

## **Grandmother, breadwinner, caregiver, widow, entrepreneur: COVID-19, older women and challenges for the implementation of the women's economic empowerment agenda.**

Authors:

Baishali Chatterjee, email: [BChatterjee@christianaid.org](mailto:BChatterjee@christianaid.org)

Luciana Caffarelli, [LCaffarelli@christia-aid.org](mailto:LCaffarelli@christia-aid.org)

Anupama Ranawana, Email: [ARanawana@christian-aid.org](mailto:ARanawana@christian-aid.org)

**Abstract:** In both academic and practitioner work on women's work, there is a significant focus on women in the 18-55 age bracket. However, there remains a gap in the policy agenda on the impact of Covid-19 on older women in the 55 + age group, including those with disabilities. Christian Aid research and projects that have focussed on Myanmar, Bangladesh, Ghana, and Nigeria provide anecdotal evidence with regards to this. This paper addresses what the authors argue to be a distinct gap in programmatic work regarding the economic and social labour of women over the age of 55. During the COVID-19 pandemic, in particular, anecdotal evidence arose that noted how women of that age bracket were holding the significant role of breadwinner, as well as main caregiver for their families. However, on further investigation, we noted that this is an issue that has, so far, received little attention in policy and programmatic work in the international development sector, and that data surrounding the issue is often very limited, and usually found in anecdotal formats. Noting gaps within the work of our own organisation, we reflect on how such a lacuna in policy and programmatic work limits the 'liberating' aspect of Women's economic empowerment. Using this reflection, and drawing from anecdotal evidence, as well as discussions with individuals working with older women, we suggest strategies towards recognising and rewarding such workers, and with this to add to literature arguing for a more diverse implementation of the women's economic empowerment agenda.

**Keywords:** Global South, pensioners, empowerment, older women, discrimination

## 1. Introduction

A public health crisis, such as the COVID-19 pandemic launches a sector like the international development sector into immediate action. Humanitarian assistance and emergency service delivery measures are executed at great speed. As the COVID-19 crisis reached into the year 2021, it then created a need to review these efforts and to understand and analyse what had been learned during the first year of the crisis. Several INGOs (international non-governmental organisations) and NGOs (non-governmental organisations) commissioned learning reviews and studies to understand what worked, and what would need improvement. As part of the learning into Christian Aid's pandemic response, researchers looked at, for example, the importance of local actors, faith actors and Community Service Organisations in ensuring the efficiency and reach of the COVID-19 response, as well as the effect of pandemic regulations on civic space in the countries where Christian Aid has a presence. A variety of different data and evidence arose from this process. Within this was information regarding the situation of women over the age of 55. Much of this information pre-dated the COVID-19 pandemic, but, as with other public health emergencies, the crisis underlined the severe precarity of groups that are often excluded from formal programme and policy intervention.

As Lokot and Bhatia (2020) note, the pandemic uncovered and made more concrete the racial, gender, and class inequalities within the global economy. Studies are already emerging that note the unequal impact of the pandemic on women, particularly highlighting structural conditions which put women on the front lines of the pandemic at work as well as at home whilst denying them health, economic and personal security (Smith et al 2021). For women over the age of 55, this impact has been exacerbated due their challenges in being perceived as economically not viable. The pieces of learning commissioned by Christian Aid also highlighted how little empirical information there was regarding the situation of women over 55, both in Christian Aid's own work, as well as within the larger international development sector, even when these women are actively part of the workforce. This paper is written as a reflection on those gaps.

Such gaps are not a new phenomenon in a global economy that is powered by the often unrecognised, and invisible labour of women, including older women (Ghosh 2008, Dedeoglu 2010, Benya 2015, Amrith 2015). Feminist scholars have alerted us to this problem of invisibilised labour, noting the distinctions created between the formal and the informal economy. Women are found mainly in the informal economy due the gendered bias and discriminations that they face, and that production within the informal economy – because it has been often ignored at the policy level and not formally captured within economic models – is often unrecognised.

There are two aspects of unrecognised and invisibilised work that relate to older workers. One is work that does not produce surplus value or profit such as care work, and the other is the worker that is not seen as “economically viable”. This includes people who

are above the working age or may suffer from a disability. This position of being ‘unprofitable’ renders large sections of society invisible (ibid). Where one is invisible, one is also therefore not recognised. As Elson (2021) notes in an Age International specialist study on the work of older women; not only is unpaid care work by this demographic not included in economic measures and policy planning, but older people are also often excluded in how paid work is analysed and measured.

While we do see UN, ILO and other sectoral papers looking to address the issue of pensions and pensionable rights, the discourse rarely extends to the protection of older women who are still in the workforce, or returning to the workforce due to constrained circumstances. As Human Rights Watch (2017, 2018) has noted, the Beijing Declaration and Platform for Action do not mention widows, and neither does the Millennium Development Goals (MDGs) or the Sustainable Development Goals (SDGs). Development donors also rarely reference widows in their gender policies, unless it is in reference to pension or property rights. This is even though one in seven women over 65+ were found to be in the labour force in low and middle-income countries (Samuels et al 2018, Aboderin 2004).

As women are increasingly reaching old age with fewer assets, they find it necessary to re-join or remain in the work force. Traditional and intergenerational support mechanisms such as informal care from families, intergenerational households that provide mutual care, or financial support that children may provide for elderly parents, are also often falling away due to humanitarian and climate related crises, health epidemics, conflict related difficulties and rising living costs (CPA report 2014, Lee and Luo 2021, Bhat et al 2001). Within our work in Christian Aid, especially in research undertaken regarding the Covid-19 pandemic, we kept encountering, as aforementioned, anecdotal evidence, as well as some evidence from programme interventions surrounding the situation of older women. However, we could not find much evidence of programme interventions, even those under the broad framework of WEE, that specifically included the needs and challenges of women workers over 55. We were troubled to note a lack of systematic data gathering with regards to this group of women.

This lack of data occurs because this group is not the subject of international development. At the heart of the women’s economic empowerment agenda (WEE) as implemented in the international development sector, is the productive subject, that is, labour that is assumed to be efficiently productive. Troubled by the dominance of this subject, we raise concerns about the ability of the WEE agenda, its exclusivist understanding in the sector and its ability to meet the needs of older and economically active women. This is an issue that has been raised previously in research conducted by Help Age International. Help Age’s 2018 policy document had, for example, asked why, as women’s economic empowerment rose to the top of the international policy agenda, the diverse rights, needs, and priorities of older women were absent from consideration. This paper argues that the lack of visibility of older women in the economic empowerment agenda suggests an existing myopia in efforts to address systemic inequality as the subject

of development concern is always identified through the lens of an economically viable worker. Our writing is motivated by two questions. They are:

1. Within the gender and development framework, what power and representation do we see for older women?
2. What needs to shift within policy and development programming in order for such power and representation to occur?

In raising and exploring these questions, the paper joins a growing body of literature that looks to argue for policy and development agendas that centre such unrecognised workers. In particular, the paper would like to echo the concerns of HelpAge (2012, ODI 2018) reports that note how older people are often perceived as dependant and unproductive. The lack of recognition of older women, whether in policy making, development agendas, and, even some feminist organising, means that despite a focus on women's economic empowerment, such older workers lack support and agency. Even though intersectionality is increasingly a part of international development discourse, the specific experiences of older women are yet to be included in our global agendas. Drawing from the case studies, this paper suggests some possible strategies to recognise, and reward such obscured workers so as to include them in the WEE agenda.

## **1.1 Methodology**

Methodologically, this paper builds primarily on evidence gathering from within Christian Aid. As aforementioned, part of Christian Aid's own learning on the impact of the Covid-19 crisis, we conducted different learning reviews and assessments to evaluate not only our pandemic response, but also to understand what was missed or unrecognised in this response. These pieces of evidence were gathered separately and by different members of the writing team, using a wide variety of methods, from one-to-one interviews to examining cases created for programme intervention, always engaging with either Christian Aid partner communities or staff working at the grassroots level. For this paper, we worked to synthesize much of this learning, drawing together key common insights. This was supplemented through analysis and discussion between the different co-authors, each who approached the learning from varied perspectives. These included learnings from the lens of feminist activists, development practitioners, as well as an academic working on issues of global justice. As a final stage, we also shared these insights and our recommendations with colleagues at HelpAge International. This allowed for a kind of 'pre-review' of the conclusions of this paper, as well as an affirmation of the insights that arose the learnings reviews. However, in pulling this evidence together, we did realise that there was a distinct issue of a data gap. Our paper was limited by the fact that, outside of work on pension and pension rights, systematic data on women over 55 in the workforce was difficult to find. This data was also missing in our own organisation Christian Aid where most of the information we could find related to 'success stories' of programme intervention. Yet, programme staff, partner organisations and local researchers provided

constant anecdotal information based on their grassroots work of older women who were not only primary caregivers, but also primary breadwinners. Indeed, in the course of writing this paper, the significant challenge was that written or documented information kept being provided only as part of ‘success stories’.

Data gaps have long posed challenges for ensuring older women and men’s inclusion in development policy and programming. Often, the techniques for including older people’s specific situations exist, but standard data collection and analysis overlook them. Comparability of data in different contexts can also be a barrier to understanding global patterns in older people’s experiences. Using anecdotal information and existing data from Christian Aid’s ongoing programmes in Myanmar, Zimbabwe, Bangladesh, Ghana, Kenya and Nigeria, the paper discusses the challenges and vulnerabilities faced by this group, and how COVID-19 has thrown such difficulties into sharp relief, as well as the multi-layered needs of older women. The HelpAge Global AgeWatch Index provided useful information regarding gaps in measure older people’s poverty, access to healthcare and experience of violence, neglect and abuse among other factors.

## **1.2 An examination of the broader context: The situation of older women, especially widows**

Ageing has a female face (UN Women 2015). Women often outlive their partners and are often living longer, and with lower incomes and less access to land and other assets. A Women for Peace through Democracy dossier (2020) noted that female widowhood at ages 60-64 was over 40 per cent in Indonesia, Mongolia, Pakistan and several sub-Saharan countries. UN and Age International reports also find that, increasingly, pension systems operate in such a way that they create grossly unequal outcomes for women. This is most acute in sub-Saharan Africa (Sabates-Wheeler et al 2020), as well as Egypt and Jordan (HelpAge 2020). The Jordanian pension system, for example, has a limited coverage, with only 42.2 per cent of Jordanians benefiting from an old-age pension.

### **Participation in the workforce and higher burdens of care**

Older women are even less likely to be within this percentage due to lower participation in the workforce. Indeed, 80 per cent of women aged 60 years and above surveyed by HelpAge International had never worked in formal jobs, making them ineligible for pensions. In the European Union, women’s pensions often lag behind men’s by 40 per cent in terms of coverage. Kotecho and Zelalem (2020) found in their study of rural Ethiopia that many rural older widows were excluded from public pensions and community based long term care. Arza (2015) in a global examination of the gendered dimensions of pension systems, and consolidating information from surveys and studies conducted worldwide, noted that although pension systems have been an essential policy tool for the economic protection of older adults across countries and regions for a long time, not everyone enjoys the same level of protection. She also found that in the years following the global financial crisis, the turn towards austerity meant that countries that had large public pension systems brought in cost-containment reforms, which greatly reduced the pension promise for workers. More years of work are

required for adequate benefits, creating a more ageing workforce, largely made up of women (OECD 2013, Arza 2015).

Women, typically, earn less, and often work part-time as they juggle duties of household care and therefore do not accumulate as much in terms of pension savings as their male counterparts do. The OECD March 2020 data report notes that these gender disparities arise because, on top of often having worked in lower paid jobs, older women are more likely to have worked part-time and to have had longer career breaks.

### **The challenge of customary laws**

Additionally, inheritance laws throughout the world are often discriminatory against widows, and in some cases, there is a lack of knowledge surrounding property rights. A Human Rights Watch report from 2017 that interviewed 59 widows in Zimbabwe noted the high vulnerabilities that they faced, including routine violations of human rights, particularly related to property-grabbing (HRW 2017). A 2020 global study, by Widows for Peace through Democracy, found that securing ownership and control of assets is the greatest factor that can protect a widow from deprivation, but that several women often had to battle customary laws that granted rights to her husband's relatives or other parties.

This is an issue that also came up several times in conversations that we had during our COVID-19 learning reviews. Participants noted that the expectation that the family or traditional ways of living would protect widows was often false. In fact, traditional laws created greater precarity, and development interventions that assumed the centrality of family living did not consider the fact that a widow could be easily disinherited. This was an issue that came up frequently especially in country contexts in Africa and South Asia. For example, we have the story of Juhora Khatun<sup>1</sup>, 61, living in Dakshin Mithachori Union in Cox's Bazaar, Bangladesh. When her husband died, Juhora was forced to leave her in-laws house and move into a temporary shelter by the river. Juhora was insistent that she is an independent and self-reliant person. She works as a day labourer in a brickfield factory and supports her two adult children, but must face the precarity of her temporary home. She is unable to stop working partly because of the temporary nature of her housing situation.

This is not a unique phenomenon, although customary laws that disenfranchise women's inheritance exist in multiple forms. Korang-Okrah et al's 2017 study of widows in Ghana's Akan community had shown how the conflict between customary and statutory laws exist even in matrilinear societies. "For the Akans, some property such as farmland and houses belong not to the individual using the resources but to the family line: ancestors, those living, and 'those-yet-to-be-born'," the study noted. "Akan families are matrilinear. By customary law, succession is through the female ancestral line, but inheritance starts with uterine brothers (brothers from the same mother) and nephews. For the purposes of inheritance, wives and children belong to the wife's mother's family, not to the husband/father's family. Thus, when the husband/father dies, the property he shared with his wife and children reverts

---

<sup>1</sup> Name changed

back to his family, for example his brothers or nephews. From the Akan's perspective, then, there is no 'violation of property rights' if wives and children lose access to this property because it never belonged to them, it belonged to the deceased's matrilineage." (ibid).

Despite existing legislation in many countries that provides women with inheritance rights, many widows are unable to access these rights because of fears of violence, illiteracy, geographical remoteness or the expenses of a legal case (ibid). There is also a great stigma attached to widowhood, and in many cultures, they are considered unlucky. There have been innumerable instances of widows being branded as witches and killed, in many instances are property-grab ploys by male relatives. In 2021, HelpAge International reported the case of four older women in Kenya who were lynched after being branded witches by their community. HelpAge (2021, 2020) analysis suggests that much of this is motivated by resource conflict in the social, political and economic arena. "Witchcraft accusations against widows are traceable to land scarcity, greed, selfishness, and misogyny. Even where there was no conflict in the lifetime of the husbands, the accusations arise immediately upon the death of their husbands, with families ganging up against the widows and accusing them of witchcraft, emboldened by the community attitude and social stigma associated with witchcraft." (HelpAge, 2021).

### **Development frameworks**

There is therefore a demonstrable need for the Sustainable Development Goals and human rights documents to be more explicitly inclusive of older people, and women specifically. In 2019, a UN Independent Expert noted that 'pervasive gerontophobia, the fear of age-related self-degeneration and death, nurtures prejudice against older people, discrimination and ultimately the denial of human rights in older age'. Yet, older people are not protected by any specific human rights instrument, which may explain the lack of representation of the unique challenges faced by the elderly, in terms of global policy.

Research conducted by the Overseas Development Institute and Help Age international also found significant gender inequalities in paid work and unpaid care work and domestic work between older men and women (Plank et al 2018). This research also found that the proportion of older women in the paid economy had also risen at a faster rate than that of older men since 1990. The study alludes to a need to access supplementary income due to low pension rates, as well as the falling away of traditional support mechanisms such as the extended family as the reason for this rise. In lower income countries, it is common to find women are struggling to juggle large amounts of informal paid work as well as unpaid care<sup>2</sup>.

---

<sup>2</sup> It is important to note there that there is a wealth of literature on unpaid care services provided by women and girls, but this is limited in scope when it comes to the demographic of older women. research and advocacy-linking women's time use and economic empowerment have put unpaid care work on the global development agenda. The 2030 Agenda for Sustainable Development has made addressing unpaid care work a global priority by incorporating it as a Target under Sustainable Development Goal (SDG) 5, "Achieve gender equality and empower all women and girls". SDG Target 5.4 commits governments to "recognize and value unpaid care work through the provision of public services, infrastructure and social protection policies, and the promotion of shared responsibility within the household and the family as nationally appropriate". More recently, the UN Secretary-General's High-Level Panel on Women's Economic Empowerment identified "recognising, reducing and redistributing unpaid care work" as one of the seven drivers of women's economic empowerment.

These research studies found that most older women are driven to the workforce due to economic insecurity, but that due to their age, their choices are limited and they are often forced to accept precarious work, such as daily wage paid work as domestic workers, selling home-made food items, or handicrafts at weekly market stalls. This is often menial work with no formal contract or any benefits attached. Christian Aid staff and partners in Nigeria, and Bangladesh noted that often older women would have to go door-to-door seeking work and that they are reliant on what little daily wage can be earned for their sustenance. In other country contexts, participants interviewed for learning reviews noted a rise in older women plying handicrafts such as woven napkins or bags, or selling homemade cakes and sweetmeats door to door. Several of the women also came from post-conflict or conflict-ridden areas and had lived or still lived in displacement or refugee camps. One example is Mame<sup>3</sup>, 72, in Myanmar who had been displaced due to internal conflicts, and who was the sole breadwinner for her grandchildren as both her son and daughter-in-law were, due to displacement or conflict related injuries, unable to work.

International studies also found that older women who could not work were dependent on informal support such as the extended family, in the absence of which they often had to resort to begging, selling assets or eating less to survive with whatever little they had. Formal support (such as social protection / security provisions, state pensions, income support, bus passes, food subsidies, access to digital resources) from local and national governments is often inadequate to meet their needs, especially as already mentioned, traditional family structures are falling away. Christian Aid's staff and partners in Myanmar, Bangladesh and Nigeria also noted that often in development programme implementation, there is an assumption that older people, especially women, will be taken care of by their families, but that this is increasingly no longer the case. This is not always due to the cruelty of the extended family, but due to economic or social hardships.

Traditional family structures are also fast disintegrating, or families are becoming smaller so that one child is expected to carry the burden of their adult parent, alongside their own family responsibilities (Rajan et al 2012). Bhatt and Dhruvrajan (2002), looking at the changing economic landscape in India, noted that due to a reduced dependence of rural families on land, the traditional sense of duty and obligation of the younger generation towards their older generation has also eroded. Woo (2020) found that increasingly, due to the migration of working age adults in South, East and South East Asia, coupled with the rise of cultural individualism, significant numbers of older people were now living alone. The culture of individualism, Woo argues, tied to higher levels of economic progress that is part of the development trajectories for more and better growth also entrenches intergenerational conflict that busts the 'myth' of filial care for the elderly. Apt, in her study of Asia and sub-Saharan Africa also noted how rapid urbanization and migration are significantly changing relations between generations. For Apt, this is not a new phenomenon. She cites studies from as early as 1980 and 1985 that showed that the numbers of older women, who were living alone, was on the rise owing to economic migration that is linked to drives for greater development. Often,

---

<sup>3</sup> Name changed



such women are forced to live in the margins of communities even when they are providing unpaid care work for family and community (Apt 2002).

### **The impact of the pandemic**

The COVID-19 pandemic increased much of this precarity. According to a WIEGO (2021) policy brief, when COVID-19 hit, the earnings of older informal workers collapsed. In April 2020, older workers in the 12 cities included in the survey earned on an average just 18 per cent of their pre-COVID-19 earnings in February<sup>4</sup>. This was even more severe than the drop in earnings experienced by younger workers, who received on average 25 per cent of their pre COVID-19 earnings. By June/July 2020, the earnings of both younger and older workers had recovered but remained significantly below pre COVID-19 levels, with the share of older workers' income in June/July relative to February's remaining slightly lower than that of younger workers. We also noted in an AARP (2021) survey that in the early months of the pandemic, older informal workers significantly reduced the number of days they worked to earn an income, but continued working. In February 2020, the average number of days worked in a typical week by older informal workers was 5.2. When the pandemic hit, older workers reduced this to just 1.7 days per week in April, and 3.1 in June/July. The difference in the average number of days worked by older and younger workers was statistically significant across all three time periods<sup>5</sup>. The finding that older workers reduced their working days more than younger workers could be the result of age-specific movement restrictions, older people's heightened vulnerability to the virus, or a decline in work opportunities for older workers as a result of COVID-19.

Workers aged 60 and older have been slower to return to their pre-COVID-19 livelihoods than their younger counterparts. This could be because older workers fear contracting the virus in unsafe working conditions, face public health restrictions that limit their movement and ability to work, or simply that many jobs that older people have worked in have disappeared in the crisis. Christian Aid staff and partners also noted that the regulations of the pandemic have meant that it is difficult for community service organisations to go into communities to ascertain who needs assistance and how to provide it. Often, it is those who could travel out of the community who can access assistance. Such mobility issues impact older persons to a greater extent, especially women. An example from Nigeria is the story of Adama Kore, who at 80 is the sole breadwinner in her family<sup>6</sup>. Adama earned her living by selling groundnut. Due to the restricted movement and lockdown imposed by the federal government at the beginning of the coronavirus pandemic in Nigeria, she could not access the market from where she bought her supplies, nor could she sell the stock she had at home.

### **1.3 Older Women and WEE**

---

<sup>4</sup> Durban, (Johannesburg) Accra (Ghana); Ahmedabad (India); Bangkok (Thailand); Dakar (Senegal); Dar es Salaam (Tanzania); Delhi (India); Lima (Peru); Mexico City (Mexico); New York City (USA); Pleven (Bulgaria); and Tiruppur (India)

<sup>5</sup> We take statistical information, from workforce and job statistics surveys external to our organisation. We also include anecdotal information from our staff working in Asia, Africa and Latin America.

<sup>6</sup> Name changed.

## **Defining WEE: The liberal versus the liberating**

**Empowerment requires challenging and then transforming dominant assumptions and power relationships (Batliwala 1994).** Women's Economic Empowerment (WEE) is meant to be process of multiple dimensions and pathways through which a woman or a group of women are able to gain power in three key dimensions: resources, agency and achievements (Lazlo et al 2020). Empowerment is a term used widely across many disciplines. Perezniето and Taylor (2014) note that there are four dimensions of power that drive change outcomes within the framework of WEE. The first is power that comes from within, that is, the knowledge and self-belief to effect change. The second is economic decision-making power within the household and the community, including the local community. The third is power over, that is, access to material and non-material assets and finally, power with the ability to organise in order to enhance economic activity and rights.

Power, from a feminist standpoint, has a fundamentally collective dimension (Cornwall and Rivas 2015, Rioja 2021, Schwartzman 2003, Sweetman 2013, Taylor 2017, Alinia 2015).. Concerns regarding women's economic empowerment are rooted in grassroots mobilisations, and are now very focussed within the gender and development agenda, in particular to examine and unpack unequal power relationships (Kabeer 2012). This then involves resources (preconditions), agency (process) and achievements (outcomes). Feminist scholars also draw our attention to the importance of women's feelings and opinions, as well as sources that go beyond the merely material (ibid). More than this, as postcolonial feminist scholars have often noted, material conditions are experienced in complex ways, as definitions of empowerment and liberation are diverse depending on one lived reality (Anzaldúa and Keating 2002). Subjectivities are multiple, hardly universal, and by paying attention to the non-material we can think beyond certain binaries such as educated and uneducated or urban and rural. (Ling 2007). As such, scholars often point out the danger of a relationship between WEE and the development sector that forgets grassroot mobilisations and instead reproduces a neoliberal understanding of women's lives (Cornwall 2016, Carrasco-Miro 2020). This is a focus on individual growth, but one that sees such growth as possible through simple elements. It also assumes that the actor pursues their object based on individual interests (Sardenberg 2016).

This, then de-politicises the process of empowerment because it does not consider if the individual has power, and, as we see in some of the discussion of context above, older women are increasingly without structural power. Instead, the neoliberal framing focusses on technical and instrumental aspects that can be 'taught' in special training courses. And, as our learning from our COVID-19 studies showed, the targets for such upskilling are women who belong to the 18-55 age bracket. As an example, we can cite the otherwise innovative 'Breaking the Barriers' project supported by Christian Aid. This taught green technology skills to women in Burkina Faso, Malawi, Ethiopia, and Honduras, but most of the participants belonged to the 18-55 age bracket. This project was specifically championed as part of a WEE agenda and is largely seen as a success due to its ability to have taught new skills, as well as help participants have more control over household expenditure (Women on the Frontline report 2021)

We can see this also in critiques of the instrumentalist nature of WEE in the development sector that are detailed below. There is still, as Zein-Elabdin (2006) and others argue, a tendency in international development to conform to a certain ‘type’ of modernity, one which can make invisible culture, and behaviour that is not industrially productive. The WEE agenda must be mindful of these tendencies (Carrasco-Miro 2020) and therefore keep itself positioned within a space where many identities and concerns coalesce, such as being of a vulnerable age, being a woman of colour, and simultaneously being both primary breadwinner and caregiver. Arguably, older women can and do occupy such a complex space, but are they part of a WEE agenda? What, for example, do we see in policy design and programme implementation that addresses the different needs of older women?

### **Older women and WEE in development discourse and programming**

WEE, or arguably a kind of instrumentalist form of WEE, is now at the heart of the global sustainable development agenda (UN Women Strategic Plan 2018-2021). As Ferrant and Thim (2019) have noted, WEE is at the top of the global agenda, with a consensus on the 2030 Sustainable Development Goals agenda for an increased focus on WEE, understanding that better gender equality will mean broader economic growth. Frequently, reports that look to champion WEE will quote such statistics such as UNDP’s 2016 Africa Human Development report that noted how gender inequality costs Sub-Saharan Africa about US\$95 billion a year. The quote below provides an excellent example of the instrumental nature of how this framework has been adopted, especially in terms of how it is linked to an understanding of unfettered economic growth. “Empowering women economically and making them central to solutions is a moral imperative. But it also makes good economic sense.” (UN Women ILO Decent Work Policy Brief, 2012, page 2).

UN Women ties their economic empowerment programmes to rural women, domestic workers, migrants and women with low skills in order to raise income levels, access resources, and increase women’s security (UN Women 2013). The key indicator for the UN High Level Panel on WEE is labour force participation and the type of work and rewards for that work. Increasingly, also, we see significant concern within the UN and affiliated sectors on the unequal distribution of unpaid work and how this is a detriment to women’s economic empowerment. The ILO position on WEE, linked to its decent work agenda, focusses on increasing household productivity, living standards, and women’s overall agency (ILO Decent Work Policy Brief 2013)<sup>7</sup>. We extend this critique to other non-profits, too. Within Christian Aid’s own analysis of gender and justice, for example, we argue that improving women’s agency is crucial for advancing gender equality and the economic empowerment of women. Expanding agency brings broader gains for development and advances the agenda of poverty elimination and shared prosperity (Gender Justice for All 2014). Empirical measures of

---

<sup>7</sup> The ILO Decent Work Agenda covers four strategic objectives: Decent and productive employment; Social Protection; Social dialogue and organizational building and Standards, Principles and Rights combined, provide comprehensive coverage and support for women’s economic empowerment and an integrated framework to address poverty alleviation. This includes addressing the policy and regulatory framework, access to finance, social protection including social protection floors , social dialogue and representation through employers’ and worker’s organizations.

resources within the sector are often concerned with education, empowerment, finance, land and housing (Alkire et al 2010).

This ‘instrumentalist’ approach is also referred to as such by other feminist scholars and activists. Eyben and Moore (2010), for example, argue that the UN and the development sector’s association of empowerment with efficiency and growth are silencing the more socially transformative meanings of empowerment that are associated with rights and collective action. Rivas and Cornwall (2015) agree, noting that the ‘whole point’ of empowerment is not just about improving women’s capacity to cope with inequality and injustice, but is about transforming reality. For them, it is key to understand that empowerment is not an endpoint or ‘a measurable outcome’ but is, instead about changing existing power dynamics. Within this, education policies and microfinance initiatives are only enabling factors, but cannot be seen as proxies for empowerment (ibid). Duncanson (2018) agrees, noting that although both the discourses of the ‘liberal’ (inclusion of women in the formal economy), and the ‘liberating’ (women collectively mobilizing to challenge the status quo) appear in the agendas of the development sector, the focus on the ‘liberal’ tends to dominate over the liberating. Of course, greater access to economic resources and opportunities, and the removal of gender biases in the formal labour markets are fundamental to women’s achievement of economic empowerment (Vithanagama 2016, Kabeer 2005), making the temptation of the liberal so very powerful. It is arguable, perhaps, that it is because of the tendency to lean towards the formal economy, and the importance of the viable worker that older women are then often excluded from initiatives regarding women’s economic empowerment.

We argue also that it is the loss or lesser focus on the liberating aspect of WEE that makes the situation of older women so invisible. The liberating aspect of WEE forces an attention to power and power relationships. This would require a focus on women’s organising, on collective action, as well as the empowerment of women at a personal level (Sanderberg 2016). In our contextual discussion above, we noted how older women lacked structural power, either through lower wages, loss of property, discriminatory laws or other impacts. This does not mean that they do not have power at individual or collective levels. Rather, it is the fact that the development sector looks to create and sustain a productive subject that will develop the economy and therefore does not look to the empowerment of a subject that is seen outside of the economy. However, an empowerment agenda that looks at the problems of power relationships might be able to address this, and to perhaps build a more complex subject who lives at the intersections of a multiple identity; grandmother, breadwinner, caregiver, widow, entrepreneur.

## **Conclusions and recommendations**

Our analysis from, existing literature on the conditions of older people, especially women, evidence from learning reviews eliciting the views of Christian Aid partners and examination of various global development agenda, demonstrates that while older women, including those with disabilities, are contributing significantly to their families and communities through paid and unpaid work, they are not recognised for their contribution. Essentially, what we see here is an invisible workforce, whose experience of work is often

challenging physically and emotionally. However, despite their invisibility, this group has the potential for collective agency and organising power and must be empowered through financial and other means to consolidate such power. We recommend more in-depth study on this invisible workforce.

We recognise that, while there are certain programmes and policies in place to address the problems faced by older people, especially older women, these existing policies and programmes do not consider that such women are still active in the workforce and require relevant protections, skills and resources that could be enabling factors for their continued empowerment.

As such, we propose the following recommendations to assist in recognising these realities and building a WEE agenda for older women. This is especially urgent now considering the ways in which Covid-19 laid bare the precarity in which communities- especially older women- were living. As discussed above, many of these women are working in the informal sector or are dependent on daily wage earnings, and are therefore part of the workforce that not only most severely affected by the crisis but are also most likely to have to resort to short-term measures in order to survive (Building Back with Justice report 2021). Christian Aid and INGOs and CSOs have noted that multi-sectoral responses must swiftly scale up social protection responses, ensuring that they provide adequate and timely support, and expand coverage to include informal workers and those most vulnerable to poverty. We argue that older women workers fall directly into both categories. The recommendations below are essential to continually asking questions regarding power and representation of older women, as well as critiquing who constructs the categories of what is recognised, of what is made visible and remains visible.

1. Address the invisible biases in the development sector, especially the INGO sector, particularly with regards to myths and stigmas regarding older women. Governments must be lobbied to address stigma through civic education regarding these biases. The INGO sector must commit to examining its WEE interventions and to analyse if these interventions are exclusively focussed on skills training, productivity, and other such provisions rather than looking at power relationships. It must also consider who the beneficiary of such programmes is and the best ways in which to include older women who are in the workforce.
2. Advocate for governments to set up social protection systems and pensions for older women that include regular payments to older women who are engaged in care roles. This can, for example, include rapid cash and voucher assistance that can, as trialled with female headed households in Bangladesh (Building Back with Justice report 2021), significantly assist with income generation, especially for individuals like Adama Kore who may be needing to restart their business following the pandemic.
3. Income generation and repatriation programmes should consider the specific needs of older people such as mobility issues, technological access, medical benefits as well as needs specific to context, both to cater for themselves as well as to support their families, especially children.

4. Build broader alliances between organisations committed to older persons rights like HelpAge International and feminist organisations, and lobby for better donor funding for such alliances. Feminist praxis encourages such alliance politics.
5. **There is also a need for better evidence gathering.** A model for such data gathering can be the HelpAge Global Watch Index. As A HelpAge study in 2008 noted regarding data gaps during the AIDS pandemic, older persons can be overlooked during emergencies due to lack of data on the age distribution of the affected populations and insufficient consultation with the community. Countries and communities often lack baseline statistical information on the age distribution and health status of their population prior to an emergency. The disaggregation is limited to gender and does not include sufficient information on age. Routine disaggregation at multiple levels is important, and the lack of such disaggregated data at Christian Aid, as an example, is a good argument for why this is so important. This is perhaps the most critical of our recommendations, and a fault line that we recognise even in our own organisation. We need routinely and systematically collected data on the situation of older women, especially those who are in the workforce. The lack of such data contributes to the invisibilisation of this group of women.
6. Linked to such evidence gathering is the need for diverse consultation. Governments and INGOs must provide accessible and hybrid (online and offline) methods for older people to provide feedback on the humanitarian assistance provided to them. They must also adapt programmes based on data, analysis and feedback from older people to ensure it these programmes uphold older people's rights and dignity and supports their independence.

Finally and most importantly, there must be recognition of the capabilities and contributions of older women, much of which is tied to a commitment to moving away from development narratives of productivity that effectively disempower individuals seen as 'non-productive.' There is a need for committed support for them to advocate for and claim their rights, maintain or take up roles within the community with dignity, and an urgent need to include them in every stage of responses to the post-pandemic process of rebuilding our societies. .

#### **IV. Acknowledgements:**

The authors gratefully acknowledge the contributions of the women who provided their stories, staff members and partners from Christian Aid country programmes in all the named countries in collating the empirical information for this article. We are also grateful to colleagues from HelpAge International who generously discussed our recommendations and helped to refine them. We are also grateful to our former colleague Winifred Mailu for her insights and grassroots knowledge which informed the first set of discussions surrounding this paper.

## **V. Additional information (Funding etc etc):**

There is no funding to declare. The authors affirm that they have permissions to share the data collected by Christian Aid for this article. It should be noted that all three authors were either researchers or research advisors for the Christian Aid reports and learning reviews referenced in this paper.

## **VI. Notes on contributors:**

Luciana Caffarelli is a Gender Equality and Social Inclusion Advisor for Christian Aid. Baishali Chatterjee is a Gender Advisor for Christian Aid. Anupama Ranawana is a Research Specialist with Christian Aid.

## **VII. Disclosure statement:**

No potential competing interests.