

Productive Ageing

By Tan Poo Chang

Majority of the world's ageing population live in Asia where, by the year 2000, they will constitute about 53 percent of the world total. For Asia as a whole, the number of persons aged 60 and over is projected to increase from an estimated 281 million persons in 1995 to 585 million persons in 2020. China alone, a relatively young country, had an estimated 114 million older persons in 1995, and this figure is projected to double to 231 million by the year 2020.

Sid Balatan/Asiapix



Due to continued improvement in life expectancy, persons are living longer upon reaching old age. Consequently, persons aged 70 years and above formed more than a third of the older persons in quite a number of countries in Asia in 1995. By 2020, this proportion is expected to be about 60 percent in Japan, indicating that the number of 'old-old' will exceed the 'young-old.' In Thailand and Hong Kong, about 40 percent of the older people population will be over 70 by 2020.

The decline in mortality has also resulted in increased female-over-male longevity such that there is increased feminisation of the older people population. The imbalance is more pronounced in the older age groups. With the female advantage in life expectancy expected to continue beyond the year 2000, this in itself has serious implications in ensuring sufficient social and economic security for the older people population (Tan, 1995).

With this demographic scenario, it is therefore necessary for Asia to consider ageing issues more seriously now than in the past.

Productive Ageing

Productive ageing should be taken to mean involvement in various activities, be they social or economic, as one grows older. This definition implies that one will have the option of participating in such activities regardless of age. In developing societies in particular, this is clearly not the case, and as one grows older there seems to be less choice, unless provisions have been made earlier to enable people to make such choices. Who then should make these provisions? Obviously, each and every person should lay that foundation when they are most able and capable, not only for themselves but for their loved ones.



Productive Ageing. Michiko Nakamura, a nonagenarian is active not only in the Japanese women's movement but in the region as well.

Several areas and issues need to be emphasised to ensure that policies and programmes would evolve to improve the quality of life of older persons in particular, and the people in the region in general.

Issues of Policy Concern

• **Older persons as a valuable resource**

Ageing should be viewed from the perspective of a continuity of roles and functions rather than from the perspective of disengagement or withdrawal. Some roles, such as those related to occupation or parenting, may cease or reduce in importance but these should be substituted or modified by new social and

The present official retirement age of 55 years or thereabouts in quite a few countries in Asia sends a signal to society that a person is unable to contribute fully after this age.

economic activities or roles. In many cases, the performance of new or continuing roles would require education, orientation and counselling.

Some of the new and continuing roles that may require renewed emphasis include re-establishing social contacts, helping with household work, socialisation, informal education and care of children, inculcating moral and religious values, acquainting children and young people with local history and sociocultural traditions, resolving intrafamily tensions and engaging in various social and economic activities. Due to their wide experience, older persons can effectively perform in such spheres through play and story telling, and in preventive health care, nutrition and many other spheres.

They can also be effective agents of change, such as fighting social evils, promoting improvements in the quality of life for those in disadvantageous positions and promoting care of the environment.

There is a need to integrate older people in development planning and to consider raising the present retirement age. The present official retirement age of 55 years or thereabouts in quite a few countries in Asia sends a

signal to society that a person is unable to contribute fully after this age. This age was functionally useful in the past when people in general did not have such long lives. Today, however, this age is definitely too young, particularly as increasing numbers of persons are likely to spend more years in education, marry late and have fewer children.

With increased longevity, quite a few persons may also have to provide care and support for more than one generation of older persons. This, coupled with continued inflation and high medical costs, may result in quite a few older persons not being able to live above the poverty level (see ESCAP, 1994, for example).

▸ **Education and training**

Older persons should have access to continuing education and learning through formal and informal channels. For certain groups, it may be necessary to offer specialised education and training to enable them to participate in certain activities that they are interested in, or to upgrade their skills accordingly. It is particularly important for the present group of older people to become more exposed to information and knowledge that they were unable to acquire when young. This is because many of today's middle-aged and older persons, particularly women, have not had the opportunity to benefit from formal education.

▸ **Labour force participation**

Preretirement training or training courses for older workers should also be emphasised and these should include a wide spectrum of areas, from the financial aspects of retirement to health, leisure and family life. In co-operation with employers and appropriate statutory

and political bodies, activities and opportunities should be provided to ensure that older persons lead meaningful and productive lives. Of high importance is education on health and nutrition, a comprehensive counselling service to deal with various psychological problems and stresses, and an information system covering services and facilities required by older persons. Training of care providers and other related manpower should also be high on many national agendas.

▸ **Health care**

Low income and education have been found to be highly correlated to poor health in many countries. Older persons, especially women, are disproportionately represented amongst the poor, which has important implications on their nutritional status, access to adequate medical care and their physical well-being. Unlike older men, who may have their wives to depend on when they fall ill, older women are quite likely to have to rely on children and other relatives (Tey, 1995: 107).

Older women face different health problems compared with older men. Evidence from a study carried out in Malaysia seems to indicate that, at a given older age, women may face more health problems than men (Tey, 1995, chapter 3). This has been attributed to differences in lifestyle when young and possibly a lack of suitable regular exercise and sporting activities by women due to a lack of awareness and their many commitments in and outside the home. Hence, health care practices and a healthy lifestyle would have to be inculcated from a young age, or promoted as important for health for persons of all ages.

The rising cost of health care and the abil-



Sid Balatan/Asiapix

Retirement is not an option for this older woman selling 'lucky gems.' Many women like her spend most of their lives working in the informal sector. Quiapo, Philippines.

ity of those older persons to support themselves or be supported by members of their families have become issues of concern. These issues will become critical as health care costs rise further and health services increasingly extend beyond the reach of more and more older persons. The health insurance policies of today generally discriminate against them, and there is no reason why contributions made at a young age should not benefit a person when she is older and most likely to require such financial

assistance. It is time that the insurance industry in many developing countries took a long and hard look as to how it can contribute to the community. An overall review of its policies, to at least reduce the burden of health costs for those most likely to be in need, will be a step in the right direction.

► **Family support and financial security**

Older women, due to lower education and labour force participation, are less likely to have savings or to receive benefits from social security than men, since they tend not to be in the formal sector (see for example, Jones, 1990; ESCAP, 1994). In many countries, they also have less access to property and assets than men. Widowhood is more prevalent amongst older women than men due to the cultural norms that encourage men to marry younger wives, widowers to remarry, widows to remain unmarried, and the higher life expectancy of women compared with men (ESCAP, 1991a, p. 21). For example, a recent survey in China found that in the 60-70 age group, 50 percent of the women were widows and twenty-five percent of the men were widowers, and the widowhood rate was as high as 90 percent (ESCAP, 1989a). Similar surveys in the Republic of Korea, Sri Lanka, India and other countries in Asia also revealed a much higher prevalence of widowhood among older women than men (ESCAP, 1989b; 1989c; Concepcion, 1989, p. 42-43; ESCAP, 1994).

Upon the death of their husbands, older women may continue to receive their husbands' pensions but these are generally at a much-reduced rate. Divorced women would not be covered by their late husbands' pension schemes and they have to rely on their own financial resources. This is also true of

single women and those women whose late husbands had no pension coverage, especially those who had been involved largely in informal and unpaid family work. Hence, without adequate provision for their social and economic security in old age, many of the older women are likely to lag behind and live in poverty, especially if abandoned by family members.

► **Policy and Programme Implications**

A developmental approach to population ageing will ensure that all persons in the population become fully aware and actively integrate ageing issues and concerns into development planning. Younger persons should take the responsibility of maintaining a healthy lifestyle and understanding the life-long process involved, and start providing for their own old age security through various schemes.

Younger persons should also become the catalyst in promoting policies and programmes on ageing issues and concerns because these affect older relatives and friends, and also because no one can avoid old age. Health status is found to be a major influence on an older person's social and economic life. Hence, it is necessary to ensure that life-long health care is available and affordable, particularly at older ages. To this end, older persons should be involved in development and management of such health care services, particularly in view of the fact that increasingly there are fewer care providers within the family system. Women, who traditionally have been the main care providers, are now more involved in work outside the home.

Creating awareness of such issues and concerns is needed for the young via educational materials, the media, talks and other

forums, as well as for older persons, via more specialised programmes and venues such as recreational clubs, senior citizens clubs or other social clubs, and the mass media.

It is indeed an uphill task to convince older persons (and younger persons as well) that a person, regardless of age, should continue to contribute actively to society and become involved in issues and concerns that affect them and the community. Focus should be on three main areas: health maintenance, skills development and income support. Official policies should introduce ways to integrate older people in the mainstream of the economy.

It is necessary to carry out systematic research to determine the extent of problems faced by the present cohort of older persons. For the future cohorts, especially women, it is necessary to improve social security coverage and ensure that those who care for the family, parents and other relatives, or who work in the informal sector or as family workers, are also adequately provided for in old age.

As the society develops, the risk of social isolation will rise. While traditionally, the family provides the main care and support, and older persons have a role in the homes, they may now find themselves increasingly alienated socially. It is therefore necessary for the community and the society to ensure that centres are set up where older people would be able to interact with other members of society and make themselves useful. Older people themselves can play a prominent role in ensuring that such centres are set up in their neighbourhood by gathering support from other persons in the community and manning such centres.

2nd World Conference on Older Persons

Twenty years later, the United Nations is sponsoring the 2nd World Conference on Older Persons which will be held in Madrid, Spain. The 1st World Conference on Older Persons was held in Vienna in 1982.

According to Mr Edward Gerlock of the Coalition of Services of Elderly (COSE) the 1st World Conference had surfaced broad issues relating to the 'ageing population' and the 'feminisation' of this ageing population. He hopes that the 2nd conference will look at particular strategies of developing countries—such as community-based programmes and alternative livelihood—that will allow older people to help themselves.

Continuing education and training programmes, particularly for women (many of whom may be isolated due to their low literacy level), are indeed of high priority.

Condensed from the article by Tan Poo Chang, "UNESCAP: Added Years of Life in Asia: Current Situation and Future Challenges," Asian Population Studies Series No. 141, Chapter 3. For the full-page article, visit the Website: <<http://www.unescap.org/pop/publicat/apss141/apss141chap3.htm>>.

Tan Poo Chang is Associate Professor of the Faculty of Economics and Administration, University of Malaya, Kuala Lumpur, Malaysia.