

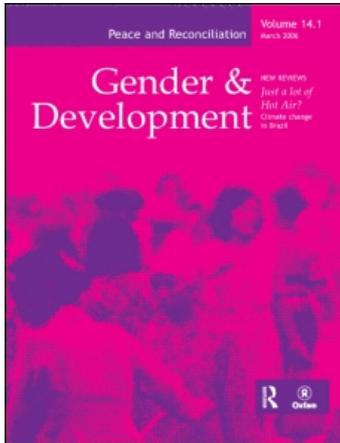
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Equal pensions, equal rights: achieving universal pension coverage for older women and men in developing countries

Stephen Kidd

In most countries, state pensions are financed from pay-roll taxes. However, such pensions have a strong male bias, with more men than women accessing them while also receiving higher benefits. Achieving universal pension coverage in developing countries is not possible, with pensions financed by pay-roll taxes due to high levels of informal sector employment. Furthermore, such schemes would be biased against women. Universal pensions funded from general taxation are the only means by which developing countries can achieve universal pension coverage on a basis that is equitable for both men and women. Such schemes can be found in a number of developed and developing countries and have been very successful in reducing poverty in old age for both women and men.

Key words: pensions; income security; older men and women; informal sector

Introduction

Tiziwenji Tembo is typical of many older women in developing countries. She is 75, and lives in the Katete district of Zambia. Eleven of her 15 children are dead, and she now cares for four grandchildren. Until recently, life was hard as she had no regular income and had to depend on gifts from relatives. She and her grandchildren often went without food while the children often refused to go to school because they did not have uniforms and books and their fellow students would laugh at them. In the past year, her life has been transformed. She has become the recipient of a regular pension worth \$12 per month, which has enabled her family to eat more regularly, buy school clothes, and repair their house. She has been able to pay for medical treatment and has invested the money in buying a pig, which she plans to sell at a profit (Chande 2009).

Pensions have the potential to transform the lives of hundreds of millions of older people – both men and women – across developing countries, providing them and their families with a regular and predictable income. But, the reality is that more than

half of older people worldwide – 342 million – lack income security. If nothing is done, by 2050 this will increase to 1.6 billion, around 80% of all older people (United Nations Department of Economic and Social Affairs [UN/DESA] 2007).

Pensions fulfil two main objectives: consumption-smoothing and poverty reduction. Consumption-smoothing focuses on the individual, and is achieved by enabling people of working age to save and then draw these savings down in old age as a pension. The more an individual saves through contributions to a pension scheme, the more he or she should receive as a pension, at least in theory. Such pensions can be provided by the state or the private sector, and are appropriate for people whose incomes are sufficient to enable them to save.

The poverty reduction function of pensions can only be fulfilled by the state. Yet, public pensions providing older people with a minimum income can take various forms, and their effects on gender equality can vary significantly. This article sets out to examine the effects of different types of public pension, from a gender perspective. It will demonstrate that the most common type of state pension – funded by pay-roll taxes – has an inherent male bias, providing men with higher incomes in old age compared with women. In contrast, universal pensions financed from general taxation, which provide older people with a flat-rate benefit, are much more likely to treat men and women equally, and reduce poverty for older people and their families. Universal pensions are affordable in even the poorest developing countries.

Women's need for old-age pensions

In one sense, pensions should be of more concern to women than men, given that women are more likely to reach old age than men. Among over-60s, there are 76 men for every 100 women in developed countries while, in developing countries, there are 88 (UN/DESA 2007). The proportion of women increases as people age further: among over-80s, there are 49 men to 100 women in developed countries, and 67 in developing countries. Looked at in another way, on reaching 60, women will, on average, live longer than men and, therefore, need and benefit more from pensions. For example, in developed countries men have a life expectancy of a further 19.8 years, compared with 24.3 years for women, while in developing countries the figures are 16.8 years and 19.3 years (UN/DESA 2007).

Pensions are becoming an increasing necessity in developing countries, as traditional informal support systems for older people break down under the pressures of widespread poverty. For example, in China, United Nations Population Fund (UNFPA) (2007) reports that: 'The tradition for family to provide older persons with basic life assurance is being continuously weakened, and the proportion of older persons receiving economic support from their children is declining'. Van der Geerst (2002) and Aboderin (2006) have described how, in Ghana, support for older people is weakening under the pressures of increasing poverty. Increasingly poor families are

being forced to make choices to give support to different family members and, as they do, it is older people who tend to lose out. A key indicator of the impact of increasing poverty has been the rise in witchcraft accusations against older people in many developing countries (Miguel 2005).

Women, rather than men, are more likely to suffer the consequences of this loss of family support. Across developing countries, more women than men live alone: 8.6 per cent compared with 3.2 per cent of men in Asia while, in Africa, the figures are 10 per cent and 6 per cent (UN/DESA 2007). Because women live longer than men, as they become increasingly frail, they are likely to spend more years as dependents in poor households with increasing risks of exclusion. This is indicated by the fact that women are more likely to be accused of witchcraft than older men (Miguel 2005).

In the absence of pensions, men have more options to generate income, since they are more likely to be in paid employment. For example, in Africa, 57 per cent of men work in old age, compared with only 26 per cent of women (UN/DESA 2007). In Asia, the comparable figures are 38 per cent and 13 per cent. Older women are much more likely to be involved in domestic work in the household, without remuneration.

It is likely, therefore, that, in the absence of pensions, women in developing countries are poorer in old age than men. This is certainly the case in urban China, where poverty rates among older women are four times higher than among older men (UNFPA 2007). In India, a similar picture can be found: while 30 per cent of older men have no valuable assets, the figure for women is 60 per cent (Rajan and Mathew 2008). An absence of gender-disaggregated data makes it difficult to find similar evidence from other developing countries, but it would be surprising if the pattern was different.

Pensions also have a critical role to play in the lives of younger adults – in particular women – who have care-giving responsibilities, helping tackle poverty across the generations. In fact, it could be argued that they are just as much about children as they are about older people.

Parents with children face a difficult existential dilemma. They have two critical demands on their income. They need to prepare for their own old age, while in the present they need to care for their children. Achieving both aims is a major challenge for poor people in developing countries. In those countries with limited pension coverage, the main strategy adopted is to have more children, in the hope that at least one will survive and look after his or her parents in old age. Yet this is a recipe for higher levels of child poverty and mortality. China, with its one child per family policy, demonstrates what happens in a country with low pension coverage, in which having more children is not an option. Chinese parents invest a significant proportion of their income in savings, thereby spending less on their children (Hutton 2007).

In contrast, when governments are able to guarantee all older people a minimum income, the dilemma for parents is removed. This is illustrated by the fact that, historically, state pensions have reduced fertility rates, as parents no longer need to

depend on their children in old age. In Europe and North America, more than half the reduction in fertility rates in the past 60 years is due to the existence of state pensions (Boldrin *et al.* 2005). Once guaranteed pensions are in place, poor parents can have the confidence to produce fewer children, and so direct their resources to offering greater care to a smaller number of children. Furthermore, in households where parents care for older people as well as children, the existence of a guaranteed pension means that more resources can be directed towards children, including those from the pension.

Low coverage and male bias of pensions financed by pay-roll taxes

Worldwide, the most common public pensions are those financed from pay-roll taxes. Following the Second World War, most developed countries moved towards universal pension coverage. This decision was encapsulated within the 1948 Universal Declaration of Human Rights, which recognised social security, and security in old age, as fundamental human rights. Most countries chose to finance public pensions from pay-roll taxes. Employees – and, in many cases employers – paid a social insurance tax to the state. As The World Bank (1994) points out, at the time this was an attractive option, given the ratio of a large number of contributors to few older people. This became known as the pay-as-you-go system, with the pensions of current retirees financed from the contributions of current workers. Coverage among the labour force in developed countries was almost universal, since most workers were in the formal sector, and it was relatively easy to collect their contributions.

Unsurprisingly, many developing countries also took on the same pay-as-you-go model of pension provision. In contrast to their success in developed countries, these schemes only provided low pension coverage, often less than 10 per cent of the working-age population, since they were restricted to those working in the formal sector in countries where the vast majority of workers were in the informal sector.

In addition to their low coverage rates in developing countries, a major failing of pensions financed from pay-roll taxes is their strong male bias. They replicate gender inequalities within the working population, and, from a gender perspective, have three main weaknesses: women have less access to formal sector employment than men, they work for fewer years, and they earn less.

Participation rates of women in the labour force are, worldwide, significantly below those of men. For example, for women in the age group 40–44, their labour force participation rate is almost 30 per cent below that of men. A similar – if not greater – imbalance is replicated throughout all age groups (UN/DESA 2007, 59f). Consequently, many women are unable to participate in contributory state pension schemes. This disadvantage is exacerbated in developing countries, where women are even less likely to be in formal sector employment than men.

Even women who do work in the formal sector are disadvantaged in terms of gaining equal pensions with men in old age. Over their life-times, many women work

fewer years than men – due to their greater care-giving responsibilities – and so have less chance of making contributions to pension schemes, thereby reducing the size of their pension once they retire. Women also tend to earn less than men, paying smaller contributions, and, consequently, receive a smaller state pension. In fact, many pension schemes determine the level of a pension by reference to previous earnings – so-called defined benefit schemes – leading to women losing out even more.

The gender inequities inherent in pensions financed by pay-roll taxes can be observed by examining pension levels and old-age poverty rates in developed countries. A study of five European countries – Germany, Italy, the UK, Sweden and France – demonstrated that the average woman's individual pension rights are between 48 per cent (in France) and 68 per cent (in Sweden) of the average male entitlement (Bonnet and Geraci 2009). UN/DESA (2007, 95) report gender-disaggregated old-age poverty rates for ten European countries – using data from 1996 – and, in all, women were poorer than men. The biggest gap is in the UK, where 18.1 per cent of older women lived in poverty, compared with 11.7 per cent of men.

Among older people living alone – an experience of more women (37 per cent) in Europe than men (16 per cent) – in seven out of the ten European countries the gender gap in poverty rates is higher between single older people, compared with the gender gap between all older people (UN/DESA 2007). The largest gap is in Belgium, where the poverty rate among women living alone is 20.2 per cent, compared with 6.2 per cent among single men. The higher poverty rates among older women living alone are not just the result of their own employment history. Many women depend on survivors' benefits following the death of their husbands, which are often paid at half the level of the original pension.

In developing countries, in addition to the low coverage of state pensions financed by pay-roll taxes, a similar yet more extreme gender imbalance in accessing these pensions is apparent. For example, in Kenya, in 1994, only 3.1 per cent of people aged over 55 received a pension, yet 90 per cent were male (Kakwani *et al.* 2006). Similarly, a survey in Bangladesh, in 2004, found that men comprised 88 per cent of the recipients of employment-related pension schemes (Mahmood *et al.* 2008, 179). Unfortunately, there is no data available on whether women receive lower pensions than men, although it would be surprising if they did not.

In 1994, in its classic publication on pensions – *Averting the Old Age Crisis* – The World Bank recommended employment-related pensions as the best means of providing poverty reduction in old age in developing countries. Yet there is no evidence that such pensions will ever be able to reach the vast majority of older people in developing countries which have high numbers of people – in particular women – working in the informal economy and as domestic labourers. In fact, gender inequalities in pensions would be worse in developed countries if it were not for the provision of additional compensatory benefits for women, such as means-tested safety nets, and credits for contributions during child care. However, such measures,

which are administratively difficult to provide, are beyond the scope of most developing countries.

So, is there an alternative solution that can guarantee income security to older people in developing countries, while ensuring gender equity in access?

Universal non-contributory pensions: a better alternative for women

To achieve the objective of poverty reduction in old age, the only real alternative to an employment-related pension is one financed from general taxation – in other words, a non-contributory pension. There are essentially two types of non-contributory pension: those that are means-tested, and those that are offered to all older people (that is, universal). There are many experiences with both types of pension worldwide, and the evidence is conclusive that universal pensions are the most effective in terms of achieving poverty reduction.

Means-tested pensions can be found in a number of developing countries. Yet, they are notoriously difficult for poor older people to access. In Bangladesh, for example, its means-tested pension aims to reach 5 per cent of the total older population. Armando Barrientos and Holmes (2007) indicate that only one in ten of eligible people can access the pension, with only 40 per cent of beneficiaries in the poorest quintile. The reasons for this poor targeting are manifold. For instance, many politicians and local officials distribute pensions as favours, while poor people frequently have to pay officials to receive the pension, or are forced to go through very long and difficult administrative processes. A similar story can be found with India's means-tested pension. A study of the national old age pension in Uttar Pradesh by HelpAge International (2003) found poor older people facing a host of difficulties, with widespread capture by the better-off. HelpAge India, a national NGO, has found evidence that, in some communities, only one in ten eligible people are in receipt of the pension (Kumar 2008).

It is not only in poor countries with weak administrative structures that means-testing fails to provide many poor older people with state pensions. In Chile, which targeted its pension at the poorest 15 per cent of older people, only 40 per cent of beneficiaries belonged to the poorest quintile of households (Valdes-Prieto 2002, 45). In 2000 in Costa Rica, 40 per cent of pensioners were classified as non-poor, while 32 per cent of older people lived in extreme poverty, with no access to a pension (Duran Valverde 2002, 210). Even when means-tested pensions reach the majority of the population, many of those eligible are excluded. In South Africa, for example, although the non-contributory pension reaches 68 per cent of the older population, 13.8 per cent of eligible older people did not receive it (Samson *et al.* 2007).

Although the main failings of means-tested pensions are low coverage and inadequate targeting, they face a range of other challenges. As The World Bank (1994) has argued, they set up perverse incentives for younger people not to save or to work when old, they are not politically popular and so have limited budgets allocated

to them, they incur high administrative costs, and they stigmatise beneficiaries. The big advantage of means-tested pensions is that their overall cost to the state, when compared with universal pensions, is low. But, if the policy priority is to reduce poverty in old age, they are not a good option.

Owing to a lack of data, it is difficult to say whether means-tested pensions have a male bias. But, given that they are often used for patronage purposes by local elites, it may well be that the ability to access them replicates existing power structures. Women may lose out more than men given that they are less able to influence those who make the targeting decisions. Some evidence for this can be found in Ethiopia's means-tested Productive Safety Net programme. Only 15.4 per cent of appeals by women-headed households against exclusion from the programme were upheld, compared with 23.1 per cent of appeals by male-headed households (Sharp *et al.* 2006). Women also had little involvement in decision-making on who received the cash benefit. More generally, lower literacy levels among older women in developing countries will also limit their ability to access means-tested pensions. But, it is an area that needs further research.

Means-tested pensions, therefore, are not an option if governments want to guarantee a minimum income for all older people. Universal pensions – financed out of general taxation – have been much more successful. They are provided to all older citizens on the basis of residence or citizenship. In 1940, New Zealand was the first country to establish a universal pension, providing everyone aged over 65 with a regular, monthly cash transfer. In 1958, Mauritius became the first developing country to establish a universal pension, currently paying US\$93 per month to everyone over 60. More recently, universal pensions have been established in countries as diverse as Botswana, Namibia, Nepal, Bolivia, Brunei, Samoa and Kiribati.

If universal pension coverage is the objective, the only real alternative to a universal pension is a pensions-tested non-contributory pension. This means that, for every unit of income received from an additional state-run (or supervised) pension, the non-contributory pension reduces by a certain amount. Some countries – such as Lesotho and Thailand – have introduced punitive pensions-testing, whereby anyone receiving another pension cannot receive the non-contributory pension (or must choose which to receive). However, such punitive pensions-testing is likely to undermine the contributory pension system, since many people will be reluctant to save for old age if they know that this means that they will eventually lose out on the state non-contributory pension.

A much better form of pensions-testing is to include some degree of tapering – similar to Chile following its 2008 pension system reform (Barr and Diamond 2008) – so that the non-contributory pension is gradually withdrawn, as other pension income increases. A tapering ratio of between 5:1 and 10:1 may be enough to reduce the disincentive to enter into a contributory scheme.

Universal pensions have been very successful in tackling poverty. Among developed countries, New Zealand has been the most successful in tackling old-age poverty (Kidd and Whitehouse forthcoming). In Mauritius, the poverty rate among households with older people has been reduced from 30 per cent to 6 per cent (Kaniki 2007). And, in Namibia, for many households the universal pension is the main source of income (Devereux 2001).

From a gender perspective, universal pensions are very successful. They provide women and men with an equal pension, irrespective of their record in the labour market, thereby recognising the contributions that women make as care-givers. And, because it is very simple to qualify for the pension – the main criterion is age – access to the pension cannot be manipulated by local elites to the potential detriment of women. Since there are more older women than men, women as a group benefit more from universal pensions.

In countries with high HIV prevalence, or where parents migrate leaving grandparents to care for children, universal pensions can be a critical benefit to those older people – mainly women – who act as carers of young children. Without a pension, older carers are left to fend for themselves, often begging or undertaking menial work. A pension restores dignity to their lives and helps them provide for their children. In Namibia, older people, on average, spend only 28 per cent of the pension on themselves (Devereux 2001). Among the secondary beneficiaries of their cash, grandchildren are the most important, receiving 55 per cent of expenditure. In South Africa, Case (2001) found that children living with pensioners are, on average, 5cm taller. Furthermore, the pension has led to an 8 per cent increase in school attendance among those in the poorest quintile of the population (Samson *et al.* 2004).

As well as having the capacity to reach all older women and men, universal pensions overcome most of the disadvantages associated with means-testing. As The World Bank (1994, 240) has pointed out:

Administratively, [a universal pension] is the simplest structure, with the lowest transaction costs ... – an important advantage in developing countries with limited institutional capacities and incomplete record-keeping systems. It avoids the disincentive to work and save inherent in means-tested plans. Its universal coverage helps ensure that the poverty reduction objectives are met, [and] provides a basic income for all old people.

The affordability of universal pensions

The World Bank's main concern has been that universal pensions are too expensive for poor countries. Nonetheless, the number of developing countries that have put in place universal pensions indicates that this is not the case. Most have done so at a cost of between 0.5 (Botswana) and 1.7 per cent of gross domestic product (GDP) (Mauritius) (Willmore 2007). Nepal, one of the poorest countries in the world, will

spend just over 1 per cent of GDP on its universal pension, following an expansion of the scheme announced in 2008. In countries without pensions, costs will be similar. In Malawi, HelpAge International (2008) has calculated that a pension of around US\$11 per month for everyone over 65 would cost the state 1.7 per cent of GDP; in Sri Lanka, a pension of US\$27 per month for everyone over 70 would cost 0.8 per cent of GDP (Willmore and Kidd 2008). Estimates such as these – and others undertaken by the International Labour Organisation (2008) – indicate that a minimum pension for all older people is potentially affordable in even the world's poorest countries.

While such monthly pension levels may seem low, they are still meaningful in the local context. In rural Tanzania, a recent study found that grandmothers caring for two young children receive an average monthly income of only US\$3.5 per month (Madorin 2008). A number of pilot cash transfer programmes in Malawi and Zambia – such as the Katete pilot pension scheme – have demonstrated that around US\$10 per month can make a significant difference to the lives of older people. In Sri Lanka, US\$27 is equivalent to the poverty line, and more than double the amount paid by many informal sector contributory pension schemes.

In reality, affordability is a political question. If pension schemes are popular with voters, governments will be willing to invest significant resources in them. The Lesotho government introduced a near-universal pension scheme in 2004, and was re-elected in 2008, in part because of the popularity of its pension. This popularity has resulted in government spending of 1.4 per cent of GDP (HelpAge International 2009). Countries with means-tested pensions spend much less – for example, Bangladesh invests only 0.03 per cent of GDP in its pension (Barrientos and Holmes 2007) – indicating their comparative lack of popular support. For comparison, the average cost of state pensions in developed countries is 7 per cent of GDP (Kidd and Whitehouse forthcoming).

Universal pensions are likely to be very popular with women, given that they are the main beneficiaries, and experience high rates of exclusion from formal sector pension schemes in developing countries. In fact, universal pensions are the only means by which most women in developing countries can be guaranteed an income in old age. Women in developing countries are, therefore, likely to be very supportive of government investment in universal pension schemes. Implicitly, as women make their voices heard, pensions will become more affordable as they move up a government's list of priorities.

As indicated earlier, as older people age, the proportion of women continues to increase. Mauritius has included an innovation in its universal pension system that brings significant benefits for the oldest people, in particular women. At age 90, the pension benefit is more than tripled, and, at age 100, it increases still further (Willmore and Kidd 2008). Not only does this provide older people with higher incomes when they are in greatest need, but it establishes an important incentive for families since that they too will benefit financially. They are likely to be more willing to provide a higher level of care for pensioners, including ensuring medical treatment when they

are ill. Given that few older people reach 90 years, the cost of this measure to government is minimal, yet the impact on beneficiaries is significant.

Conclusion

Universal pensions financed from general taxation should be regarded as the foundation pillar of a well-functioning pension system, and key to reducing poverty among older people. They do not produce disincentives to save for old age and, as a result, can encourage investment in contributory pension schemes. Means-tested pension schemes have the opposite effect and can undermine contributory pension schemes. This can be clearly observed in both Australia and South Africa through an activity known as double dipping. Many people who have paid into contributory pension schemes prefer to receive these savings as a lump sum before they retire so that they can receive the means-tested pension (Sass 2004; Samson et al. 2007). Employment-based pensions, financed through pay-roll taxes, are important for those who can save, but they will never be effective in achieving universal coverage unless they are accompanied by a universal pension, whether it is means-tested or not.

Universal pensions – in contrast to those financed by pay-roll taxes – benefit everyone equally, and redress gender imbalances in the overall pension system, by ensuring that women have access to a guaranteed minimum income in old age on an equal basis with men. In fact, universal pensions should be regarded as contributory pensions, even though they are financed from general taxation. They are essentially a form of pay-as-you-go pension, providing a pension to everyone in recognition of their contributions to society throughout their lives. However, in contrast to pensions financed from pay-roll taxes, they recognise implicitly the contributions made by women in their care-giving role.

Most importantly, universal pension coverage provides everyone with the opportunity to live out their last years in dignity. In countries where older people – in particular women – are experiencing high levels of exclusion and discrimination – which, in the most extreme cases, are played out in witchcraft accusations – a guaranteed pension can be transformative. A recent study demonstrated that this is the case in the Katete district of Zambia, where Tiziwenji now receives her pension as part of a pilot pension programme that currently reaches 4,600 people (Chande 2009). If poor countries like Zambia want older people to live with dignity, putting in place national universal pension programmes is the best way forward. A number of developing countries have already done this. Many more should – and could – follow.

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