

# Gender Discrimination and Age

The experience in Ireland and Developing Countries



AgeAction

For all older people

## Gender Discrimination and Age

This booklet aims to raise awareness about specific issues older women face both in Ireland and in developing countries. It describes how older women face similar challenges wherever they are from. In both contexts they suffer both age and gender discrimination. In raising awareness about the intersecting inequalities older women face the information presented here provides an important starting point for those who want to know more about these issues.

After a lifetime of providing unpaid care for friends and family, older women often live in poverty with no one to care for them. Ageing is inevitable, but its gendered injustices are not.<sup>i</sup>

## The context for developing countries

Given that the life expectancy of women is still longer than men, the implications of gender inequality are especially significant for older women. Older women have a great diversity of experience, knowledge, ability and skills. They are not a homogenous group. Their economic and social situation is dependent on a range of demographic, political, environmental, cultural, social, individual and family factors. Being older and female often means there are multiple ways in which older women are affected by different interrelated issues. These include being in or at risk of poverty and being victims of violence and other forms of elder abuse.

A lifetime of discrimination has left many older women with fewer savings and assets that could help them to maintain an adequate standard of living in older age. For instance, in urban China poverty rates among older women are three to four times higher than those amongst older men<sup>ii</sup>. Globally only about half of all people above the retirement age enjoy access to a pension. In most countries, women are less likely than men to receive a pension, and where they do their benefit levels are often much lower. Unfair pension systems, or a lack of any social safety net in many countries, grossly fail to protect them from poverty. This makes older women more vulnerable to various forms of exploitation and abuse.

Many poorer older women, especially those with disabilities, ongoing health conditions and/or living in rural areas have received little or no formal education. Illiteracy and innumeracy can severely restrict older women's full participation in public and political life; the economy; as well as access to a whole range of services, entitlements and recreational activities. A 2013 UN report, *Neglect, Abuse and Violence against Older Women*<sup>iii</sup>, highlights that older women are often excluded from legislation on domestic violence. It argues that we need a more comprehensive understanding of the neglect, abuse and violence they experience. Furthermore, many international laws and reports fail to look specifically at older women, making them an 'invisible' minority. This invisibility allows governments and societies to ignore their needs and silence their voice.

There is also a significant lack of information about the welfare and needs of older women globally. For example, population-based surveys commonly collect data for people 'of reproductive age' [15-49 years] in great detail. In the few cases where data is collected for people aged over 50 this data is not disaggregated by sex<sup>iv</sup>. For a decade now it has been recognised that this failure to collect adequate data on women over the age of 49 means that

States remain free from being held accountable (see DHS<sup>v</sup>, WHO<sup>vi</sup>, UNAIDS<sup>vii</sup>). This barrier, amongst others, makes it very difficult to assess older women's specific needs<sup>viii</sup> and then design policies, laws, and interventions which address them.

The contribution of older women to public and private life as leaders in their communities as entrepreneurs, caregivers, advisers, mediators, among other roles, is invaluable.<sup>ix</sup> Although many older people have care needs, others, particularly older women often take on unpaid care roles for grandchildren and spouses. Unpaid care is something that girls and younger women will also have experienced, and over a lifetime can result in a huge loss of income they may have received if in paid work.

In September 2015, the UN General Assembly adopted the Sustainable Development or Global Goals which aim to be achieved by 2030<sup>x</sup>. All countries in the UN, including Ireland signed up to them. There are 17 goals and goal 5 aims to achieve gender equality and empower all women and girls<sup>xi</sup>. Targets include commitments to end violence against all women and girls and to recognise and value unpaid care and domestic work through public services and social protection. They also commit to undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance and natural resources.<sup>xii</sup> This is important as older women can be particularly vulnerable to losing their livelihoods due to their lower status, lack of knowledge of their rights, and local laws that prevent them from inheriting property.<sup>xiii</sup>

While the Global Goals are a recent international development if targets are reached they should result in significant improvements for older women by 2030.

## The Irish context

In Ireland, data collected every five years through the census provides important information about the population and includes disaggregated data by gender and age. According to the latest census (conducted in 2011) there are 535,393 people aged over 65 years living in Ireland, 55 per cent of whom are women<sup>xiv</sup>. Older women constitute 12.6 per cent of the total female population.

A critical issue for older women in Ireland is the gender pension gap as they face a number of barriers achieving an adequate income. In 2014, the Department of Social Protection provided 529,711 recipients over the age of 65 years with a State Pension. The gender breakdown of these recipients was fairly even with 49 per cent male and 51 per cent female.

However, a gender analysis of those in receipt of the non-contributory pension, a means tested payment that individuals who are not entitled to, or who receive a reduced rate of, contributory pension, indicates that 62 per cent were female and 37 per cent were male. Furthermore, a higher proportion of contributory pension recipients, that is, those who have made enough social insurance contributions through their working life, were males (64 per cent) versus females (36 per cent).

Social transfers are critically important to older women in Ireland and they continue to be more reliant on this income source than their male counterparts. In 2011, more than 70 per cent of the gross income of older females came from social transfers compared with just over half for older males<sup>xv</sup>.

The gender inequalities in obtaining an adequate income are also evident from an analysis undertaken by the CSO of income data over the years 2004, 2009, 2010 and 2011<sup>xvi</sup>. For example, in 2011, older men had an average weekly income of €438.38 versus €381.67 for their female counterparts.

One-quarter of our older population live alone, two-thirds of which are women (87,455)<sup>xvii</sup>. Research from the Vincentian Partnership for Social Justice (VPSJ)<sup>xviii</sup> consistently shows that households containing a pensioner living alone have an inadequate income in terms of achieving a minimum standard of living; a fact that significantly and disproportionately impacts older women. The Irish Centre for Social Gerontology (2013) found that in rural areas of Ireland of those living alone between the age of 75-84 that 32% were men and 68% were women<sup>xix</sup>.



Arlene North came 2nd in the 2009 Positive Ageing Week competition. This is a photo of her mother and daughter. ©Age Action

In the study they state that

Previous research has found that living alone may have important implications for the quality of life of older adults. If people live alone in rural areas and do not have access to transport or are unable to drive (typically the case for older women), this may restrict their level of social interaction and their access to services.<sup>xx</sup>

It is also important to highlight that gender-based discrimination in areas such as employment throughout women's lives has a cumulative impact in old age. This results in older women in Ireland<sup>xxi</sup>, as well as across the world<sup>xxii</sup>, having to face disproportionately lower incomes. Maintaining even a basic standard of dignity in later life on such low income is not possible for many older women. It is therefore imperative to address this inequality that exists for many older women and for future generations of older women.

Many older women in Ireland today were forced to give up work due to a policy known as the Marriage Bar. This policy, which was supported by trade unions and employers as well as the state, forced women in many public jobs to give up working due to marriage. While the policy was abolished in 1973, the repercussions are still felt by older women today. For example, the National Pensions Framework which was published in 2010, estimated that 47,000 were affected by this policy and subsequently have gaps in their social insurance coverage<sup>xxiii</sup>.

## Case studies

### Ireland

Mary-Jane began work in the Irish civil service in the 1970s. When she got married, she had to give up her job. At this time the expectation, and in some cases the law, was that once women were married they would give up work. This meant that she raised her children full-time. When her children had grown up into adults she decided to return to work. This was 13 years ago.



Khatoon, 64 from Pakistan with her Granddaughter and a new sewing machine. ©HelpAge International

When the time came for her to retire Mary-Jane thought she would have enough contributions to receive a contributory pension from the state. However, when she spoke to the department, the rules had changed. Instead of calculating her pension based on her last few years of work they went back 40 years to get her average annual contributions. Instead of getting the full contributory pension she is now getting a reduced rate.

If Mary-Jane had stayed working she would have gotten the full pension. But who would have looked after her children?

Mary-Jane's friend Betty never worked before having her family. She now gets the full contributory pension as her average contributions are spread over the 13 years she was working.

### Tanzania

Nyamizi, a 73 year old with nine children, has a small business making a local brew and also grows her own crops. She started the business after her husband died. Nyamizi was accused by a neighbour of witchcraft, of bewitching his sick child, who eventually died. She received threatening letters telling her to leave the village and one night when she was returning home was violently attacked with a machete. Her arm was chopped off and she had serious head injuries. "I was unconscious for over a day and in hospital for three weeks. I was sure I was going to die". Despite the brutality of the attack no-one was ever prosecuted for the crime. "I didn't get justice because I couldn't pay for it. No one takes action for those who are poor"<sup>xxiv</sup>.

The victimisation of older women through accusations of witchcraft is common in certain parts of Tanzania usually providing a pretext for forcing women off their own land<sup>xxv</sup>.

Anastasia, a 69 year old Tanzanian woman challenged, through the courts, an attempt to dispossess her of her land. She received training from HelpAge International on the laws that deny older women the right to own, inherit and dispose of property. "The protracted legal process did not deter me. I knew my right and I went to claim it". More older women are overcoming cultural taboos on subjects such as witchcraft and death. They have taken it upon themselves to write their will and ensure that it is kept safely with a member of their family or a local pastor.<sup>xxvi</sup>

## Uganda

Margaret, 72, is a leader in her local community on the outskirts Kampala, Uganda's capital city. She advocates for the rights of older people. "But to get here I have had to overcome the various barriers women like me face in society. As an older woman, people presume that I am not knowledgeable enough, that the ideas I put forward are not worthy of attention or should be taken seriously". She believes in intergenerational solidarity and understands that older women and younger women and girls both face challenges.

"With the support of younger generations, it is older female leaders like me who can advocate for greater equality and empower the girls of today. There is an expectation on girls in Uganda. Their life course is set out clearly ahead of them at a young age: you will get married in your teens, become a house wife and bring up your children. For many women, to stray from the path and break out of the shackles fastened by their gender takes opportunity, encouragement and hard work". Margaret believes education is key. "Women have the potential to measure up to and exceed their male counterparts, and there is no doubt that a woman could one day soon be the leader here in Uganda. If a girl says she wants to be president, no one should doubt her".



Tubakwerwa, 58 from Uganda invested a loan in setting up a stall in a fruit and vegetable market.  
©Antonio Olmos /HelpAge International



For older women, Margaret believes life-long learning should be encouraged to build their confidence and capacities. “Joining up with other women in older people’s associations provides the opportunity to share ideas and expertise, to help people claim their rights and to boost income through group saving schemes and money-generating projects”<sup>xxvii</sup>.

## Older Women’s Human Rights

Human rights belong to every human being, regardless of nationality, ethnic origin, skin colour, or religion. Included are rights for everyone regardless of what their age and gender happen to be. The Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW)<sup>xxviii</sup> is a landmark international human rights treaty that affirms principles of fundamental human rights and equality for women around the world. CEDAW offers countries a practical blueprint to achieve progress for women by legally binding each ratifying country to take all appropriate measures, including legislation so that women can enjoy their human rights and have their fundamental freedoms protected.

The Convention however makes few direct references to older women. Despite CEDAW’s ability to address discrimination against women in a range of settings the available evidence of older women’s experiences around the world, demonstrates that there is a clear gap in the protection of the rights of older women. This was confirmed when the Committee on the Elimination of Discrimination against Women in a general recommendation on older women and protection of their human rights highlighted 18 specific areas of concern surrounding gaps in CEDAW’s protection of older women and no less than 23 recommendations for improving the Convention.<sup>xxix</sup> These included such areas as rural and other vulnerable older women, violence, participation in public life, education, work and pension benefits, health and economic empowerment.

A dedicated international convention on the rights of older people would also ensure that both older women and men’s human rights are better protected. The UN is currently discussing whether there should be a new convention. Age Action Ireland is advocating that the Irish government support a new convention to protect the rights of *all* older people.

## Endnotes

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- viii. See endnote iv
- ix. Committee on the Elimination of Discrimination against Women General recommendation No. 27 on older women and protection of their human rights, page 2 - <http://www.ohchr.org/EN/Issues/OlderPersons/Pages/CEDAW.aspx>
- x. For more on the SDGs see UNDP here <http://www.undp.org/content/undp/en/home/sdgoverview/>
- xi. More information on Goal 5 is here <http://www.undp.org/content/undp/en/home/sdgoverview/post-2015-development-agenda/goal-5.html>
- xii. The 17 Goals and targets are here <http://www.un.org/sustainabledevelopment/sustainable-development-goals/>
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- xxvii. Case study from HelpAge International - <http://www.helpage.org/blogs/margaret-kabango-27548/why-i-will-never-stop-campaigning-for-gender-equality-985/>
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- xxix. CEDAW general recommendation No. 27 on older women and the protection of their human rights - <http://www.ohchr.org/EN/Issues/OlderPersons/Pages/CEDAW.aspx>

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Age Action Ireland  
30/31 Lower Camden Street  
Dublin 2

**Tel:** +353 1 475 6989

**Email:** [info@ageaction.ie](mailto:info@ageaction.ie)

**Website:** [www.ageaction.ie](http://www.ageaction.ie)