimination and closing the opportunity gaps between women and men – in health, education and employment.

Investing in people of all ages
Since the publication of its study on life-long education, Learning to Be, in 1972, the United Nations Educational, Scientific and Cultural Organization (UNESCO) has advocated education ‘from the cradle to the grave’. This means not only offering literacy classes and other skills instruction to older people – including in information and communications technologies (ICTs) during the last decade – but using older people as a learning resource for communities at large in both developed and developing countries. It involves bringing them into formal educational institutions at many levels to teach as well as learn.

Increasingly, ICTs are becoming an integral part of life-long learning in the emerging global knowledge-based economy. Women have already demonstrated their ability to obtain jobs in this sector, especially in developing countries. Older women too can benefit from mastering the new skills required, particularly as the technology enables them to work in their homes, eliminating the need for transport and allowing more flexible work schedules.

Many small-scale projects improved their success by using ICTs to link artisans and producers with markets worldwide. Sapphire Women in Kampala, Uganda, is an organization that supports women and children who have lost family members to HIV/AIDS. Its members weave traditional Ugandan baskets which are then sold on-line with the help of Peoplink, an American-based non-governmental organization that specializes in on-line sales of handicrafts.

SEWA, an organization of self-employed women in India, was one of the first to realize the potential of ICTs to assist women in the informal sector. By organizing computer awareness programmes and teaching basic computer skills, SEWA has enabled women to launch their own websites and sell their products on the global market.

Finding new worlds
As younger women enter the paid labour force in greater numbers around the world, the demand for help with household work and child-care rises, attracting less-skilled women to cities, at home and abroad. One result is a shift in the once circular pattern of migration, in which migrants sought to return home in later life. In Latin America and the
Caribbean, for example, where women have long been part of the migrant stream, most urban migrants stay in the cities in their old age and continue to support themselves by working – in both the formal or informal sectors.49

A study of older Cypriot and Turkish women who had migrated to France, Germany and the United Kingdom in the 1950s and 1960s provides insight into the reasons older women choose not to return home. Many had found jobs in the public sector, allowing them to accumulate pension and health benefits. These, however small, gave them a degree of autonomy in negotiating with their husbands and relatives and empowered them to make their own choices for their old age. They reported that without the added pressure of their traditional community, their husbands were less able to control their decisions, especially about work. Older migrant women also reported having achieved positions of status in their new communities, where they kept alive language and cultural memory and were skilled in negotiating with the dominant culture. Some chose a form of ‘itinerant retirement’, moving between their old and new homes. They kept in touch with grandchildren and enjoyed being able to live their lives independent of male relatives.50

Older women are drawing on their ability to mediate between family and the wider society. In France, for example, a group of older women who were originally from Africa came together to mediate inter-cultural conflicts. Among these were tensions over polygamy and arranged marriages as well as those that arise when “the man reaches retirement and wants to return home while his wife and children want to stay.”51 Such changing expectations present additional challenges for ageing policy.

Older women in conflict and post-conflict situations

Recently, older women’s important roles in situations of national and regional conflict, as well as in post-conflict development, have gained greater recognition and visibility.

The Mano River Union Women’s Peace Network, for example, headquartered in South Africa and led largely by older women, has met with Heads of State to resolve the strife that has embroiled Liberia and Sierra Leone since the mid-1990s. The Network has spurred a variety of efforts to re-establish governance at the grassroots level, often using traditional cultural links; to treat trauma victims, especially children; to rehabilitate physical infrastructure and natural resources; and to develop the entrepreneurial skills of both urban and rural women in all three countries.

In Cambodia, where so much of the past has been destroyed, older people have been critical in helping communities hold on to their history and impart it to younger generations. An oral history project features the memories of an older generation through successive years of conflict, going back to the
struggle for independence. In one video, an older woman talks about the hardships they endured under the Khmer Rouge regime, headed by Pol Pot: “I tell my children about Pol Pot’s time so that they know about the difficulties we faced,” she says. “Sometimes they ask me: Is it true about Pol Pot? I tell them it’s true.”

The Mothers of Plaza de Mayo in Argentina, became one of the most visible groups of women to demonstrate for public accountability. Founded in 1977, they demanded information about the fate of their children who were rounded up by the military junta and ‘disappeared’ – their bodies never found, these human rights activists are still demonstrating. Today they are also Grandmothers of the Disappeared – seeking over 200 children born to their own children while in captivity or who disappeared with their parents after being taken into custody. Since then their stories have been told on television and film documentaries and featured in magazines and NGO newsletters. The group has been honoured by international human rights groups as well as UNESCO and the European Parliament. As a result, they have inspired the formation of other groups of mothers and grandmothers seeking justice and healing after conflict.

**IMAGES OF AGEING**

The experience of the Mothers of Plaza de Mayo shows that media can make older women visible as well as invisible, not only locally but globally. “We have a very emblematic image of older women, namely the Grandmothers of Plaza de Mayo. Initially nicknamed by the three military juntas as ‘the crazy grandmothers of Plaza de Mayo,’ they have become recognized around the world for their unaltering search for their sons, daughters, and illegally appropriated grandchildren. They clearly represent a grandmother role...”

A positive image of ageing is a prerequisite for ensuring multigenerational cohesion in society. Over the years, images of ageing, primarily in developed countries, have disproportionately portrayed older persons as a growing population group with escalating needs, vulnerable and frail, a burden with whom nobody wants to identify. But as societies learn more about their real lives, public images of older persons as individuals with significant capabilities and contributions to make are becoming rooted in the public mind. These changes are greatly helped as older persons themselves are becoming more active and visible in society, and in policymaking processes.

Older women today are organizing in different ways to make their contributions visible, going to conferences and writing about their work on the Internet. National, regional and global networks such as the American Association of Retired Persons (AARP), Older Women’s Network (OWN) in Europe, and Help Age International, headquartered in London with regional centres in Africa, Asia-Pacific, East and Central Europe, Latin America and the Caribbean, all hold regular conferences and maintain active websites that link people and groups together worldwide. Successful advocacy merits media attention and inspires replication. In France, for example, a group of older women have formed an NGO called the Panthères Grises France, after meeting and becoming friends with the woman who founded the Grey Panthers in the United States.

**LOOK PAST THE WRINKLES**

If advertising drives the media images of women, including older women, why haven’t these changed as so many women grow older? In fact, these images are changing, slowly – but mainly in response to older women’s use of the economic and political power they hold as a result of their growing ranks.

In 1999, to promote the International Year of Older Persons, the Australian government partnered with the business community to promote more positive images. Working with the Body Shop, a socially conscious global cosmetics firm, it designed a campaign based on the image of Ruby, a round-figured doll created in 1996 as an alternative to the super-thin Barbie doll. To represent the older woman, the Body Shop aged Ruby, adding wrinkles, sagging skin and grey hair. The humorous tone of the campaign, using lines such as “The only way to avoid wrinkles is to live in outer space or never smile again,” and “Ageing doesn’t matter unless you’re a cheese,” stirred controversy and demands for more serious attention. “What we did then is to use a photograph of an older woman that was part of a high profile and controversial photographic exhibit in Australia and used the copy line, ‘Look past the wrinkles,’ says the coalition’s campaign manager. And that’s worked really well.”

Particularly important in making older women visible is research done by older women about older women. Findings can provide a good advocacy tool, persuading media and the public of the need for policy change. The first step is enabling people to examine their lives and those of people like them. In a largely working class area in England, for example, a group of older women carried out a survey of older women homeowners. They discovered that few were aware of services they could access, including home repair assistance, financial advice or free gas checks. Many were lonely, and most wanted more social activities. In carrying out and publicizing their study, they formed new friendships, and also discovered that their perspectives count. While they are not formal researchers, they “have a lifetime of experience and common sense behind them that underpin their activities.”

**KEEPING GENDER AND AGEING ON THE AGENDA**

Over the last two decades, the international community has sought to integrate the needs of ageing populations into the framework of sustainable development. The 1982 World Assembly on Ageing was a groundbreaking year for advancing the issue of ageing. “The slowly expanding lifespan of the population even in developing areas constitutes a hidden resource for national economies which, if properly stimulated and utilized, might help to...ensure the status of [older persons] as active participants in national life and production, rather than as passive and vulnerable victims of development.” Soon thereafter, at the close of the Decade for Women in 1985, the Nairobi Forward-looking Strategies for the Advancement of Women stated that “Ageing, as a stage of development, is a challenge for women. In this period of life, women should be enabled to cope in a creative way with new opportunities.”

Over the following decade, population ageing was integrated into the development framework through a series of UN conferences on the environment, population, social development and women. At the same time, research and awareness on the interaction of gender and ageing was growing worldwide. Thus the 1992 Rio Declaration on Environment and Development, adopted at the United Nations Conference on Environment and Development, while not addressing the status of older persons as a group, recognized the need to combine environmental concerns and population issues within a development framework devoted to poverty alleviation, sustainable livelihoods, health and quality of life as well as women’s empowerment and gender equality.

Two years later, at the 1994 International Conference on Population and Development in Cairo, advocates for older people worked closely with women’s groups to ensure that references to older people were included throughout the final Programme of Action. The document emphasized the need to provide long-term support systems and to enhance self-reliance mechanisms to serve older persons, especially older women. The following year, the World Summit for Social Development recognized the vulnerability of older persons, in terms of social exclusion, poverty and marginalization, and at the same time stressed the positive contribution people of all ages can make in building a harmonious society. It underlined the need to ensure that older persons are integrated into their communities as well as the importance of meeting older women’s needs through social protection and social support programmes.

These global policy documents are complemented by the 18 United Nations Principles for Older Persons, promulgated in 1991. They provide guidance to

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**LEADING BY EXAMPLE: JAMAICA**

Sybil Francis was born in Jamaica in 1914. After many years of working in social and community development, in the late 1970s she began to campaign for the rights of older people in Jamaica, becoming chair of the National Council for the Aged and vice chair of the Jamaica Memory Bank in 1995.

Mrs. Francis first became involved in ageing issues while researching new needs in society at the University of the West Indies. “I could feel that this was coming,” she explains; “there was a growing need and people weren’t doing very much about it.”

However, she does not regard her experience as unique. “I know several people who have changed their careers late in life and gone on working well into their seventies and even eighties,” she says: “I think it’s important that people recognize that older people are in the vast majority of cases, able to function perfectly well and with valuable experience to contribute for many years after they may have been expected to have ‘retired.’ So in that respect I am happy to be seen as a positive representative of the older generation.”

Governments to achieve older persons’ independence, participation, care, self-fulfilment, security and dignity. The General Assembly’s declaration of 1999 as the International Year of Older Persons focused on the integration of older people as a resource rather than a burden to society. Its theme, ‘Towards a Society for All Ages,’ was chosen to encourage contributions and foster dialogue across all generations.

Attention to the needs of older women reflects the growing awareness that women constitute the majority of older people as well as the majority of the 1.3 billion people living in poverty worldwide. It recognizes that throughout their life cycle, women face discrimination as regards education and employment opportunities, income, access to economic resources and the division of labour in the household, all of which add up to reduced well-being in later life. The 1995 Platform for Action, adopted at the Fourth World Conference on Women in Beijing, called for gender equality and the empowerment of women throughout their life-cycle as prerequisites for achieving political, social, economic and environmental security and well-being. Subsequently, the United Nations Commission on the Status of Women (CSW) recognized the importance of gender in all aspects of population ageing. It considered the status of older women in 1998 and contributed to the 1999 International Year of Older Persons.

As the international community convenes the Second World Assembly on Ageing in Madrid, Spain, in April 2002, it is crucial that the gender aspects of ageing continue to receive systematic attention. The international community needs to build on the achievements already made and use the Second World Assembly on Ageing as an occasion to keep the momentum going and strengthen its commitment towards the empowerment of older women worldwide. It is particularly important to mainstream gender perspectives in the International Plan of Action on Ageing, the outcome document, which will constitute a blueprint for responding to the opportunities and challenges of individual and population ageing in the twenty-first century with the ultimate goal of promoting the development of a ‘society for all ages.’ As older women outnumber older men, and increasingly so among the oldest old, the situation of older women everywhere must be a priority for policy action.

**CONCLUDING REMARKS**

The last decade has brought international recognition to the gender dimensions of ageing. The groundwork has been prepared to address the inequalities faced by older women as a result of their gender-based roles in society. This is the time to focus on older women’s capacities and the important role they play at the family and community level.

Older women need to remain fully integrated into the life of society so that they can continue to live productive lives into old age. On a daily basis and around the world, older women make life better for succeeding generations, in small and large ways. Too often, their efforts go unrecognized. They must be encouraged and supported, and given the means to perform their activities not only as homebound caregivers, but as counselors, mentors, decision-makers and peace-builders. Whilst older men often participate in the civic and public life of communities, frequently holding decision-making positions, the same is only rarely true for older women. Many face insurmountable stereotypes as society expects them to quietly – and invisibly – look after family matters rather than being active in the public sphere.

Society needs to change the way it views older women. They are not a burden, but a vital and valuable resource. The prevailing stereotypes of older women as frail, helpless and sick need to be challenged. The media have an important role to play in changing these negative stereotypes. Popular culture reflected in advertising focuses on women who are young and fit. Yet growing numbers of women are less young, and still very fit. Mass media still largely carries stereotyped images of older women as dependent people, consumers of social security and public health services. Yet older women are a diverse group of creative and productive members of society. Encouraging the media to correct such misrepresentations, and to focus on images that reflect the diversity of older women’s lives will go a long way in improving intergenerational relations.
Governments, too, need to focus on productive ageing for women, where the opportunities of younger years become the building blocks for active, healthy, and involved old age. More research is required to better understand the links between poverty, ageing and gender, and to help formulate effective policy responses. Social protection systems should respond effectively to older women’s needs, especially by eliminating discrimination in pension schemes. Practical measures should aim at improving
their living conditions, and at achieving economic security and good health and well-being for older women. Abuse of, and violence against women must be tackled effectively through legislation, and preventive and protective measures. Life-long learning will help older women to remain in the mainstream of society.

Lastly, public policy also needs to focus on caregivers in an overall effort to promote gender equality and empowerment of women. It is women that usually become care-givers, for both elderly care and for illness, and many women in this role require assistance, from Government, from men, from society, and from services such as self-help groups, specialized counselling and training, and respite care – for the benefit of all.

This issue of Women 2000 was compiled by the United Nations Division for the Advancement of Women with Karen Judd, Consultant.

SELECTED RESOURCES ON AGEING

Books
AARP, Older Women as Beneficiaries of and Contributors to Development: International Perspectives, NY: AARP, 1991. Although some data are dated, case studies of development policies and history in different countries contain valuable accounts of older women’s lives and work.


INSTRAW, Ageing in a Gendered World: Women’s Issues and Identities. Santo Domingo, 1999. Collected articles present research and analysis on the changing identities for older women brought about by longevity, the myths and realities of women’s caregiving roles, and the status of social protection systems in different parts of the world.


Reports


ILO, Realizing Decent Work for Older Women Workers, Geneva, 2001


______. Abuse Against Older Persons, Report of the Secretary-General, February 2002. Forthcoming in February 2002, this report presents a succinct overview of an area in which there has been little research to date, especially on a global level.


Briefing Papers

Journals and Periodicals
Ageing in Africa, HelpAge International.

Ageing and Development, a newsletter from HelpAge International.
Ageing International, Quarterly journal of the International Federation on Ageing, Montreal, Canada.


BOLD, Quarterly journal of the International Institute on Ageing, Malta.

Global Ageing Report, bimonthly journal from the American Association of Retired Persons.

Women of Europe Dossier, quarterly periodical on older women in the European Union.

Websites

Second World Assembly on Ageing
http://www.madrid2002-envejecimiento.org/

United Nations System
http://www.fao.org
Covers ageing and rural populations, Food and Agricultural Organization.
http://www.inia.org.mt
Activities undertaken by the United Nations International Institute on Ageing.

http://www.ilo.org/public/english/employment/skills/older/
Focuses on older workers, International Labour Organization.

Provides information on the Programme of Ageing of the United Nations Department for Economic and Social Affairs.

http://www.unfpa.org/swp/swpmain.htm

http://www.un.org/popin/
The United Nations Population Information Network (POPIN) links population institutions organized into regional and national networks in Africa, Asia and the Pacific, Latin America and the Caribbean, Europe and Northern America.

The World Bank’s efforts on ageing.

http://www.who.int/m/topics/ageing/en/index.html
Ageing issues, World Health Organization.

http://www.womenwatch.org
The UN system’s Internet gateway on the advancement and empowerment of women. Posts the most UN recent documents. Also provides links with NGOs worldwide concerned with the situation and rights of women.

Inter-governmental Organizations

Covers the ageing policy of the European Commission.

http://www.oecd.org
Organization for Economic Co-operation and Development.

Non-governmental Organizations and Academic Institutions

http://www.aarp.org/
Describes the work of the American Association of Retired Persons (AARP), a United States-based organization of older persons.

www.aarp.org/intl
The international website of the US-based AARP

http://www.soc.surrey.ac.uk/crag/
Covers the Centre for Research on Ageing and Gender of the Department of Sociology, University of Surrey.

http://www.globalaging.org
Provides relevant UN documents, research and analysis from different sources, including items of interest to older women and information on activities undertaken by Global Action on Ageing.

http://www.helpage.org
Provides regularly updated news features and describes the work of HelpAge worldwide.

http://www.liv.ac.uk/HumanAgeing/
Covers the Institute of Human Ageing, University of Liverpool.
http://www.apsoc.ox.ac.uk/Research_Demography.html

http://www.owl-national.org/
Provides information on OWL, an American membership organization working for the improvement of the status and quality of life for midlife and older women.

http://www.own-europe.org
Links older women’s groups across Europe with information on research and programmes by and about older women.

http://lexis.pop.upenn.edu/aging/agingres.html
Provides information on the activities undertaken by the Population Studies Centre, University of Pennsylvania.

http://www.tfl-forum.org.uk/
Provides information on the Technology for Living Forum UK, an initiative promoted by Help the Aged and Counsel and Care, as a way to support independence and enrich the lives of older people through the use of new technologies.

http://www.wfsnews.org
Provides news items by and on women, including older women, in different countries, especially in the developing world.

ENDNOTES

1 A/RES/S-23/3, para. 6.
3 The following United Nations conferences dealt with these issues: the 1995 Fourth World Conference on Women, Beijing, China; the 1995 World Summit on Social Development, Copenhagen, Denmark; and the 1996 United Nations Conference on Human Settlements (Habitat II), Istanbul, Turkey.
7 Ibid., pp. 4-5.
8 UN, World Population Monitoring 2000, p.44-49.
10 UN, World Population Prospects, op cit., p.17
14 Sylvia Vatuk, ‘Migration and the Elderly in Developing Countries,’ Meeting the Challenges, op cit.
15 UN, World’s Women 2000, op. cit., p. 11.
17 Kinsella, op cit., p. 35.
18 Kinsella, op cit., p. 34.
21 See Zeilinger, op cit., p. 189; Shanyisa Khasiani, ‘Elderly Women in Eastern Africa,’ in AARP, Older Women as Beneficiaries of and Contributors to Development: International Perspectives. New York: AARP, 1991, pp. 105-07. This pattern of support explains why women in male dominated societies resist family planning until they have had several sons – despite the toll this takes on their health and aspirations.
23 Zeilinger, op cit., p. 192.
25 Zeilinger, op cit., p. 190.
29 UNFPA, State of World Population, op cit., p. 16.

32 Ibid.

33 HAI, ‘When Older People Need Care,’ http://www.helpage.org/info/care2/html


36 UN, World Ageing Situation, op cit., p.7

37 Ibid.


39 Esther Ocloo, ‘Empowering Older Women through Income-Generating Activities,’ in Older Women as Beneficiaries, op cit.

40 See UN, World Ageing Situation, op cit., p.31


46 UNFPA, State of World Population 1998, op cit., p. 14


50 ‘Equal Opportunities for Older Women,’ www.sophia-net.org


53 Most of the women either bought or were left the homes by their husbands, following a government programme to encourage people to buy homes previously owned by the local Council. See ‘Housing from the Perspective of Older Women,’ a study by members of the Older Women’s Network (OWN), Lewisham, n.d.