



Investing in equality

Addressing the funding gap for older women

HelpAge

International



Maheder Haileselassie Tadese/Fairpicture/
HelpAge International

Aselefech lives alone at her house in Addis Ketema, Ethiopia. She lives off her late husband's small pension. She is part of her local Older People's Association, where she takes part in different activities and receives support.

HelpAge International is a global network of organisations promoting the right of all older people to lead dignified, healthy and secure lives.

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Addressing the funding gap for older women

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Front cover photo: **Noche Maya Gopali is 101 and lives in Nepal with her family. She receives an old age allowance from the Government. “[Because of the allowance] I do not have to be dependent on my family. So, I am happy to be old.”**

Ganesh Bista/Ageing Nepal

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Michael Goima/Fairpicture/HelpAge International

Mwanabaraka Ahmed Kamina, Tanzania. *“My pension doesn’t make a significant change in my day-to-day life. It barely pays for my utilities.”*



HelpAge International

The majority of older people globally, are female. Older women are also a significant proportion of the global female population and yet they receive relatively low attention. According to our research, the level of funding allocated to upholding their rights is vanishingly small.

Introduction

Women over the age of 50 account for 27 per cent of the world's women and yet they are almost entirely invisible within debates on gender equality.

By the time women approach older age, many will have experienced a lifetime of inequality and discrimination, the impact of which will leave them poorer, in worse health, and feeling more acutely the impact of increasing global crises, including climate change. Despite this, older women continue to contribute to their families, communities and economies in multiple unpaid and paid roles.

Providers of international aid finance have a critical role to play to ensure that action to achieve gender equality and women's economic empowerment includes women of all ages. However, the analysis in this report show that this is far from the case. It reveals significant gaps in how older women's rights and needs are being addressed through existing donor spending on gender equality.

Cuts in aid budgets are already reported to be disproportionately affecting women, and gender equality-focussed aid is under threat. It is more important than ever that aid focusing on gender equality and women's empowerment addresses critical issues at every stage of life, targeting the specific needs and realities of women of all ages.

As a result of this report, we want donors to better understand the issues facing older women, and take action to rebalance their investments in gender equality, ensuring that older women are fully included.

With only a few years left to accelerate progress on the Sustainable Development Goals (SDGs), it is more urgent than ever to adopt an all-ages approach to gender equality and women's economic empowerment, ensuring that no woman is left behind in global efforts to end poverty in all its forms. Older women's economic rights and roles must be acknowledged and addressed through collective action to tackle inequality.

Methodology

The research for this report included a review of global evidence on demographic patterns, poverty and older women's economic rights alongside new analysis of publicly available data on spending on gender equality by members of the Organisation for Economic Co-operation and Development's Development Assistance Committee (OECD-DAC). OECD-DAC brings together the world's major donors of Official Development Assistance (ODA). We wanted to explore how far there is evidence that gender-targeted ODA spending seeks to take into account older women.

The data analysis was in two stages and included:

Stage 1: a rapid analysis of headline data from 29 members of the OECD-DAC¹

Stage 2: a deeper dive into a sample of projects from four OECD-DAC donors (Canada, Netherlands, Sweden and UK).

The analysis was conducted for the year 2021, the most recent year for which data was available in the OECD-DAC Creditor Reporting System (CRS). We analysed only projects reported as having gender equality as their principal objective (see box to the right, on how we define gender equality spending).

A more detailed methodology of the data analysis is presented in *Annex 1, on page 19* →. Aspects of the methodology are also discussed in the presentation of findings, to facilitate the reader's understanding of the approach taken and the results.



Ganesh Bista/Ageing Nepal

In the context of threats to gender equality funding, it is more important than ever that aid is targeted to uphold the rights of women of all ages.

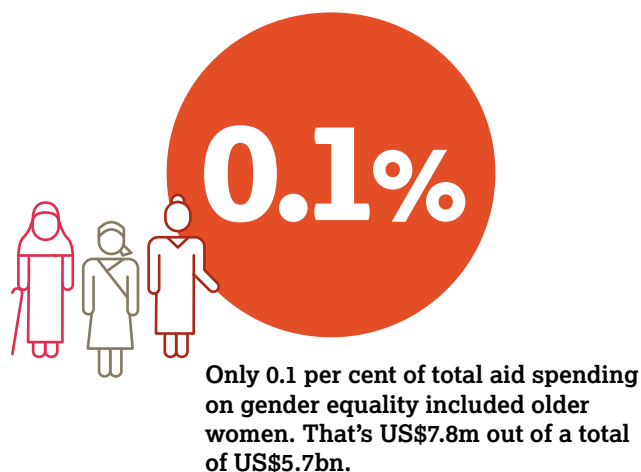
How we define gender equality spending

To identify gender equality spending for our analysis, we used the OECD-DAC gender equality policy marker which identifies whether gender equality is a primary or secondary objective for each project. We selected only those projects where gender equality was reported as the primary objective (a score of '2') by the 29 DAC members we reviewed.

For more on the gender equality policy marker see www.oecd.org/en/topics/development-co-operation.html →

Key findings

- Out of the 7,231 gender equality projects we analysed, **only 16** included reference to older women.
- The total value of projects including any reference to older women was **US\$7.8 million** out of a total spend of **US\$5,733 million** of the projects analysed.³
- This represents only **0.1 per cent** of total aid spending on gender equality that looks to include older women.
- Nearly **two-thirds** of the 29 OECD-DAC donors studied, did not fund any gender equality-focussed projects that explicitly included older women.
- Half of the projects (8) that were identified came from just three donors Canada (2), Italy (3) and Japan (3).



Focus on older women

Growing older populations, changing female populations

Global population ageing is undeniable. Today, there are 1.2 billion people aged over 60 in the world, which is already double the number at the turn of the century (610 million). By 2050, this number will have almost doubled again (2.1 billion). This rapid demographic shift is fast outpacing the development of much-needed policy responses.

This trend is happening in every region, with the fastest growth in low- and middle-income countries.⁴ This includes those countries most at risk of conflict and climate-related crises and those likely to have the lowest capacity to invest in social welfare.⁵

Ageing is also gendered. The result is that older women are an important proportion of the female population and this will continue to rise. Women over 50 already account for 27 per cent of the world's women, and 11.2 per cent are over the age of 65.⁶

By 2050, the number of women over 50 is projected to increase to 34.7 per cent of the total female population, with women over 65 accounting for 17.8 per cent.⁷

Women are also living longer than men across all regions and all countries by an average of five years globally, a trend predominantly driven by higher mortality among men in older age.⁸

As a result, the majority of older people globally, are female. This trend becomes more pronounced the older people become. Women currently constitute 54 per cent of those aged over 60 globally, rising to 62 per cent of those aged over 80 years.⁹

Whilst women live longer than men, these additional years are often subject to ill health or living with a disability. Chronic health conditions, such as arthritis and osteoporosis have a significant impact on older women's lives.¹⁰

Gender also plays a crucial role in determining the living arrangements of women and men in older age. Older women are twice as likely as older men to live alone, primarily due to higher levels of widowhood and lower likelihood of remarriage. The proportions increase with age and, for those aged over 80, nearly a third of women (32 per cent) live alone compared to 15 per cent of men.¹¹ The phenomenon of 'skipped-generation' households, where grandparents and grandchildren live together, is also much more common among older women.¹²

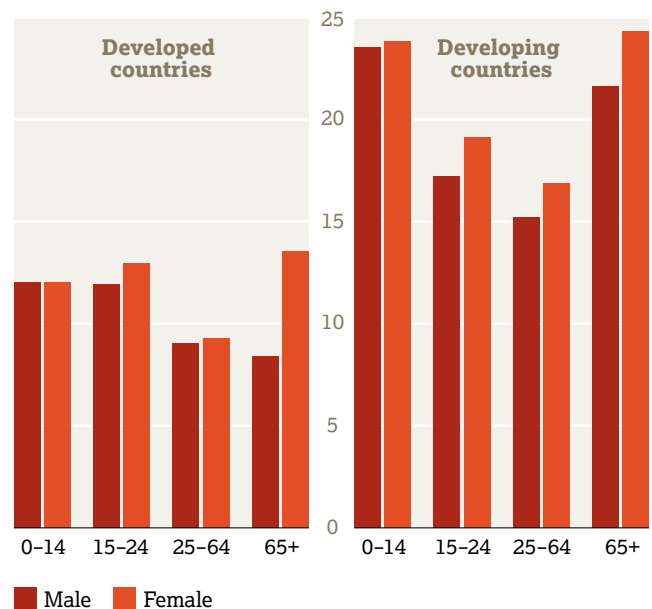
Despite the demographic facts and trends, the international community pays little attention to gender inequality in older age and the specific risks faced by older women. This is exacerbated by data systems that are not fit for purpose in an ageing world with many data sets excluding older people, including those used to track global progress towards the SDGs.

Poverty in older age is predominantly a women's issue

Poverty is a particular risk for older people, both men and women. While there are few reliable data sources on old-age poverty, estimates by the United Nations Department of Economic and Social Affairs (UNDESA) show that old-age poverty is primarily a women's issue.¹³

On average, people aged 65 years or over more often live in relatively poor households than those aged 25–64 years. Women suffer higher levels of poverty than men at all ages, but the gender gap is largest in old age. In developing countries, relative poverty is higher among older women than any other age group.

Figure 1: Percentage of population living in relatively poor households by age and sex



Source: UNDESA, *Old-age poverty has a woman's face*, 2022

A lifetime of disadvantage and discrimination for women

The inequality that older women experience is rooted in risks and disadvantages that accumulate across a lifetime. It is exacerbated by ageism later in life.

Throughout life, women are more likely than men:

- to be unpaid care-givers;
- to work in roles outside of the formal economy;
- to experience less access to land and other assets;
- to live alone;
- to experience widowhood;
- to encounter barriers and discrimination in access to education and healthcare;
- to encounter persistent gender pay gaps and discrimination in hiring and career advancement.¹⁴

The result of this accumulated disadvantage is that women in low- and middle-income countries reach older age with few savings and economic assets, and are less likely to enjoy economic security and independence.¹⁵

Social protection schemes and non-contributory social pensions play a crucial role in mitigating these risks and can help address power imbalances between women and men, as well as tackle some of the root causes of gender equality and poverty in later life. However, schemes are limited and are frequently not gender-responsive in their design and implementation. As a result, older women often remain excluded.

Evidence shows that there are significant gaps in pension coverage and adequacy which disproportionately affect women. In low- and middle-income countries, on average, only 8.1 per cent of ‘working-age’ women are covered by a form of pension scheme, compared to 20.8 per cent of men.¹⁶ In Ethiopia, for example, older men are nine times more likely to receive a pension than older women, with 12.9 per cent of men compared to 1.5 per cent of women receiving pension benefits.¹⁷

In the absence of appropriate publicly-funded support, older women in low- and middle-income countries often remain economically active to support themselves and their household. Prior to COVID-19, around one in seven women aged 65+ were in the labour force, and in Sub Saharan Africa this was particularly high: two in five older women. This compares to one in ten older women in the labour force in high-income countries.¹⁸

Many older women tell us that they work to support their families and to meet their basic needs.

“The mere thought of sickness terrifies me because we do not have any social safety net, healthcare coverage, or protection. Who would care for our fate, especially ours as older people, now that our children have left? The government is nowhere to be found.”

60-year-old woman, Lebanon

Globally, the youngest and the oldest workers are more likely than other age groups to be in informal employment, with older workers more likely than younger workers. In the poorest contexts, women are more likely than men to be in informal employment. Older informal workers have seen a slower return to their pre-pandemic livelihoods than other age groups.¹⁹ Older women’s labour is often overlooked and valued less than older men’s and the gap between men and women’s pay is most significant in developing countries and increases with age.²⁰

Older women also shoulder a disproportionate amount of unpaid domestic work which limits their opportunities to earn a living. Before the pandemic, older women globally were doing an average of 4.3 hours per day unpaid care and domestic work across around 30 countries where this was analysed, a figure that is likely to have increased during the pandemic.²¹ Our previous research found that in Bangladesh, amongst older women aged 65–69 who are not in paid employment, 50 per cent cite family responsibility as the main reason, and it is only in advanced ages that this is overtaken by health issues.²²

Case study

Yewo’s experience

Malawi launched *Mtukula Pakhomo*, a Social Cash Transfer Programme in 2006. It is a means-tested safety net targeting the most vulnerable, ultra-poor and labour-constrained Malawians. Many older women meet the criteria and are entitled to receive the cash transfer as a result. It is administered by the Ministry of Gender, Community Development and Social Welfare, with additional oversight provided by the Ministry of Finance, Economic Planning and Development.

Yewo (right), a 74-year-old widow from Malawi who should benefit from the programme, feels excluded from it. She believes that many older women, like herself, are unable to attend information meetings about the programme, or stay informed about updates, due to health and mobility challenges. This exclusion leaves them struggling in many aspects of their life, facing multiple concerns – including inadequate food, financial difficulties, lack of shelter, bedding, clothing, and discrimination.

“[The government] should prioritise older women and include them all because they are in dire poverty compared to the rest [of the population].”



MANEPO

Older women in crisis

Without assets or savings, limited access to social protection and decent work, and the likelihood of experiencing income insecurity and poverty, older women are more exposed to the adverse impact of shocks and crises.²³

Recent research by HelpAge International found that large numbers of older people need urgent interventions and humanitarian aid to address alarmingly high levels of food poverty and insecurity as a result of the cost of living crisis. However, it is older women who are disproportionately bearing the brunt.²⁴

“We have to beg in order to eat and provide food for our children.”

Older woman, Yemen

Whilst both older men and women reported struggling to maintain their livelihoods and incomes, existing gender inequalities in accessing labour markets have made this crisis even harder for older women. Women reported a lack of opportunity to generate income to help them and their families survive. Many older women

who have previously done unpaid domestic and care work and worked in informal roles cannot access social protection, and older women were less likely than older men to receive pensions.

Older women’s diets were particularly badly affected. In food consumption and dietary diversity surveys, results for older women were significantly worse than for older men.

In Tanzania, most older women reported poor dietary diversity (89 per cent), while the percentage of men was still significant but smaller (69 per cent). In Malawi, 99 per cent of older women have poor dietary diversity and in Ethiopia, the figure is 92 per cent – a higher figure in both cases than for older men (in Malawi, the men’s figure was 70 per cent and in Ethiopia, it was 43 per cent). See Tables 1 and 2 below.

The impact of the COVID-19 pandemic also had a gendered impact that will reverberate for current and future generations of older women. Some 61 per cent of women aged 60+ reported having lost income as a result of the pandemic. It is estimated that the impact of the pandemic increased the gender gap by a generation.²⁵

Women will continue to reach older age in a disadvantaged position with minimal support available to them, unless there is a significant course correction at global level.

Table 1: Dietary Diversity Score (DDS) for older people (percentage)

Country	Poor			Medium			High		
	Male	Female	Overall	Male	Female	Overall	Male	Female	Overall
Ethiopia	40	92	66	15	1	8	44	7	26
Malawi	70	99	89	18	1	7	12	0	4
Tanzania	69	89	80	8	2	6	23	9	14

Table 2: Food Consumption Scores for older people (percentage)

Country	Poor			Borderline			Acceptable		
	Male	Female	Overall	Male	Female	Overall	Male	Female	Overall
Ethiopia	43	92	68	25	6	15	32	2	17
Malawi	64	98	87	18	1	7	18	1	6
Tanzania	63	86	78	11	4	6	26	10	16

Source: Data and analysis collected for “Things have just gotten worse”, HelpAge International, 2023 (tables previously unpublished)



Admasu Brook/HelpAge International

Qabale Garbole Boru lives in a small village called Ego in Ethiopia. She is a 62-year-old pastoralist. She has been looking after her cattle her entire life, but she is no longer able to do this. In 2022 the drought took all her 70 cows, on which she depended for a living. *“Currently, I am worried about what the future holds for me. I live alone.”*

Case study

Impact of COVID-19 on older women’s financial security

As a consequence of COVID-19, a 78-year-old woman from Myanmar who sells boiled peas for a living reported that she was left unable to work for a month and a half after contracting the virus, and with no savings or pension, she was forced to sell belongings to meet her family’s basic needs:

“It was a difficult time, but I didn’t give up. I pawned my little gold chain to solve my financial problems, but now I’m back to selling peas and supporting my family.”



HelpAge International



Ganesh Bista/Ageing Nepal

Older women are disproportionately affected by global crises, from climate change to economic downturns.

Donor spending on older women

Despite the risks older women face, the experience of HelpAge and our partners tells us that there is little focus on older women within donor-funded programmes.

This includes those donors that place significant focus on gender equality more broadly and who, in some cases, include the intersection between gender and age in their broader policy framework (*see box on page 14 →*).

While the OECD-DAC has both a disability and a gender policy marker, there are few tools available to analyse aid spending on older women and men across all OECD-DAC members and across thematic priorities. To establish the levels of attention to older women, we designed a methodology to give us the best possible indication using a keyword analysis of information in the Creditor Reporting System (CRS) – for more details read the methodology used in Annex 1, page 19.

Our findings suggest a serious lack of attention to older women not just within wider aid spending, but within aid spending specifically focussed on gender equality. The lack of visibility of older women suggests that they are being consistently overlooked in actions designed to address gender equality at all levels.

Alarming levels of spending on older women

According to our analysis, just 0.1 per cent of gender equality-focussed spending specifically includes older women.

We looked at the 7,231 projects reported in the CRS database for 2021 by the 29 DAC members as having gender equality as the primary objective of the project. Only 16 of these projects (0.2 per cent) matched our keyword analysis and were therefore considered to be including older women.

These 16 projects were valued at US\$7.8 million out of a total spend on gender equality of US\$5,733 million (0.1 per cent). It is important to note that this figure represents the total amount allocated to the projects they are mentioned within, not the total amount of funding directly targeting them. That figure would be even lower.

In addition to the overall amounts, the results suggest that few donors are paying any attention to older women at all in their gender programming. Just over a third of donors whose projects we were able to analyse supported any projects that include older women (11 out of 29 donors). Half of the projects that were flagged in our analysis came from just three donors: Canada, Italy and Japan.

It is likely that the results reflect some anomalies in the data and include some under and overcounting. For example, Portugal appears to stand out in the analysis with over 40 per cent of spending corresponding to our word search criteria. However, on further investigation, this appears to reflect the fact that Portugal reported a very low value of spending as gender-targeted overall during 2021. The single project that was flagged by our keyword analysis therefore represents an unusually high proportion of overall spend.²⁶

Furthermore, we did not assess the quality of older women's inclusion. In theory it would be possible for a project to take into account older women, but to act in a way that did harm rather than good.

Similarly, the analysis included projects that involve older women as actors in support of other aims – for example, by engaging them in peace processes. Our results may therefore represent an over-estimate of the attention to older women with funding for gender equality.

Equally, we recognise that CRS project descriptions offer only a partial view of a project. Some projects may give some consideration to older women, but not capture it in the relatively brief descriptions on CRS. Other projects may refer to older women in their CRS descriptions even if older women are only included in a small percentage of the project's total spend.

Despite these challenges, the results offer the best available indication of the levels of committed funding which promote the rights and equality of older women. They suggest that the level of attention older women are receiving is alarmingly small.

Table 3: Headline data analysis results

OECD-DAC member	Number of projects responding to word search criteria	Value of projects responding to word search criteria (US\$ million)	Projects responding to word search criteria as a percentage of all aid with gender equality as the primary objective
Austria	1	0.59	1.78
Canada	2	1.86	0.27
France	1	0.02	0.003
Italy	3	0.67	1.46
Japan	3	2.86	1.09
Netherlands	1	0.03	0.005
Norway	1	0.02	0.01
Poland	1	0.01	0.39
Portugal	1	1.41	40.9
Sweden	1	0.02	0.01
United Kingdom	1	0.3	0.2
Other OECD-DAC donors (excluding Spain)	0	0.0	0.0
TOTAL	16	7.8	0.1

Digging deeper into donor actions

To confirm the trend, we did a deeper dive into project data for a selection of projects of four bi-lateral donors who have made strong commitments to gender equality: Netherlands, Sweden, Canada, UK. Once suitable projects from these four donors had been identified, a word search was run on key project documents, using the same list of key words as for Stage 1 of the analysis. If any references to older women were found, a further manual review was undertaken to see whether these references were merely vague aspirations, or if any concrete steps to promote the inclusion of older women had been noted.

In order to establish the sample, we sorted the projects of each donor for 2021 by funding size. Starting from the largest we picked the first 10 for each donor that met our suitability criteria (*see methodology on page 19* →). In order to identify the 40 projects for analysis, we reviewed 350 project entries in the database in total.

While the majority of projects that were excluded from analysis were excluded because of a lack of sufficient documentation, over a third were excluded because, by design, they would not have included older women. This included many projects relating to sexual and reproductive health for adolescent girls and youth, education and care for pregnant women.

While these are critical issues, it suggests that the focus of donors may be on younger age groups. Overall, the document analysis further reinforced the impression from the headline spending analysis, that gender-targeted aid spending frequently overlooks older women. Even where projects do include older women, our analysis raises serious questions about whether the actions will result in any direct benefit to older women, or make any contribution to their rights and equality.

Country-by-country findings are presented here. The results confirm a trend observed across donors in the headline analysis that attention to older women is scant.

Netherlands

Number of projects with gender equality as the main objective	Projects analysed	Number of projects responding to word search criteria
222	10	0

The Netherlands funded 222 gender-targeted projects with a total value of US\$716.81 million.

We reviewed 10 projects valuing US\$245.56 million in total. The projects covered humanitarian aid; social protection; governance; health; land rights; flood management; and water. None of the project documents reviewed contained any of our key words.

Sweden

Number of projects with gender equality as the main objective	Projects analysed	Number of projects responding to word search criteria
196	10	1

Sweden funded 196 gender-targeted projects with a total value of US\$266.38 million.

We reviewed 10 projects valuing US\$74.03 million in total. The projects mostly involved support for organisations advocating for gender equality (ranging from UN Women to small civil society organisations), as well as some humanitarian action. One of the projects (value US\$3.50 million) matched our word search criteria.

- A project involving support to women's rights organisations in the South Caucasus mentioned the need to include older women as part of a list of disadvantaged groups, and said that Sweden would follow up with the grantee on how all the mentioned groups were being included.



Canada

Number of projects with gender equality as the main objective	Projects analysed	Number of projects responding to word search criteria
1,311	10	3

Canada funded 1,311 gender-targeted projects with a total value of US\$691.25 million.

We reviewed 10 projects valuing US\$52.51 million in total. The projects mostly involved economic empowerment activities or governance work, as well as some activities related to sexual and reproductive health rights. Three projects (value US\$10.60 million) met our word search criteria. However, in none of the three cases was it clear that this would translate into project activities that promote the rights of older women.

- One project involving agricultural interventions in Ghana (value US\$7.98 million) referenced an older man who mentioned that the project had benefited his wives. However, measures to promote older women's rights were not stated.
- One project supporting a fund that finances innovative projects seeking to advance gender equality (value US\$1.33 million) showed a photo of a gender-based violence project called *'Grandmother defend yourself'*. It was unclear if this project was funded by the programme or used illustratively, and whether the whole programme (beyond this one photographed project) considered the rights and equality of older women.
- One project on economic empowerment, social protection and sexual and reproductive health rights (value US\$1.30 million) included mentions of older people during a high-level stakeholder meeting. While some references highlighted the need for older people to be included, these references came from members of the host government, rather than from Global Affairs Canada or from the UN agencies primarily responsible for executing the project.



United Kingdom

Number of projects with gender equality as the main objective	Projects analysed	Number of projects responding to word search criteria
375	10	3

The UK funded 375 gender-targeted projects with a total value of US\$151.12 million.

We reviewed 10 projects valuing US\$27.37 million in total. The projects covered humanitarian action; nutrition and health (including sexual and reproductive health); gender-based violence and exploitation; and social protection. Three of the projects (value US\$8.95 million) referred to older people.

- The projects matching the criteria related to support for Rohingya refugees, sexual and reproductive health, and health/nutrition. However the references were very brief, and two were purely contextual: The first (US\$6.39 million) mentions the need to include 'elderly' people among other 'vulnerable' people; the second (US\$1.86 million) merely mentions older people in a contextual paragraph on the harm done by climate change; while the third (US\$0.70 million) simply mentions that elders (whose gender is not specified) are influential in the community.

Country-specific findings should not be interpreted as a comment on any individual donor. Nor should direct comparisons be made on the basis of the analysis shown. The level of detail in the documentation available varied, as well as the number of projects which were rejected for each donor on the basis of lack of documentation and sometimes language. For these reasons, the analysis does not allow for an accurate comparison.

A bleak picture for older women

The results of these deep dives into four donors support the overall finding that attention to older women within aid spending on gender equality is extremely limited. While three of the donors had projects matching our key word analysis within the sample, in only one project was there any indication of concrete follow up. In general, references to older women were vague and contextual with no clear action in support of their rights. Often older women are included in a wider list of vulnerable or disadvantaged groups.

Similarly, the number of projects that were excluded from this analysis because the design of the project would automatically exclude them, tells us something about donor priorities. The findings suggest that donors are

frequently prioritising specific issues affecting other age groups (that are nonetheless important issues) and that older women are poorly mainstreamed into broader gender equality initiatives that could benefit them, at least within the higher value projects donors are investing in.

Overall the picture for older women is extremely bleak. The number of projects identified through the word search that included older women either as the main focus of the project or part of the focus was vanishingly small. In spite of all the challenges they are facing, they are benefitting from neither targeting, nor mainstreaming in donor programming. Urgent attention is needed to address this imbalance in action to achieve gender equality.

Progress on paper

There has been a welcome increased focus on the intersection between gender and age and the impact of discrimination in later life within donor policies and tools in recent years. This suggests that, at least on paper, there is greater recognition of the rights and needs of older women. While a full policy review was outside the scope of our research, examples include:

- In 2014, the European Union’s Directorate-General for European Civil Protection and Humanitarian Aid Operations (DG ECHO) introduced the Gender-Age Marker as a tool to assess and track how gender- and age-sensitive humanitarian interventions are. This marked an important step forward in EU external policy, recognising that the impact of crises is not gender- or age-neutral. A recent evaluation found that more than 90 per cent of actions integrated gender and age considerations either ‘strongly’ or ‘somewhat’. The results of our analysis raise questions about the extent to which the marker is driving action for older women.
- Canada’s Feminist International Assistance Policy (2017) builds on its longstanding gender Equality Policy, both of which recognise that women often face additional intersectional discrimination, including on the basis of their age and disability.

- The UK Government’s FCDO Disability Inclusion and Rights Strategy 2022–2030²⁷ applies a strong intersectional lens and a life course approach “aiming to protect the rights of all people at all stages of their lives”. The policy gives attention to the interaction between gender, age and disability, including the unrecognised contributions of older women to families and communities.
- In 2023, USAID released its Gender Equality And Women’s Empowerment Policy²⁸ which commits to applying an intersectional approach across its strategic objectives. It recognises how different life stages and gender dimensions can interact to affect outcomes, and acknowledges the gender dimensions of older age poverty, violence in older age groups and structural inequalities within food systems faced by older women and men.

It is too early to see the results of more recent policy developments in the donor spend data available through the OECD-DAC CRS. While these policy developments offer some hope, the low level of attention older women appear to be receiving suggests a significant course correction is required if such policies are to be effectively implemented and to support in the achievement of gender equality for girls and women of all ages.

Empowering older women

The HelpAge network is dedicated to promoting the rights of older women, and advocating for their income security and economic empowerment. We work with donors to implement a range of projects to strengthen older women's dignity and wellbeing.

Empowering older women in humanitarian settings

A project in Ethiopia funded by Global Affairs Canada worked with young and older women to provide leadership training to build their confidence and abilities

to participate in decision-making within internally displaced person (IDP) camp settings, and conducted training for older women on small-scale livelihood initiatives to support their financial security.

To support an increase in older women's economic empowerment and reduce their vulnerability to gender based violence, HelpAge and our local partners worked with 100 older women to create business ideas and plans. Sixty-four women who wanted to set up a business went on to receive financial and in-kind support. Each woman was provided 9,750 Ethiopian Birr (ETB) to start their business, and a further 250 ETB was deposited into their bank account to encourage savings and enable them to effectively operate and grow their business.



Dorcas

Older women, especially in low-income countries, are at a higher risk of poverty and food insecurity.

Case study

Hanan's experience

Hanan Hadeed, 60-years-old, from Jordan, encountered significant difficulties after retiring from her nursing career to care for her ill husband, including deep loneliness, financial instability and restrictions to her autonomy.

Hanan joined the Appreciation Project in 2019, funded by the German Federal Foreign Office (GFFO) and implemented by HelpAge, and NAYA in Jordan. The project sought to reduce poverty in old age by equipping older women and men with training to develop new skills which would increase their opportunities for employment and build a new source of income.

Through participating in training courses, Hanan became interested in natural detergents, and with support she started a business developing and selling natural shampoos. This not only provided her with an income, but gave her back her autonomy, a sense of self-worth and a new social outlet.

“I suffered a lot of the time. I felt it was important for me to have an independent income that would meet the needs of my family. The programme has breathed something new in my soul, new hope, and I will remain grateful for these new friendships and useful experiences.”



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Malumbo Simwaka/Fairpicture/HelpAge International

Elube Aliyasi, 69-years-old, lives alone and supports herself by preparing weaving material which she then sells to cane chair makers.

Strengthening older women's rights in Eastern Africa

A new project funded by the Department of Foreign Affairs in Ireland (Irish Aid) will support older people in Ethiopia, Malawi, Mozambique and Tanzania to advocate for their inclusion in the development of age-, gender- and disability-responsive social protection systems and programmes in each country, as well as implementing initiatives to support older women and men's resilience to frequent shocks and disasters.

Central to the programme is the achievement of gender equality for older women and increasing older women's resilience to shocks:

- Supporting older women's empowerment and representation in all levels of society by providing them with leadership and advocacy training, delivered through community level Older People's Associations (OPAs)
- Creating and supporting livelihood opportunities for older women at community level
- Providing training to strengthen older women and men's digital literacy skills, enabling them to access information, services and programmes
- Strengthening knowledge and access to legal frameworks and pathways which support the rights of older women and men.

Conclusions and recommendations

This study provides sobering insights into the current level of attention to older women in global efforts to achieve gender equality. It indicates the international aid community is failing to adequately address the needs of a marginalised and growing part of the female population.

There has been welcome progress in donor policies including support for intersectional approaches, and markers which have been introduced to track spending against commitments on gender, disability and (in the case of DG ECHO) age. However, our analysis suggests these are doing little to drive action for older women and while they may be recognised alongside other vulnerable groups, more specific focus and action on older age groups is needed.

The lack of inclusion and understanding of issues affecting older women presents a major challenge to the international community and highlights the extent of change needed to deliver on the Agenda 2030 commitment to achieve gender equality and empower girls and women of *all* ages.

We acknowledge that the findings are based on partial information. Project descriptions and documentation do not include the full detail of projects and their ambitions. However, in the absence of more comprehensive data and information, they are an adequate proxy that provides valuable insights.

Donors are, of course, one part of the picture. HelpAge continues to advocate to the wider gender equality and women's right movement, and with governments in low- and middle-income to ensure older women are included and among their priorities. However, donors have a critical role to play in setting standards to the wider sector, and ensuring that levels of aid spending are commensurate with need.



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Daw Kyin Aye, 88-years-old, used to be a farmer and lived with her husband, nephew, and nieces. After her family persuaded her to give up her 25 acres of rice land, claiming she was too old to work, she and her husband left their village with no property or assets.

HelpAge calls on members of the OECD-DAC, multilateral agencies and all donors supporting the achievement of gender equality to take full account of global ageing in their work.

They must urgently address the rights and needs of women in future work on gender equality and women's empowerment.

The ambitions set out by bilateral and multilateral donors on gender equality provide opportunities to correct the imbalance and strengthen attention to the risks faced by older women.

We call on donors to:

- commit to an all-ages approach in their policies and programmes to support the inclusion and empowerment of older women
- ensure that the needs and rights of older women are met through a combination of mainstreaming and targeted programming
- commit to only funding programmes informed by gender analysis and data which is disaggregated by sex, age and disability
- establish mechanisms to monitor and evaluate the gender-, age- and disability-responsiveness of programming
- support the expansion or establishment of social protection programmes and economic empowerment programmes responsive to the needs of older women
- ensure that internal policies and strategies on gender equality include women of all ages, and apply an intersectional approach, with technical capacity and systems in place to monitor implementation
- create dedicated strategies and policies aimed at protecting and enhancing the rights of older people in all of their diversity.

Donors and international agencies are well positioned to act as powerful advocates on the inclusion of older women within global development efforts.

We call on them to:

- encourage stronger global action to address the implementation of international frameworks on upholding women's rights and ending extreme poverty, with respect to older women
- support the meaningful participation of older women in national, regional and global forums and platforms working on gender equality and women's empowerment, including the achievement of SDGs and implementation of Beijing Declaration and Platform of Action
- commit to sharing the knowledge, experience and practice on addressing issues facing women in older age through formal and informal mechanisms, e.g. OECD-DAC networks and communities of practice
- establish a dedicated donor coordination mechanism focussed on older women and men, learning from the experience of other groups, e.g. the donor disability group.

Multilateral organisations including the OECD and the European Union have a crucial role to play in coordinating donor policy and action on older women's rights and inclusion, and ensuring tools are available to track and analyse implementation.

They should:

- ensure that appropriate tools are in place for analysis and monitoring of actions to address inequality in older age including consideration of how existing markers can be adapted, e.g. introducing sub-markers to track how projects address rights and needs in older ages
- periodically evaluate the inclusion of older people in ODA spending across members
- undertake a review of member policies in relation to older women and gender equality to highlight good practices, identify areas of improvement and provide policy options to advance gender equality and empowerment of older women.

Annex 1: Data analysis methodology

The results presented in this report are the result of a rapid analysis of data on gender-targeted Official Development Assistance (ODA) spending by members of the Organisation for Economic Co-operation and Development's Development Assistance Committee (OECD-DAC). The objective was to explore how far there is evidence that gender-targeted ODA spending seeks to take into account older women.

The data analysis was in two stages and included:

Stage 1: a rapid analysis of headline data from 29 members of the OECD-DAC

Stage 2: a deeper dive into a sample of projects from four OECD-DAC donors (Canada, Netherlands, Sweden and UK).

The analysis was conducted for the year 2021, the most recent year for which data was available in the OECD-DAC Creditor Reporting System (CRS) and includes only projects identified as having gender equality as the principal objective.

Stage 1: Headline analysis

During the first stage, we analysed data for all members of the OECD-DAC with the exception of Spain (due to language limitations). We filtered the downloaded data for projects which scored '2' on the OECD-DAC gender equality policy marker – those projects where gender equality was reported to be the principal objective.²⁹ We then conducted a word search analysis in English and French to identify whether any of the projects had referred to older women in their CRS descriptions using an agreed list of key words.

Only projects which met the key word criteria were included. Projects which did not meet these, including those which may have referred to people of all ages or sought to disaggregate data by age were excluded. These were excluded as it was not clear or obvious from the descriptions or intention that the projects sought to actively consider older women as part of their objectives.

Data on commitments (rather than disbursements) were used, by analogy with the OECD-DAC's policy marker system, which is primarily intended to be applied to commitments data.³⁰ Data were downloaded in 2021 prices.

Stage 2: Deeper dive

To complement the headline analysis and to triangulate the results, we undertook a more detailed review of a small sample of projects from four OECD-DAC members: Canada, Netherlands, Sweden and UK.

We selected the ten largest projects by spend for each donor excluding any projects which would omit older women by design, e.g. those projects where interventions were limited to a specific age group such as children, adolescents or women aged 15 to 49 years. We also excluded any projects for which sufficient project documentation was not available in English or French. The same key word search as for Stage 1 was then conducted on selected project documents to establish if more detailed documents revealed more attention to older women. If any references to older women were found, a further manual review was undertaken to see whether any concrete steps to promote the inclusion of older women had been noted.

Limitations

It should be noted that the review was very brief and the methodology necessarily limited, so the findings should be treated as indicative rather than definitive. It is hoped that this initial analysis may inspire further research on ODA spending on older women in future.



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After eight years working as a cash collector, Daw Than Htay, 76-years-old, was told she was too slow and accused of mistakes. Forced to quit, she now has no income. “We, older people should have a chance to work in a suitable work environment.”



Anwar Sadat Swaka/HelpAge International

Zainab Hamidi, 70-years-old, from Ayany, Nairobi, has faced significant discrimination in her business, particularly after her husband passed away. As a woman managing a business alone, she has encountered prejudice that has made her professional journey challenging.

Find out more:

www.helpage.org/investing-in-equality

Endnotes

- Spain was excluded from the analysis due to linguistic limitations of the consultant undertaking analysis.
- For more on the gender equality marker scoring system, see OECD-DAC, 2016, *Handbook on the OECD-DAC gender equality policy marker*, p.6
- Spending figures throughout this document are stated in 2021 prices, on a commitments basis.
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- Age International, *Older Women: The Hidden Workforce*, 2021
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- HelpAge International, *Advancing gender equality through social protection in an ageing world*, 2024
- HelpAge International, *“Things have just gotten worse”*, 2023
- UN independent expert on the enjoyment of all human rights by older persons, *Human rights of older women: the intersection between ageing and gender*, 2021
- The project in question was also multi-year and was not coded as '2' on the gender marker in other years, raising questions about whether it should have been included at all.
- FCDO, *FCDO Disability Inclusion and Rights Strategy 2022–2030*, 2022, <https://assets.publishing.service.gov.uk/media/627a63e9e90e0712dbfd4b3b/Disability-Inclusion-and-Rights-Strategy-2022.pdf> →
- USAID, *2023 Gender Equality And Women's Empowerment Policy*, 2023, www.usaid.gov/sites/default/files/2023-03/2023_Gender%20Policy_508.pdf →
- Gender marker data reported by DAC members excludes their core contributions to multilateral agencies.
- See OECD-DAC, 2016, *Handbook on the OECD-DAC gender equality policy marker*, p.8

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