

Implementation Tips for USAID Partners

Sharing Resources and Knowledge Among the Global CSO Community

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Definitions

Older People: A term used to describe someone in later life, which can vary depending on a country's life expectancy. For statistical purposes, age 60 and over is frequently used to describe older people.

Social Protection: The set of policies and programs, sometimes referred to as social security, designed to reduce and prevent poverty across the life course.

Long-term Care: Refers to a range of services required by persons with a reduced degree of functional capacity (physical or cognitive) who are consequently dependent for an extended period of time on help with basic activities of daily living (ADL). It frequently includes a combination of “personal care” and “nursing care” (help with wound dressing, pain management, medication, health monitoring), as well as prevention, rehabilitation, or services of palliative care. Long-term care services can also be combined with lower-level care related to “domestic help” or help with instrumental activities of daily living (IADL).

Source: *OECD Health Policy Studies*

Voice: Older people with voice can access information, participate in decisions that affect their lives, express their opinions and have those opinions heard, and meet and debate with others.

Older People's Associations (OPAs):

Community-based organizations that mobilize older people to improve their own lives and to contribute to the development of their communities across multiple domains.

Livelihoods and Social Protection

Q What are the drivers of poverty in old age and how can my organization help respond to them?

A Those who have endured a lifetime of poverty often face even greater income insecurity in old age. Opportunities for work decline in later life, especially for people engaged in informal or unskilled labor, while health care costs and other expenses may increase.

Systemic inequality in our labor markets, societies, and health and education systems can exacerbate poverty in old age.¹ Socioeconomic disparities—such as those rooted in gender, race, and disability—have a cumulative impact over the life course, leading to lower levels of savings and poorer health status in old age. These factors directly contribute to income insecurity.

Lack of affordable social services (including medical treatment and long-term care²—see Definitions) can also drive older people and their families into poverty. Non-communicable diseases (NCDs)—conditions that account for 90 percent of the disease burden among older people in low- and middle-income countries³—can take a devastating toll on financial security. In Africa, NCDs annually drive over 100 million people into poverty.⁴ Over 60 percent of patients with NCDs in studied low- and middle-income countries have experienced catastrophic health expenditures⁵ (defined by the World Health Organization as “out-of-pocket spending for health care that exceeds a certain proportion of a household's income with the consequence that households suffer the burden of disease”⁶). Furthermore, NCDs often result in disabilities that make it difficult for older people to work.

Older people face greater challenges recovering from economic shocks, such as financial losses related to climate disasters or an unexpected, costly health care bill. Existing government programs designed to protect against income insecurity in older age are often inadequate, particularly in low- and middle-income countries. For example, pensions (a fundamental policy tool for combatting old age poverty) may be difficult to access, particularly for women. Pension coverage is also

- 1 United Nations, [Economic Inequalities in Old Age](#)
- 2 OECD Health Policy Studies, [A good life in old age? Monitoring and improving quality in long-term care](#)
- 3 WHO, [Raising the priority of non-communicable diseases in development work at global and national levels](#)
- 4 WHO, [NCDs, Poverty, and Development](#)
- 5 Jan, S, et al., [Action to address the household economic burden of non-communicable diseases](#)
- 6 WHO, [Distribution of health payments and catastrophic expenditures methodology](#)

Definitions, cont.

Older Citizens Monitoring (OCM): An activity in which groups of older people monitor access to essential services and advocate for improvements based on their findings. It promotes dialogue among older people, civil society, governments, and service providers.

Pension: A policy instrument whereby a state or national government provides regular cash transfers to older citizens. It is commonly utilized to reduce poverty among older people and their dependents and increase older people's access to services.

Pension types:

- **Universal social pensions** are unconditionally available to all and are non-contributory.
- **Contributory pensions** require financial contributions from pensioners.
- **Means-tested pensions** are targeted to the poor and are conditional on tests of earning, income, or assets.

Resources

Social Pensions

[Pension Watch \(HelpAge Social Pensions Database\)](#)

[Pensions at a Glance 2017: OECD and G20 Indicators](#)

Older Citizens Monitoring

[Voice and Accountability in Social Protection](#)

[Older Citizens Monitoring Guidelines](#)

Organizations

[HelpAge International](#)

[International Labor Organization—Social Protection](#)

lower in less developed parts of the world (such as sub-Saharan Africa, where only 23 percent of older people receive a pension⁷).

Old age poverty rates are higher among women than men, due to the socioeconomic disadvantages faced by women—such as lower labor force participation, lower earnings, and higher rates of informal employment and unpaid domestic work.⁸ These disadvantages accumulate over the life course and can also prevent older women from being eligible for certain pensions—especially contributory pensions (see Definitions).

What exactly do we mean by social protection and why is it important?

Social protection (or social security) systems refer to the set of policies that provide cash or in-kind benefits for nine broad areas of human needs: health care, sickness, old age, unemployment, employment injury, family and child support, maternity, disability, and survivor's support.⁹ For the purposes of this document, the term social protection refers to the public benefits targeted to people in older age, which include pensions and health insurance.

Among the various social protection mechanisms designed to promote income security in older age, universal social pensions are a powerful tool to reduce chronic poverty—stimulating investment in physical, human, and social capital, which benefits all generations.¹⁰ Universal social pensions (referred to hereafter as “social pensions”), are effective because they establish a social protection floor—a minimum standard or guarantee of basic income that reaches everyone, including those who are commonly excluded from contributory pension benefits (see Definitions for different types of pensions).

Strengthening inclusion in social protection has multi-dimensional benefits that go beyond the goal of reducing poverty. Social protection supports older people's access to affordable health services and gender-equitable pension plans can reduce inequalities between women and men.¹¹ Social pensions that support older people also have a positive ripple effect on families, as older people consistently invest in the health and education of dependents (such as grandchildren) as well as income-generating activities that support the whole household. For example, research among rural households in Brazil showed that school enrollment among children between the ages of 10 and 14 was significantly higher for households that received pensions compared to those that did not. In South Africa, girls living in

7 International Labor Organization, [World Social Protection Report 2017–2019: Universal social protection to achieve the sustainable development goals](#)

8 United Nations, [Ageing, Older Persons, and the 2030 Agenda](#)

9 International Labor Organization, [Social Security Minimum Standards Convention No. 102](#)

10 HelpAge, [Age and security: How social pensions can deliver effective aid to poor older people and their families](#)

11 International Labor Organization, [World Social Protection Report 2017–2019: Universal social protection to achieve the sustainable development goals](#)

For information on other issues that older people face, see the *Implementation Tip on Older People in International Development*.

Myanmar Electronic Cash Transfer Pilot Project

HelpAge Myanmar initiated a pilot program to test the feasibility of electronic delivery of cash transfers. The pilot demonstrated that e-payments can be operationalized in Myanmar, but it also highlighted important challenges. Older people were almost entirely dependent on proxies to access electronic pension payments. Learnings from the pilot will inform the Ministry of Social Welfare, Relief, and Resettlement's plan to expand social protection nationally.

Monitoring the Social Assistance Grants for Empowerment (SAGE) Program for Older People

HelpAge worked with local partners and 23 OPAs to strengthen older people's voices and government accountability in Uganda. OPAs were trained on OCM—how to collect data, advocate for policy change, and facilitate meetings. Monitors found that older people had difficulty reaching the pension distribution sites. This information led the government to increase the number of pay points so that no beneficiary would have to travel more than 7 km to collect a payment.

households with a pension recipient grew 1.2 to 1.6 inches taller than girls of the same age in non-pension-receiving households.¹²

How can my organization promote social protection systems that are inclusive and accessible to older adults?

Voice and accountability in social protection

Achieving adequate social protection for older people will not be possible without the participation of older people themselves. In low- and middle-income countries, older people can play critical roles in advocating for social pensions, improving government accountability, and monitoring impact. Your organization can work with older people to promote social pensions in the following ways:

- **Advocate for inclusive social protection systems:** Partner with Older People's Associations (OPAs)—community-based groups founded and led by older people—to elevate the voice of older people in policy forums on social protection, poverty alleviation, and inequality. Coordinate with OPAs and older advocates to make inroads with government ministries and hold them accountable for policy change. Work with OPAs to increase representation of older people at national, regional, and local levels in public convenings on social protection. OPA representatives serve as persuasive, insightful speakers on the transformative impact of social protection and the barriers that older people in the community may face to accessing social protection programs.
- **Build the capacity of OPAs to conduct Older Citizens Monitoring (OCM):** OCM is an activity conducted through OPAs, with the support of a civil society organization (CSO), in which older people monitor delivery of social services (including pensions) and use evidence collected to advocate for policy change. OCM is a critical advocacy tool because it facilitates older people's participation and generates evidence on the impact, reach, and effectiveness of social pensions. The process of OCM also generates dialogue about social services and entitlements, informing older people about social protection programs they might not have known about and clarifying information about benefits. CSOs can work with OPAs to monitor social pensions and train older citizen monitors on best practices for data collection, survey design, and interviewing. In addition, CSOs can work with OPAs to leverage insights from OCM advocacy activities that inform stakeholder mapping and the development of advocacy agendas.
- For example, in Zanzibar, CSOs that collaborated with OPAs on OCM activities helped mobilize older people to register for the Zanzibar Universal Pension Plan and guided the government in improving feedback mechanisms for older people to voice complaints and get help. Through sustained engagement from

12 HelpAge International, [Why pensions are needed now](#)

For More Information

For this or other issues of *Implementation Tips*, please visit [NGOConnect.net](https://ngoconnect.net).

The website is a dynamic and interactive portal dedicated to connecting and strengthening CSOs, networks, and CSO support organizations worldwide.

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OPAs and civil society, Zanzibar's Department of Elderly and Social Welfare has begun developing a management information system and exploring a legal framework for the pension plan to protect its long-term future.¹³

- **Support older people in accessing information about social pension programs:** Many older adults may not be aware that social protection programs exist or know whether they are eligible and how to apply. Organizations can increase access to information in myriad ways. Advocacy groups have leveraged mass media channels such as radio and TV to inform older people about social pension programs. CSOs can also work with OPAs to organize awareness sessions and door-to-door outreach, especially through OCM activities. Consider how your organization could help make information more accessible—for example, by ensuring it is available in the language older people speak and accommodating for sensory disabilities and low literacy. Before undertaking any activities, older adults should be consulted through an OPA or community group to determine their needs and concerns.

Build evidence and bridge gaps in research

- **Improve data collection on income security in older age:** Lack of data on older people and poverty can lead to the exclusion of older people in policy formulation and programming. Data collection should include all relevant groups and results should be disaggregated by sex, age, and disability. Further, to truly understand the financial status of older persons, data must go beyond the household level and incorporate measures on individuals. Data should ideally capture the inequalities within a household in terms of access to resources, burden of unpaid domestic work, and differing spending patterns between household members, to give a more accurate picture of each individual.
- **Support pilot programs:** Pilot programs can play a critical role in determining how to scale pension programs and what policies are most effective. Pilots help to determine what delivery methods work well, clarify roles of different stakeholders, and test the efficacy of accountability and feedback mechanisms. CSOs can support pilot programs by lending technical expertise or coordinating with OPAs on OCM activities to implement pilots.

13 HelpAge, [Voice and accountability in social protection: Lessons from social pensions in Africa](#)

