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## Ageing, work and the demographic dividend in South Asia

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South Asia is experiencing demographic change generated by declining fertility, reduced mortality and lengthening life expectancy.<sup>2</sup> The outcome is a rapidly shifting population structure with a narrowing base, a youth bulge, an accelerating increase in the older population, especially in the oldest old, and an increasing feminisation of old age, again, especially in the oldest old.<sup>3</sup> This is happening in the context of low productivity in the two sectors of the economy in which the largest number of people are employed, the agricultural and informal sectors; for the vast majority of people neither sector allows for income smoothing over the life course through savings. Further, societal ageing is happening in the context of political economies that provide no, or negligible, social pensions. Much current interest in South Asia's population structure focuses on the 'working generation', usually defined as 15-60 years or 15-64 years, and particularly on the 'youth' who could potentially deliver a 'demographic dividend', thereby solving the conundrum of population ageing in developing economies.<sup>4</sup> In contrast to this idea and the related one underlying a wide range of development strategies, that reductions of poverty at younger ages will have a meaningful impact on poverty in old age, this paper will demonstrate, first, that older people's paid and unpaid work is needed to realise the demographic dividend, second, that older people already play an important role in reducing family poverty and sustaining national economies and, third, that *only* age-specific policies can address poverty in old age. To do this the chapter will describe the demography, labour market, and inter-generational relations in a number of South Asian countries, using

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<sup>2</sup> For the purposes of this paper reference will only be made to Sri Lanka, Pakistan, Nepal, India and Bangladesh.

<sup>3</sup> Except for Nepal where the ratio of men to women followed the general pattern until 1981, since when older men outnumber older women (Shrestha, 2010).

<sup>4</sup> There is a wide variation in the definition of youth. The UN defines it as 15-24, Nepal starts it from age 10 and India stretches it to age 35 (Atal, 2005).

analyses largely based on national survey data and my own ethnographic research conducted over the past two decades in urban and rural Tamil Nadu, India.

### **Demographic structure**

The demographic picture across South Asia is varied. The most recent comparative demographic source is the UN population projections, 2010 revision. According to the trends identified by the UN, Sri Lanka reached replacement level fertility in 2000 and reached a life expectancy at birth of over 74 years by 2010 (see Table 1 below).<sup>5</sup> At the other extreme Pakistan will continue to have a high fertility rate until after 2040 and had a life expectancy of about 64 years at birth in 2010. Replacement level fertility will be achieved in Bangladesh shortly after 2010, in India in 2020 and Nepal will achieve replacement level fertility shortly after 2025. India is the country with the lowest overall life expectancy, particularly for men – reflecting the wide regional disparities within India's experience of demographic change. If someone reaches the age of 60 they can expect a further 16-22 years of life.

Table 1 demonstrates that in all countries women's life expectancy is greater than men's and that at age 60 it is either greater than or equal to men's life expectancy. The life expectancy at age 60 bunches around 17 to 18 years for all countries barring India which has the lowest male life expectancy of 16 years and Sri Lanka which has the highest male life expectancy of 19 and a female life expectancy of 22 years which is significantly higher than any life expectancy in South Asia. In other words men in India who reach 60 will on average live to age 76 while women who reach 60 in Sri Lanka will on average live to age 82. Table 2, when combined with Table 1, demonstrates the both women's greater life expectancy and their greater longevity in South Asia, especially in Nepal and Sri Lanka. The male domination of the sex ratio that we are aware of in terms of the phenomenon known as 'missing females' (Sen, 1990; Croll, 2001) reflects anti-female practices in early life. By age 60 in all countries except Pakistan the sex ratio is very definitely in women's favour, especially in Nepal and Sri Lanka, and the decline in male numbers dwindles

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<sup>5</sup> Replacement level fertility depends on local mortality rates, so the global replacement level fertility of 2.33 is used here, rather than the standard used for developed countries of 2.1.

further in the over 80 age band; resulting in what might be called ‘missing men’.<sup>6</sup> In other words women dominate the 60+ age band in most South Asian countries, a significant proportion of whom will be widows. Further, their dominance deepens in the 80+ band, which is also the fastest growing of all age band: projections for India, for example, suggest that by 2051 the 80 and above age band will be four times its 2001 size (Tyagi 2010).

**Table 1 : Life Expectancy at Birth and at Age 60**<sup>7</sup>

| Country    | Years of Life Expectancy<br>@ Birth (2005-2010) |        | Years of Life Expectancy<br>@ Age 60 (2010-2015) |        |
|------------|---|--------|--|--------|
|            | Male  | Female | Male   | Female |
| Bangladesh | 67.4  | 68.3   | 18   | 18     |
| India      | 62.8  | 65.7   | 16   | 18     |
| Nepal      | 66.7  | 68     | 17   | 18     |
| Pakistan   | 63.8  | 65.4   | 17   | 18     |
| Sri Lanka  | 71.2  | 77.4   | 19   | 22     |

Source: World Population Prospects: 2010 revision, UN

**Table 2 : Sex Ratio at Birth, Age 60: men to 100 women**

| Country    | Total Sex Ratio<br>(year 2005-10) | Sex Ratio in 60+<br>age group<br>(year 2011) |
|------------|-----------------------------------|--|
| Bangladesh | 105                               | 96   |
| India      | 108                               | 92   |
| Nepal      | 105                               | 81   |
| Pakistan   | 105                               | 106  |
| Sri Lanka  | 104                               | 85   |

Source: World Population Prospects: 2010 revision, UN

<sup>6</sup> The significance in this reversal becomes striking when we consider that the total sex ratio is an *average* that include an early life sex ratio strongly dominated by males and a later life sex ratio strongly dominated by females.

<sup>7</sup> National figures can hide significant variations within countries, especially the larger ones, such as India, where fertility and mortality rates vary considerably between states.



**Table 3: Percentage of Age 60+ in the Population**

|                | <b>2010</b> | <b>2050</b> |
|----------------|-------------|-------------|
| <b>Country</b> | %           | %           |
| Bangladesh     | 6.7         | 22.2        |
| India          | 7.8         | 19.1        |
| Nepal          | 6.4         | 16.9        |
| Pakistan       | 6.4         | 15.8        |
| Sri Lanka      | 12.6        | 27.4        |

Source: World Population Prospects: 2010 revision, UN

**Table 4: Percentage of Age 15-59 in the Population**

|                | <b>2011</b> | <b>2050</b> |
|----------------|-------------|-------------|
| <b>Country</b> | %           | %           |
| Bangladesh     | 62.7        | 61.8        |
| India          | 62          | 61.9        |
| Nepal          | 58.2        | 63.6        |
| Pakistan       | 58.6        | 64          |
| Sri Lanka      | 62.5        | 55          |

Source: World Population Prospects: 2010 revision, UN

While at the upper age bands people are living longer and their absolute numbers are significant and rapidly increasing, their proportion in the population is currently comparatively small because of the youth bulge. Table 3 (above) sets out the projected acceleration of the growth of the over 60 population between 2010 and 2050. The UN World Population Prospects, 2008 revision, which vary slightly from the 2010 revision figures set out above, suggests that as the youth bulge ages the 60+ population in South Asia will broadly grow by 50% between 2010 and 2025 and then double between 2025 and 2050. A comparison of what is known as the ‘working age’ band of 15-59 for 2011 and 2050 demonstrates that the youth bulge will continue to be expanding the ‘working age’ population in Nepal and Pakistan but by 2050 will have swelled the 60+ age band in Sri Lanka. The Bangladesh and Indian cases are the most interesting; while the proportion of children decline and that of 60+ increase, the proportion of people aged 15-59 remain more

or less the same. The classification of 15-59 as the working age band is more wishful thinking than empirically correct, as this chapter will demonstrate. What is happening then, is an ageing of the workforce as the numbers of potential child workers drop and the number of people aged 60+ increases.

Taken together with the trends on male to female ratios, we can see that South Asia is ageing at an accelerating pace, that life expectancy is rising and those that reach 60 years can expect to live to 79-82, that women dominate the upper end of the age spectrum that the 80+ age band is growing the fastest and that the population structure is shifting from early to later years.

### **Labour Markets, Youth Bulge and Realising the Demographic Dividend**

The demographic dividend hypothesis starts with the assumption that workers, or at least productive workers, are to be found in the 'working age' population (15-59 or 15-64) and that economic development relies on raising the country's per capita productivity. This requires a larger and more educated work force, expansion of employment and higher levels of savings for old age and investment in the economy (Bloom, Canning and Sevilla, 2001). The hypothesis is that when the 'working age' population reaches 65% the demographic window opens for rapid economic expansion and will then close when that percentage falls as the population continues to age. From this perspective the middle of the century will be the period when most South Asian countries will have the potential to reap the demographic dividend. Sri Lanka, having started the demographic transition earliest, will fall out of the window of opportunity by 2025, prior to Pakistan entering it after 2030. India as a whole, would have a longer window, from 2011 to 2061, but the demographic benefit would be small (by comparison with China and East Asia) because of the variation in demographic transition across India's states. The states of Kerala and Tamil Nadu have already reached the 65% mark in 2001 while Bihar, Rajasthan and Uttar Pradesh, being amongst the last to reach 65%, will have a shorter duration of dividend potential (Kulkarni, 2010).

Converting the youth bulge from a demographic product of fertility and mortality decline into a demographic dividend relies on policies that will realise the potentials of a proportionately large 'working age' population. Policies to expand employment, increase productivity, raise human capital and draw women into the labour force are seen as critical

(World Bank, 2008); others also argue for facilitating older people's labour force participation (Arunatilake, 2010). While increasing the size of the work force would increase the per capita productivity by reducing the worker: dependent ratio, that is not the same as increasing each worker's productivity.

reality is that South Asian countries rely heavily on agriculture for employment and the overwhelming majority of working people are engaged in informal employment (World Bank, 2012). Agricultural employment account for 31%-73% of all employment in the region and informal employment for between 71% and 95% (see Table 5). Neither agriculture nor the informal economy are noted for a capacity to raise worker productivity while expanding employment. Rather they are characterised by the shedding and take up of workers in rapid response to short term demand. What is more, the trend is towards informalisation of work, short-term contracts and the maintenance of low wages in the state and private sectors and the erosion of labour rights in order to attract foreign investment. Many people working in the formal private and state sectors as well as those within the contracted out/privatised state sector are now employed as casual workers with significant impact on their earnings and livelihood security in the short and long-term. In India, for example, casual workers earn 45% less than regular employees (ILO, 2008:115) while wages for urban casual work in Bangladesh and India is no better than for casual agricultural work (World Bank, 2012:102) demonstrating that for the vast majority of the South Asian population urbanisation does not necessarily improve incomes.<sup>8</sup> In rural areas there are wage differentials: non-farm work commands a higher wage than agricultural work.

Investment in services and manufacturing divides, in descending order, between strategies that rely on cheap, low productivity labour or higher productivity labour on short term contracts and highly capital-intensive production systems, such as car manufacturers' reliance on robots. In places there has been some success in raising productivity by exploiting the declining working age population in developed countries through technology intensive and labour absorbing services, such as the high-profile Indian IT and IT-enabled-services (ITES) sectors. However, these two sectors employ less than 1% of the population in India, are geographically concentrated, rely on short-term contracts and has proven

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<sup>8</sup> In Nepal and Pakistan wages for urban casual work is only 20-30% higher than for a casual agricultural work (World Bank, 2012:102)

vulnerable to the contraction of the global economy. It would not be able to produce a demographic dividend, within the demographic time-frame, through increased worker productivity alone.

**Table 5: Employment**

|                | <b>Informal employment<br/>(all sectors)</b> | <b>Agricultural<br/>Employment</b> |
|----------------|--|------------------------------------|
| <b>Country</b> | %  | %                                  |
| Bangladesh     | 87   | 39                                 |
| India          | 86   | 50                                 |
| Nepal          | 95   | 73                                 |
| Pakistan       | 89   | 43                                 |
| Sri Lanka      | 71   | 31                                 |

Source: World Bank Report 2012, Table 3.4<sup>9</sup>

An enlarging labour force will increase competition for work and lower wages and, while it is unlikely to reduce chronic poverty and may even deepen it, a larger work force could expand national economies; with the result that without redistributive policies, the demographic dividend is likely to increase poverty and inequality. The evidence in South Asia indicates a disconnect between GDP growth and poverty reduction or declining inequality (Papola, 2010). The largest challenge for poverty reduction is ‘working poverty’, particularly, but not exclusively the income differentials between the formal and informal economies and their reflection in consumption inequities (Alam, 2010; Papola, 2010) and the vulnerability of informal economy to changes in the global and local economy (Unni, 2001). The western financial crisis of late 2008-9 and subsequent recovery in India demonstrates the way economies reliant on a large informal economy rapidly shed labour in a downturn. By December 2008 the downturn in a number of Indian industries created further pressure on employment and incomes throughout the economy. The burden of job losses in the informal economy was six times greater than in the formal

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<sup>9</sup> The data is based on national evidence and their collection varies: the agriculture employment data was collected between 2008 (Nepal and Sri Lanka) and 2010 (India) and the informal employment was collected between 2005 (Bangladesh) and 2010 (India).



(Government of India, 2009) yet the recovery was concentrated in the small graduate-employing ITS/BOP sectors (Government of India, 2011).

Increasing per capita productivity could be achieved by drawing more people into the work force and a number of policy initiatives are in place to encourage such (most ubiquitous being microfinance). Increasing the size of the workforce will not of itself result in an expansion of decent work, including higher incomes, security of work and adequate savings for old age; nor will it increase worker productivity. Whether growth through an enlarged workforce, that is a demographic dividend, is realised or not, redistributive policies are needed to counteract the income effects of extensive and expanding informality and, as will be seen below, of age discrimination in the labour market.

### **Age-and-Gender-Segmented Labour Market**

There are clear continuities in the patterns of labour force participation (LFP) of all age groups across South Asia that reveal the role poverty and the lack of pensions have in older people's LFP.<sup>10</sup> Here I demonstrate the age-and-sex-segmented nature of the labour market in South Asia as well as the complementarity between men and women's work roles.

There is a declining share of younger workers (in the 15-24 age band) in all South Asian countries (Islam 2010; Rahman, 2010; Durr-e-Nayab, 2010) and a rising number of workers in the 25-54 age bands in all countries (Islam 2010). Between 1980 and 2006 in the age band of 55+ the number of men working went down but women's participation went up in India, Pakistan and Sri Lanka but went down in Bangladesh (Islam, 2010; World Bank, 2008). However, this drop in older women's work in Bangladesh may be more of a function of what is being classified as work. Sixty-three per cent of all workers in Bangladesh, irrespective of age, are engaged in self-employment or unpaid family employment; the latter was the only growing employment status in Bangladesh between

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<sup>10</sup> Studies of older people generally take the age of either 60 or 65 as denoting older people or 'elders' and a few use the age of 55 or more. Older people frequently do not know their age so exactitude regarding age is unachievable. More relevant than concerns about comparability and determining what threshold to use is understanding that people who rely on selling their manual labour tend to underestimate factors that would reduce their standing in the labour market, such as their age or their able-bodied-ness (Erb and Harriss-White, 2002). It may be that age levels are often higher in the 55-69 age band than declared.

1996 and 2006, and accounts for 34% of older women's work (Rahman, 2010). Further, older women's unpaid work in family businesses is likely to be under-enumerated as their families characterise them as 'helping out' or 'passing time' rather than working (Vera-Sanso, forthcoming a) <sup>11</sup>

The declining male LFP and increasing female LFP in the older age bands reflects the tendency for South Asian women to join the labour force later in life to subsidise or replace male incomes especially in the face of age discrimination and male morbidity and mortality. Even so older working men tend to out-number older working women by 2:1. For example, in Pakistan, male employment is nearly full between the ages of 25-49, the peak being reached between 30-34 years (Durr-y-Nayab, 2010). Women's LFP rate is generally half that of men's, never going beyond 54%, and peaking, at age 40-44, ten years later than men, which is shortly before men start leaving the labour force in greater numbers. Between 1980 and 2006 older women's LFP rate rose by 50% in Pakistan (from 12-19%) but this would not have compensated for the decline from 60% to 47% in older men's LFP rate; Durr-y-Nayab (2010) finds Pakistani women are entering the labour force to compensate for male unemployment due to the youth bulge and 38% of elderly women are unable to find employment.

There are, however, variations from this general pattern. For instance, Nepal's rate of older men and women's employment is very high at age 60-64. According to the 2001 Census, in Nepal 82% of men aged 60-64 work and 60% are still working aged over 65. Unusually the percentage of women aged 60-64 working, at 78%, was very close to the men's rate but declined to 34% for those 65 and over (Shrestha, 2010). In Sri Lanka, where 50% of men aged 60-69 work as do 20% in the age group over 70, the percentage of older men working is lower than the percentage in India, Bangladesh and Pakistan. Yet Sri Lanka's older women's LFP rate is similar to that of India and Pakistan. In Sri Lanka only 14% of women aged 60-69 worked and 3% of women aged over 70 worked (World Bank, 2008). While the Sri Lankan pattern reflects the common higher LFP of men, it is not common for men to leave the workforce a decade later than women, that is at age 60-69. Arunatalike

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<sup>11</sup> In 2004-5, for the first time the Government of India (NSS, 2007) attempted to tackle the underenumeration of female economic activities. 'Women' (defined as aged over 5) who are normally classified as 'usually engaged in domestic duties' were asked if they engage in a number of other economic activities from which their households benefit. This raised the reported female work participation rate in rural areas from 37% to over 53% and the urban rate from 18% to 23%.

(2010) attributes the working age pattern to the shortage of part-time work for older people.<sup>12</sup> Older people either retired overnight, when they reached 60, or continued to work between 36 hours (part-time) and 48 hours (full-time) per week until they were forced out of work by ill-health.

Older men and women are concentrated in the lower reaches of the labour market and there are clear gender divisions in older people's work. Most older people are located in rural areas and do the lowest paid work, that is agricultural work, as there is less opportunity for alternatives. Older women living in rural areas are more likely to work than those living in urban areas. In urban areas older men are most likely to be in semi-skilled and unskilled work and older women in unskilled work. Not only do older people face age-discrimination in urban and rural labour markets but the sex-segregated nature of work further limits older people's capacity to find age-appropriate work. For instance, in Bangladesh over 70% of men aged 55+ are self-employed, while over 70% of women aged 55+ are more or less evenly split between self-employment and non-salaried household employee. Of the remainder, women are more likely to be employed on an irregular/casual basis than are men (Rahman 2010). This contrasts with 15-59 age groups which have a higher share of regular and casual employment. Older people are less able to access regular or casual waged work and must either create their own economic niche or, as in the case of women, support someone else's work through their unpaid labour. Access to waged work is not the only issue. Wages decline with age, so the older work force suffer less disadvantage in the case of self-employment and it allows lower hours of employment for the upper age brackets (Rahman 2010).<sup>13</sup>

There is currently little evidence of the impact of age discrimination on income differentials as most analyses are framed by the assumption that older people do not or should not work. What evidence there is suggests that wage differentials for older people are likely to be widespread. In India a survey of wage differentials in the registered slums of four Indian cities in 2006-7 found that people under the age of 25 and over the age of 59 receive markedly lower average incomes than do people in the age band 25-59 (Ghosh et al, 2010). A similar pattern is also to be found in Sri Lanka where people aged over 60 are paid much

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<sup>12</sup> It might also reflect the heavy domestic burden that those living in poverty have to carry (Vera-Sanso, forthcoming b) or lower availability of regular for middle aged and older women.

<sup>13</sup> See also Vera-Sanso (2010) and Harriss-White et al (forthcoming).

less than younger people, though the decline starts at age 50 for women in the private sector, (Arunatalike, 2010). Qualitative research I undertook in the South Indian state of Tamil Nadu in 2000 found that while in formal terms older men and women did not earn less than the casual day rates of younger people, farmers' unwillingness to employ older workers outside the high season labour bottlenecks made them vulnerable to masked wage cuts. In the low season older workers would follow younger ones called to a field for casual work and beg the farmer to hire them. At the end of the day they might be given two-thirds of the wage and asked to return the next morning for the remainder; leaving them to weigh up whether they would do better to forego the shortfall and seek more casual work or vice versa.

In Sri Lanka 50% of older workers are self-employed (this rises to 90% of the workers aged 80) and 43% of workers over 60 are casual workers, leaving 2% who are regular employees and 5% who are employers (Arunatalike, 2010). Evidence from Sri Lanka demonstrates the importance of self-employment as an old age safety-net in the absence of any, or adequate, state provision. Not only are the majority of older workers self-employed and this proportion rises with age, reflecting the well-known difficulties of securing and sustaining casual work with increasing ill-health and frailty, but most had been regular employees in the informal economy. In Sri Lanka informal workers do not have pensions and continue to work past their 70<sup>th</sup> birthday, retiring due to ill-health, while formal sector workers retire overnight at around 60 years (Arunatalike, 2010). The World Bank's (2008) and Arunatalike's (2010) data on working hours demonstrates that even though self-employment does provide flexibility in terms of hours, the 'active' elderly work long hours: for men 47 hours per week in their early sixties dropping to 36 hours in the 72-75 age band, and for women dropping from 35 to 29 hours respectively. The need for most older people to earn at least some money is further demonstrated by the fact that the 'average' hours of self-employment for men aged 72-75 is 10 hours and for women is 2 hours (World Bank 2008). This life-course work pattern is a broadly familiar one for India, where men and, especially, women are more commonly in the informal economy and more likely to resort to self-employment as compared to younger people or, as shall be demonstrated below, to work as unpaid helpers supporting younger people's self-employment.<sup>14</sup>

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<sup>14</sup> The share of older people in self-employment is about 50% higher than the 15-59 year age band and this employment status as been growing (from 76% in 1983 to 82% in 2004-5) while casual labour and regular

In an already crowded informal economy, swollen by the influx of formal sector workers at retirement and by the processes of privatisation and sub-contracting of formal and public sector work, urban and rural labour market are not age-friendly. Older people find it difficult to secure an adequate quantum of casual work or equal wages for such. Many turn to self-employment and work in family business and can work long extremely long hours; though there is greater opportunity in self-employment to tailor the intensity and length of work to physical capacity and income needs than in waged work. Older men are reported everywhere as having a higher labour force participation rate than women and a greater tendency to self-employment. In part this may reflect gender biases in reporting arise from differential status in relation to assets and other livelihood inputs as well as women's greater responsibility for domestic work which position men as workers and women as dependents. Even so, it is clear that women are entering the labour force later than men and are doing so off-set the effects of age discrimination in employment and incomes.

### **Inter-Generational Relations**

Inter-generational relations can be analysed at two levels: the societal and the familial. In South Asia care and support of the old is firmly placed on the shoulders of 'the family'. Politicians', journalists' and academics' unremitting iteration of the responsibilities of children (sons especially), of 'traditional values' and of blaming the breakdown of family and 'loss of tradition' on a range of causes from westernisation to filial indifference allows South Asian states to evade responsibility for their older poor. This discourse of a South Asian 'tradition' or culture of support for parents elides the difference between economic, emotional and physical support and misrepresents custom and law on financial support. Sons are obliged to support their parents only *if* and *when* parents are no longer able to support themselves, to the *extent* that parents need it and to the *extent* that sons are able to do so, bearing in mind their primary responsibilities to their wife(s) and children and their joint responsibility with their brothers. Adding wealth and poverty to the mix means that wealthier parents and those with impoverished sons would or could not expect economic support from their children. Many of the remainder would have struggled with the ambiguities of timing, need and economic capacity that are necessarily embedded in a

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employment have declined (Rajan, 2010). By contrast the 'working age' population are more likely to be involved in casual labour or regular employment.

social norm that must cover a wide range of economic and demographic contexts.<sup>15</sup>

Despite misrepresenting 'traditional' values and practices, this public re-defining of tradition creates an aura of legitimacy for a number of legal and policy measures including negligible or no old age provision for the vast majority of older people.<sup>16</sup>

We have already seen that South Asian countries have large and growing informal economies and these are characterised by insecurity, low wages and no pensions, and frequently insufficient surplus income to save for old age. In order to determine the extent to which South Asian states are absolving themselves of a responsibility towards the vast majority of their population we need a comparison with other developing countries (see Table 6).<sup>17</sup> Bolivia is a lower middle income country, as is India, Pakistan and Sri Lanka. It provides a universal pension to people aged 60 providing an income of \$60 per month at purchasing power parity (PPP) that is 158% of the international poverty line at a cost of 1.06% of GDP that is, 15% of per capita GDP.<sup>18</sup> India's social pension is means-tested and cash-capped, targeted at the poor aged 60 and over. India's social pension provides an income of \$10 per month PPP, representing 33% of the international poverty line and costs 0.04% of GDP or 3% of per capita GDP. The current level of India's pension of Rs 200 per month was set in November 2007 and has not been raised since despite significant inflation, especially in food stuffs. The paucity of the pension's value is clear when we consider that in Nov 2008 97% of rents in Chennai's slums were significantly over Rs300 per month (Vera-Sanso, 2010). Amongst the 'below poverty line' households that do qualify for a pension most households do not have one pension, rarer still is for households containing more than one older person to have two social pensions. Nepal, a low income country, manages to provide a universal pension, covering people aged 70 and over; this is one of the most generous pensions in the region, set at \$15 PPP, 40% of the international poverty

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<sup>15</sup> See Vera-Sanso (2005) on how this plays out in the context of urban and rural poverty in South India. See India's recent summarising of custom and law in one act, The Maintenance and Welfare of Parents and Senior Citizens Act 2007. See Shah (1996) on the 'traditional' joint households has having increased in India since 1820 except for a particularly vocal urban, educated, professional class that is driving the 'loss of tradition' discourse

<sup>16</sup> Since May 2012 a widespread and high profile campaign, the Pension Parishad, is now positioning the State as duty bearers of citizen's rights to life and dignity in old age – this is a radical revisioning of the State's role which had been seen as no more than forcing children to support parents and providing small charitable contributions to a portion of older people living below the poverty line.

<sup>17</sup> See HelpAge International's Pension Watch (<http://www.pension-watch.net/>) for globally comparative data on old age pensions. Data for this chapter was taken from the 7<sup>th</sup> July 2012 revisions.

<sup>18</sup> The international poverty line is \$1.25 a day at purchasing power parity.

line and costing the country 0.35% of GDP or 14% GDP per capita. Bangladesh, another low income country manages to provide a means-tested pension for men aged 65+ and women aged 62+ at \$10 PPP, 29% of the poverty-line, at the cost of 0.9% of GDP, 7% of GDP per capita. Sri Lanka and Pakistan are both lower middle income countries and provide no social pension at all.

**Table 6: Non-contributory Social Pensions**

| Country    | National Income | Pension at PPP p/month | % of international poverty line | Pension age        | % of GDP | % of GDP per capita |
|------------|-----------------|------------------------|---------------------------------|--------------------|----------|---------------------|
| Bolivia    | Lower Middle    | \$60                   | 158%                            | 60                 | 1.06%    | 15%                 |
| India      | Lower Middle    | \$10                   | 27%                             | 60                 | 0.04%    | 3%                  |
| Pakistan   | Lower Middle    | 0                      | -                               | -                  | -        | -                   |
| Sri Lanka  | Lower Middle    | 0                      | -                               | -                  | -        | -                   |
| Bangladesh | Low             | \$10                   | 26%                             | 65/men<br>62/women | 0.9%     | 7%                  |
| Nepal      | Low             | \$15                   | 40%                             | 70                 | 0.35%    | 14%                 |

Source: Social Pension Database, HelpAge International

In the context of the paucity of pension support and other safety-nets and the extent of under-nutrition that those living in poverty endure, it is indisputable that older people will need to contribute to the family income as much as they are able.<sup>19</sup> In Pakistan, for instance, older people's monetary contributions, especially those of older men, are vital for

<sup>19</sup> Direct figures on adult under-nutrition are not readily available but nutritional poverty levels can be discerned through infant nutrition and birth-weights, especially at term. The percentage of children under 5 in South Asia suffering from under-nutrition is 42% (15% are severely undernourished) and 48% are stunted, based on figures for 2003-9 (UNICEF 2011). One-third of India's children are born each year with low-birth weights, accounting for 26% of the global total; the majority of these children are born at term (Paul et al, 2011).



keeping the household budget positive; in rural areas nearly half of elderly workers bring in 51-100% of household income (Durr-y-Nayab, 2010). This study also found that the key factor in determining whether older people worked was how many other earners were in the family and the balance between income and expenditure (see also Rahman, 2010 on Bangladesh). Hence, in Pakistan, 30% of older men living in joint/extended households are working and 45% of elderly women workers in rural households are sole earners while many other older women workers do not work for money but for kind or as unpaid workers. In addition, my own research in rural and urban South India finds a complex set of arrangements where older women regularly take on the domestic and caring work of younger female relatives, who may or may not live in the same household, in order to enable the younger women to work (Vera-Sanso, 2010, forthcoming b). This, as well as income transfers from older people to their younger relatives, demonstrates that family-based intergenerational support by no means inevitably flows up the generations as discourses of old age dependency suggest.

Where society-based intergenerational relations of support are weak and there is widespread poverty it is inevitable that older people will need to work into very late old age and many will work until they die. It is also inevitable that many will be supporting younger relatives in a complex set of exchanges that may include paid and unpaid labour, transfers in money or kind or the underwriting of loans, provision of assets for pawning and so on (Vera-Sanso, 2010, forthcoming b).

### **Ageing and Work in South India**

This section uncovers the ways in which older people contribute to the economy. Older people are not acknowledged as contributing to the economy, as having rights as workers or as having a right to work. Instead either their work is positioned as inconsequential or marginal or they are positioned as victims of negligent children, poverty or widowhood. This failure to recognise older people as workers runs from the top, where State institutions produce schemes, policies and plans for a growing 'working age' group defined as aged 15-59 to the bottom of society, where older people's labour is devalued and often unpaid. A key strategy in belittling labour is to define the skill as negligible or natural, to define the work as marginal, private, easy, arising from love, a domestic chore, helping out, passing time or as trifling.



To demonstrate the ways in which older people contribute to the economy I draw on two decades of research in the South Indian State of Tamil Nadu. Mixed methods research I undertook in Chennai, the capital of the Tamil Nadu and India's fourth largest metropolis, in 1989, 1990-2 and 2007-10 and for 12 months in two villages in Western Tamil Nadu in 2000.<sup>20</sup> The focus has been the urban and rural poor living in Chennai's slums and the *cheries* of two villages. *Cheries* are the neighbourhoods in which caste groups once known collectively as Untouchables live. In this case the people were Chakkliyors, the caste group considered the lowest caste of all. Research in Chennai's slums was undertaken amongst a variety of slums, some officially notified by the government as slums, hence receiving some infrastructural inputs (water pumps on street, street lighting) and 'unnotified slums' which received the most minimal government inputs, if any.<sup>21</sup> Slum residents comprised a mix of the lower end of the caste hierarchy, including a much higher proportion of castes once known as Untouchables.

The cherie dwellers were concentrated at the lower end of the labour market. Their casual work was characterised by low wages, insecurity, irregularity and scarcity. In the cheries most people worked as agricultural labourers who were called for work as local farmers needed them. However, work was on a downward trend as farmers were switching from grains and vegetables to the less labour intensive produce (coconut, teak, banana and chicken rearing) and as young men formed work gangs to undertake piece rate (*mottam*) contracts that excluded all but the most vigorous men (Vera-Sanso, 2007). Some young men were able to off-set the low season with road building work during the dry season. With low and irregular incomes it was necessary that everyone who could work did so whenever work was available. By 2000 this no longer included children, most of whom went to school, partly spurred by a free midday meal (which could be their only meal in the

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<sup>20</sup> For the 1990-2 research I was ably assisted by Marlia Hussain and in 2000 by Radha Viswanathan. The 2007-10 research project was undertaken in collaboration with V. Suresh, Marlia Hussain, Henry Joe and Arul George from the Centre for Law, Policy and Human Rights, Chennai. I am grateful to a number of generous funders including the University of London for their funding of the 1989-1992 research (Central Research Fund and University Postgraduate Studentship) and the Arts and Humanities Research Council, Biotechnology and Biological Sciences Research Council, Engineering and Physical Sciences Research Council, Economic and Social Research Council and Medical Research Council for funding the 2007-10 research project (RES-352-25-0027) through the New Dynamics of Ageing Programme.

<sup>21</sup> In India 'slum' is both a technical and legal term and people living in what is classed as 'notified slums', notified by state and local government as slums, had greater legal protection and greater access to state resources than those that have not been notified. The municipal government, the Corporation of Chennai first notified 1,202 slums in 1971 and added 17 more slums in 1985. The failure to notify more slums is one of the foci of Chennai slum dweller associations' current campaigns.

low season) and partly by the decline in bondage as landowners preferred the limited contractual relations of casual labour to the on-going ties of bondage.<sup>22</sup> It was only in the peak season that farmers and labour contractors were willing to hire older people. Often the work was organised in such a way that excluded older people – for instance, while older people could dig out onions they could not carry filled sacks to the collection point. Older people reported that they sought work as they could outside the peak season, cajoling or begging landowners and contractors for work, often having to endure a public shaming in the process (Vera-Sanso, 2007). As work peaks varied from village to village, depending on their water source, older people would stay with sons and daughters and sometimes other relatives hoping to extend their access to work during high labour demand. Couples who were too old to work intensively would alternate rest and work days in the peak season and people, particularly women, who were unable or less likely to secure agricultural work would take up the heavy domestic and childcare roles in order to release a younger woman for agricultural work. As stated earlier, in formal terms older people received the same wages as younger people, though some farmers made older people return the next day for their wages. In a context where incomes are almost entirely spent on food and where under-nutrition is extreme, having to walk 3 km to the field to pick up yesterday's wages undermined the value of a day's work and could impinge on older people's capacity to undertake or access work the following day.

If we step back from the experience of older people as agricultural workers and look at their contribution to the agricultural economy it is clear that they act as a reserve army of labour, increasing the supply of labour during peak season. We can also see that older people are helping to increase per capita productivity by reducing the worker:consumer ratio; they do this by working themselves and by taking on the unpaid but necessary reproduction of labour work, that is domestic and care work, in order to release a younger women into the workforce. Since the introduction of the National Rural Employment Guarantee Scheme (NREGS), that provides for a maximum of 100 days workfare for each household and which is designed to improve agricultural infrastructure, older people have taken up this work where they are allowed to do so by local officials.<sup>23</sup> In directly participating in the agricultural economy as workers, or as labourers on the NREGS or

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<sup>22</sup> There were divergent opinions in the cherries about the value of bondage (Vera-Sanso, 2007).

<sup>23</sup> Implementation of the NREGS varies from village to village and in some no people over 60 are allowed to participate and in others they are. In some they receive equal wages and in some they do not. Similarly the effectiveness of NREGS for improving agricultural infrastructure varies from village to village.

indirectly through their unpaid domestic and caring work, older people are expanding the current agricultural work force, participating in the improvement of local infrastructure and contributing to the production of future workers. Older people are making these contributions without recognition or assistance from the State and while those without a surviving child would have been entitled to a pension it was too small in value to free them from their paid and unpaid work and the social, physical and financial costs of securing a pension were too high to make it worth pursuing.

Chennai's slum dwellers are similarly concentrated at the lower end of the urban labour market. In 1989/early 1990s there were a number of slum dwellers working in the State sector as regular employees of the post office, public buses and hospitals and as canteen staff, warehousemen and street sweepers. By 2007 the numbers of slum dwellers working in the State sector had declined with contracting out and privatisation. In both the early 1990s and the late 2000s most slum dwellers and all older people worked in the informal economy working as casual or regular workers and in self-employment. Additionally, older people worked as unpaid family labour. In both periods men started work shortly before marriage and continued until they were no longer able to or no longer given work, while women started working in their 30s or later to subsidise or replace men's declining salaries (Vera-Sanso, 2010 and forthcoming a). In early 2008 our survey of 800 households in five of Chennai's central and southern slums found that 28% of people aged 60+ and 20% of people aged 70-79 were reported as working. However, intensive further research with 179 households as well as observations of a central Chennai street market between 2007-10 revealed a significant number of older people playing extensive, unpaid 'helper' roles in a son's or daughter's petty business. Many of these businesses, particularly in the case of street vending were effectively someone else's in name only; proven by the closing of the business when the older person was ill or injured its complete abandonment when they died. A comparison of older people's reported work participation with that of younger people reveals that older people are more likely to be working than are younger people. In early 2008 under 24% of 15-19 year olds were working.<sup>24</sup> There were twice as many women in the work force aged 60 and over than women/girls aged under 20 and slightly more men aged 60 and over than men/boys under 20. In fact, the percentage of 15-19 year

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<sup>24</sup> There was a gender difference between males and female working under the age of 20; males were more likely to be in apprenticeships and females were more likely to be 'earning more than learning'. No children under the age of 10 worked and only 2% of children between the ages of 11-14 were working.

olds working was close to the percentage of 70 to 74 year olds working. These younger people were either in education or looking for work that they and their families considered appropriate to their education, status and aspirations. Clearly the defining the 'working age population' as 15-59 does not reflect the realities of the labour market and when policies are made on this basis, they are likely to disenfranchise a significant section of the labour force.

Within the five slums older people were engaged in more than 40 occupations, yet this did not exhaust the full range of work that older people could be seen to be doing on the streets of Chennai. Older people are working in every sector of the urban economy. They link the agricultural economy with the urban economy through retailing agricultural produce (vegetables, fruit, coconuts, banana leaves, flowers) which they or others source from the wholesale market and sell in street markets across the city. A number of older people act as wholesalers in central Chennai, buying from the wholesale market outside the city and selling on to retailers from a smaller wholesale market in central Chennai. Others process grains and make snacks and *tiffin* (light meals) for breakfast, lunch and supper for workers and school children. They also sell fish they have sourced from Chennai's fishing boats and have a major role in delivering Aavin milk door to door. Aavin milk is the successful outcome of the huge a European Union funded World Food Programme and Government of India collaboration of the 1970s, known as Operation Flood, set up to develop the dairy industry and increase farmer incomes by cutting out the middle man. Older people, mostly women, provide the interface that links this major international project to the Older men are engaged in the low cost end of transportation, pulling cycle rickshaws full of children to and from school or delivering parcels for shopkeepers; others load and unload bullock carts of stock taken from workshop and factory to retailers and others deliver newspapers by cycle. They sell small manufactured goods made of paper, plastic, metal and knitted cotton. They provide cleaning and security services to offices, businesses, blocks of flats and middle class homes as well as security at ATM machines and at peri-urban metro stations where they secure commuters' bikes and motorbikes. In construction older men do repairing and replacement work and men and women break bricks to make foundations for building construction and road laying. Older people do a wide range of repair work, on shoes, bicycles, watches, small household equipment and so on. This is by no means an exhaustive list and men and women are distinctively positioned within these occupations;

men being more likely to work as casual workers and regular wage workers and women more likely to work as self-employed, unpaid family workers or regular wage workers.

Older people are filling critical gaps in the labour market created by younger people's vacating of the most poorly paid, insecure and low status work. This is reflected in income differentials: the average monthly income for people under 60 is 50% more than the average monthly income of someone over 60. Despite being low status the work undertaken by older people is by no means marginal; it is critical to distributing the products of an economic sector, agriculture, that employs 50% of the population to one of its largest markets, India's fourth largest metropolis, Chennai. They do the same for a number of other industries, as well as by keeping production costs down by directly providing low-cost services and materials to a range of sectors or indirectly, by providing low-cost services to workers. This contributes to the greater competitiveness of industries operating in the global market place. Further, older women who take on the domestic and caring work of related and unrelated women (either as unpaid domestic duties or as paid domestic work) in order to release a younger woman on to the labour market are helping to expand the work force, often grounding a chain of women that leads to the export market.<sup>25</sup> In a country that massively under provides to poorer populations the basic infrastructural requirements needed to make the combining of paid work alongside domestic and caring work feasible, it is essential that older women take on the domestic duties of younger women in order to realise a demographic dividend.<sup>26</sup> Or, to put it in more theoretical terms, under the current infrastructural provision the reproduction of the labour force on a daily and generational basis cannot be feasibly combined with 'productive' work; new, low-cost replacement labour is needed.

The lack of recognition of older people's contribution to the economy prevents the State from protecting or developing the livelihoods of older people. Rather, State schemes to provide work or protection, such as insurance and pensions through occupational Welfare Boards, frequently exclude people over the age of 59. There is also the danger that an

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<sup>25</sup> In the slums older women frequently take on the work of daughters or daughters-in-law who either work directly in export production themselves or who work as cleaners for people who work in export or IT/BOP.

<sup>26</sup> This lack of infrastructure ranges from lack of drainage, water and electricity, morning announcements of school closures, under-supply of medical care to no nursing and food in public hospitals. The paucity of basic infrastructure for slumdweller reproduces poverty and deepens inequality.

expanded social pension might be seen as satisfying the State's responsibilities to older people and may even make older people's work appear to lack legitimacy, further undermining their rights as workers. Not only would this deprive many people of work that they would need to do in order to contribute to fragile household budgets or to input into family networks, it could deprive them of the work they *wish* to do because of the independence, status, sense of self-worth and sociality it provides or because they do not want to take on physically demanding domestic work. As one woman who went from office to office cleaning telephones and computers put it, 'I will always have to work. If I'm not doing this work then I must work at home and I prefer to work out of the house'. Pensions of at least 100% of the international poverty line will provide choice; they will allow older people to decide whether and how much work they will do and, most importantly, they will enable older people to reject the most demeaning, onerous and poorly paid work open to them.

### **Conclusion:**

The chapter has illustrated the assumptions and blindspots that the demographic dividend hypothesis carries. These include the assumption that only 'working age populations' (aged 15-59) make a significant contribution to the economy, that domestic and caring work is external to the production and maintenance of workers, that workers are not linked in a chain of labour that distributes the label and rewards of 'worker' status unequally across age groups and that increasing the worker:consumer ratio will necessarily increase economic growth and wealth rather than deepening inequality by lowering incomes through increased competition. Clearly redistributive policies will be critical to counter-act the negative impacts of an enlarging work force on inequality, especially inequalities between classes and age bands.

At present there is very little research available on older people's work in developing countries and this chapter on South Asia has been made feasible by a regional conference held in Delhi in 2008 organised by the Institute of Economic Growth, Delhi and since published (Alam and Barrientos, 2010). Several papers at this conference drew on raw national survey data to disclose whose work is ignored when official summary statistics and analyses discuss the labour force and 'working population'. It is now becoming clear that people working over the age of 59 and into late old age is widespread in South Asia, and is likely to be widespread anywhere else where deep poverty is not countered by adequate

safety nets. The mixed methods research in South India extends our understanding, not just of the numbers of older people working and their conditions of work but also the significance of their work. We can now see that older people are not just supporting themselves and their families but are contributing to the wider economic strategy needed to realise the demographic dividend – increasing human capital to raise productivity, joining the workforce and releasing a chain of younger women into the labour market. Some of these younger women go directly into production for the global economy (textiles, pharmaceuticals) but most take on the domestic and caring responsibilities of others in the global economy. An examination of the forward and backward linkages of older people's work in the informal economy and in agriculture demonstrates their important but unrecognised role in supporting the national (and hence the global) economy, often taking on the work that younger people have largely vacated. Older people play an essential role in agriculture production; directly, as agricultural labourers of last resort they relieve critical seasonal bottlenecks, and indirectly through their street vending in urban areas, where they are indispensable to the distribution of agricultural produce. Older women provide the interface that links the major international project, Operation Flood, to domestic consumers and it is likely that as further research is undertaken into older people's economic roles more of this interface work will be uncovered. Older people are to be found in the lowest reaches of all sectors of the economy from banking (as security) to the booming construction industry (breaking bricks to make rubble for foundations and roads). They keep capital's costs down by providing cheap inputs and indirectly by providing cheap services to the working population. They also subsidise capital and the State through their unpaid work in helping to reproduce labour on a day-today and generational basis.

Most academic, policy and campaign interest in older people in developing countries focuses on their need for pensions. It would be a great disservice to older people if the discursive space this occupies precludes them from exercising the choice to work if they need and wish to and if it deters pressure toward the realisation and extension of older people's rights to work and as workers. What older people need is a pension that enables them to choose whether and how much work they wish to do and that will allow them to refuse the most onerous, low-paid and menial work that some are now forced to undertake.



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