# Sustainable Development Plan for Ageing World Population: Challenges and Way Forward

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#### Abstract

According to data from United Nations, the number of older persons has increased substantially in recent years in most countries and regions, and that growth is projected to accelerate in the coming decades. Globally, the number of older persons is growing faster than the numbers of people in any other age group. As a result, the share of older persons in the total population is increasing virtually everywhere. While population ageing is a global phenomenon, the ageing process is more advanced in some regions than in others, having begun more than a century ago in countries that developed earlier, and getting underway only recently in many countries where the development process has occurred later, including the decline of fertility. This is poised to become one of the most significant social transformations of the twenty-first century, with implications for nearly all sectors of society, including labour and financial markets, the demand for goods and services, such as housing, transportation and social protection, as well as family structures and intergenerational ties. Preparing for the economic and social shifts associated with an ageing population is thus essential to ensure progress in development, including towards the achievement of the goals outlined in the 2030 Agenda for Sustainable Development. Population ageing is particularly relevant for the goals on poverty eradication, ensuring healthy lives and well-being at all ages, promoting gender equality and full and productive employment and decent work for all, reducing inequalities between and within countries, and making cities and human settlements inclusive, safe, resilient and sustainable. There is urgent need to consider older persons in development planning, emphasizing that older persons should be able to participate in and benefit equitably from the fruits of development to advance their health and wellbeing, and that societies should provide enabling environments for them to do so. As populations become increasingly aged, it is more important than ever that governments design innovative policies and public services specifically targeted to older persons, including those addressing, inter alia, housing, employment, health care, infrastructure and social protection. In many rural settings, old age women are still being seen as the care-taker of the family – responsible for child minding, facing harsh challenges, especially with the effects of climate change and culture making it difficult to access clean drinking/cooking water; all these factors along with customary laws prevent the women population from fully participating and contributing ideas to the betterment of their communities. Gender focused Community-based Development Plans will lead to better social security protection from all population of the communities.

Key Words: Population, Ageing, sustainable development, issues, Social security, Housing, Gender Equality, Culture

#### Introduction

The world's population is ageing: virtually every country in the world is experiencing growth in the number and proportion of older persons in their population. Population ageing—the increasing share of older persons in the population—is poised to become one of the most significant social transformations of the twenty-first century, with implications for nearly all sectors of society, including labour and financial markets, the demand for goods and services, such as housing, transportation and social protection, as well as family structures and intergenerational ties. Preparing for the economic and social shifts associated with an ageing population is thus essential to ensure progress in development, including towards the achievement of the goals outlined in the 2030 Agenda for Sustainable Development. Population ageing is particularly relevant for the goals on poverty eradication, ensuring healthy lives and well-being at all ages, promoting gender equality and full and productive employment and decent work for all, reducing inequalities between and within countries, and making cities and human settlements inclusive, safe, resilient and sustainable. The 2002 Madrid International Plan of Action on Ageing (MIPAA), adopted during the Second World Assembly on Ageing, highlighted the need to consider older persons in development planning, emphasizing that older persons should be able

to participate in and benefit equitably from the fruits of development to advance their health and well-being, and that societies should provide enabling environments for them to do so. As populations become increasingly aged, it is more important than ever that governments design innovative policies and public services specifically targeted to older persons, including those addressing, inter alia, housing, employment, health care, infrastructure and social protection.

According to data from World Population Prospects: the 2015 Revision (United Nations, 2015), the number of older persons—those aged 60 years or over—has increased substantially in recent years in most countries and regions, and that growth is projected to accelerate in the coming decades. Between 2015 and 2030, the number of people in the world aged 60 years or over is projected to grow by 56 per cent, from 901 million to 1.4 billion, and by 2050, the global population of older persons is projected to more than double its size in 2015, reaching nearly 2.1 billion. Globally, the number of people aged 80 years or over, the "oldest-old" persons, is growing even faster than the number of older persons overall. Projections indicate that in 2050 the oldest-old will number 434 million, having more than tripled in number since 2015, when there were 125 million people over age 80. Over the next 15 years, the number of older persons is expected to grow fastest in Latin America and the Caribbean with a projected 71 per cent increase in the population aged 60 years or over, followed by Asia (66 per cent), Africa (64 per cent), Oceania (47 per cent), Northern America (41 per cent) and Europe (23 per cent). Globally, during 2010-2015, women outlived men by an average of 4.5 years. As a result, women accounted for 54 per cent of the global population aged 60 years or over and 61 per cent of those aged 80 years or over in 2015. In the coming years, average survival of males is projected to improve and begin to catch up to

that of females so that the sex balance among the oldest-old persons becomes more even. The proportion of women at age 80 years or over is projected to decline to 58 per cent in 2050. Both improved longevity and the ageing of larger cohorts, including those born during the post-World War II baby boom, mean that the older population is itself ageing. The proportion of the world's older persons who are aged 80 years or over is projected to rise from 14 per cent in 2015 to more than 20 per cent in 2050. The older population is growing faster in urban areas than in rural areas. At the global level between 2000 and 2015, the number of people aged 60 years or over increased by 68 per cent in urban areas, compared to a 25 per cent increase in rural areas. As a result, older persons are increasingly concentrated in urban areas. In 2015, 58 per cent of the world's people aged 60 years or over resided in urban areas, up from 51 per cent in 2000. The oldest-old are even more likely to reside in urban areas: the proportion of people aged 80 years or over residing in urban areas increased from 56 per cent in 2000 to 63 per cent in 2015.

Globally, the number of older persons is growing faster than the numbers of people in any other age group. As a result, the share of older persons in the total population is increasing virtually everywhere. While population ageing is a global phenomenon, the ageing process is more advanced in some regions than in others, having begun more than a century ago in countries that developed earlier, and getting underway only recently in many countries where the development process has occurred later, including the decline of fertility. In 2015, one in eight people worldwide was aged 60 years or over. By 2030, older persons are projected to account for one in six people globally. By the middle of the twenty-first century, one in every five people will be aged 60 years or over. By 2030, older persons will outnumber children aged 0-9 years (1.4 billion versus 1.3 billion); by 2050, there will be more people aged 60 years or over than adolescents and youth aged 10-24 years (2.1 billion versus 2.0 billion). The ageing process is most advanced in high-income countries. Japan is home to the world's most aged population: 33 per cent were aged 60 years or over in 2015. Japan is followed by Germany (28 per cent aged 60 years or over), Italy (28 per cent) and Finland (27 per cent). The pace of world population ageing is accelerating. Projections indicate that the proportion aged 60 years or over globally will increase more than 4 percentage points over the next 15 years, from 12.3 per cent in 2015 to 16.5 per cent in 2030, compared to the 2.3 percentage point increase in the share of older persons that occurred between 2000 and 2015. By 2030, older persons are expected to account for more than 25 per cent of the populations in Europe and in Northern America, 20 per cent in Oceania, 17 per cent in Asia and in Latin America and the Caribbean, and 6 per cent in Africa. In 2050, 44 per cent of the world's population will live in relatively aged countries, with at least 20 per cent of the population aged 60 years or over, and one in four people will live in a country where more than 30 per cent of people are above age 60. The pace of population ageing in many developing countries today is substantially faster than occurred in developed countries in the past. Consequently, today's developing countries must adapt much more quickly to ageing populations and often at much lower levels of national income compared to the experience of countries that developed much earlier.

#### **Demographic Drivers of Population Ageing**

Population ageing is in many ways a demographic success story, driven by changes in fertility and

mortality that are associated with economic and social development. Progress in reducing child mortality, improving access to education and employment opportunities, advancing gender equality, and promoting reproductive health and access to family planning have all contributed to reductions in birth rates. Moreover, advancements in public health and medical technologies, along with improvements in living conditions, mean that people are living longer and, in many cases, healthier lives than ever before, particularly at advanced ages. Together, these declines in fertility and increases in longevity are producing substantial shifts in the population age structure, such that the share of children is shrinking while that of older persons continues to grow. The growth rate of the population of older persons today is a function of the levels of fertility prevailing some 60 years ago when today's new cohorts of older persons were born, together with changes in the likelihood that members of those birth cohorts survived to older ages. Because fertility rates in the mid-twentieth century were higher in many parts of Africa, Asia and Latin America and the Caribbean—above five children per woman, on average—the growth rates of the older populations in those regions today are significantly faster than in Europe, where fertility in 1950-1955 had already fallen below three children per woman in many countries. Trends in the growth rate of the population of older persons reveal the powerful influence of major historical events in shaping the age composition of the population. The cohorts that entered their 80's during the late-1990's are those who were born during World War I, a time of depressed fertility in many countries that resulted in smaller birth cohorts. As a result, growth of the global population aged 80 years or over during 1995-2000 was slow relative to previous decades and has accelerated more recently as the cohorts born during the post-war fertility rebound reached their 80s. The fertility impact of World War II is evident in population ageing patterns as well. The growth rate of the global population aged 60 years or over has peaked in 2010-2015 and the rate of growth of the population aged 80 years or over is projected to peak in 2030-2035, marking the periods during which those born during the post-war baby boom reach older ages. Past and current regional levels of fertility predict the present and future rates of growth of their older populations. In Asia, the growth rate of the population of older persons is projected to decline precipitously after 2025, reflecting the rapid decline in fertility that began in the mid-1960s in that region. In Africa, the pace of growth of the population aged 60 years or over is projected to accelerate from just over 3 per cent per year in 2010-2015, reaching nearly 3.9 per cent per year in 2040-2045, reflecting the relatively high fertility rates of the region during the second half of the twentieth century. The pace of growth of the older population of Africa projected for the 2040s is faster than any region has experienced since 1950, when the data series begins. The immediate cause of population ageing is fertility decline. However, improved longevity contributes as well, first by eliminating the demographic necessity of high fertility and second by increasing the number of survivors to older ages. By 2050, life expectancy at birth is projected to surpass 80 years in Europe, Latin America and the Caribbean, Northern America and Oceania; and it will approach 80 years in Asia and 70 years in Africa. Improvements in survival at age 60 years or over have accounted for half of the total improvement in life expectancy in Europe, Northern America and Oceania over the past two decades. Reduced mortality at younger ages was more influential in improving the life expectancy at birth in Africa, Asia and Latin America and the Caribbean. In 2010-2015, 60-year-old persons globally could expect to live an additional 20.2 years, on average. Across the six regions, life expectancy at age 60 years was highest in Oceania and Northern America, at 23.7 years and 23.5 years, respectively, and lowest in Africa, at 16.7 years. Among today's young people, survival to age 80 is expected to be the norm everywhere but in Africa. Worldwide, 60 per cent of women and 52 per cent of men born in 2000-2005 are expected to survive to their eightieth birthdays, compared to less than 40 per cent of the women and men born in 1950-1955. While declining fertility and increasing longevity are the key drivers of population ageing globally, international migration has also contributed to changing population age structures in some countries and regions. However, in most countries, international migration is projected to have only small effects on the pace of population ageing. Between 2015 and 2030, net migration is projected to slow population ageing by at least 1 percentage point in 24 countries or areas, and to accelerate population ageing by at least 1 percentage point in 14 countries or areas.

#### Challenges

Ageing comes with many challenges. The loss of independence is one potential part of the process, as are diminished physical ability and age discrimination. The term senescence refers to the aging process, including biological, emotional, intellectual, social, and spiritual changes. This section discusses some of the challenges we encounter during this process. As already observed, many older adults remain highly self-sufficient. Others require more care. Because the elderly typically no longer hold jobs, finances can be a challenge. Due to cultural misconceptions, older people can be targets of ridicule and stereotypes. The elderly face many challenges in later life, but they do not have to enter old age without dignity. Mistreatment and abuse of the elderly is a

major social problem. As expected, with the biology of aging, the elderly sometimes become physically frail. This frailty renders them dependent on others for care—sometimes for small needs like household tasks, and sometimes for assistance with basic functions like eating and toileting. Unlike a child, who also is dependent on another for care, an elder is an adult with a lifetime of experience, knowledge, and opinions—a more fully developed person. This makes the care providing situation more complex.

# Population Ageing and Sustainable Development

Preparing for an ageing population is integral to the achievement of many of the sustainable development goals. Growth in the numbers and proportions of older persons can be expected to have far reaching economic, social and political implications. In many countries the number of older persons is growing faster than the number of people in the traditional working ages, leading many governments to consider increasing the statutory ages at retirement in an effort to prolong the labour force participation of older persons and improve the financial sustainability of pension systems. At the same time, population ageing and growth in the number of persons at very advanced ages, in particular, puts pressure on health systems, increasing the demand for care, services and technologies to prevent and treat non-communicable diseases and chronic conditions associated with old age. Countries can address these and other challenges by anticipating the coming demographic shifts and enacting policies proactively to adapt to an ageing population.

#### Ageing, Poverty and Economic Growth

In general, poverty rates among older persons tend to mirror fairly closely those of the population overall, although disparities are evident in some countries and regions. In many countries where pension systems are not in place or fail to provide adequate income, including several in sub-Saharan Africa and in Asia, older persons are more likely to live in poverty than people at younger ages. Conversely, in countries with adequate pension systems with broad coverage, including several in Latin America and in Europe, poverty rates among older persons are essentially the same as or lower than those of the general population. Age patterns of consumption behaviour provide an additional indication of the level of welfare among older persons. In low-income and middle-income countries, levels of consumption tend to decline at older ages, indicating that older persons are faring less well than adults in other age groups in these countries. In contrast, in many high-income countries, the average levels of consumption among older persons are higher than among adults in other age groups—by as much as one third or more in some countries—indicating that older persons are comparatively well off in these countries. Public transfers, particularly for health care, play an important redistributive role to bolster the levels of consumption among older persons in many highincome countries. Conversely, in low-income and lower-middle-income countries, older persons finance most of their health care consumption through outof-pocket expenditures. The low levels of public health expenditure in these countries contribute to a lack of health security and inferior care for older persons. Older persons' welfare is related to the share of consumption financed by public transfers. In many low-income countries where older persons are less well off than adults in other age groups, public transfers finance less than 15 per cent of total old-age consumption, compared to the 30 per cent or more of older persons' consumption that is financed by public transfers in many high-income countries, where older persons tend to be better off than adults in other age groups. Population ageing need not impede continued economic growth. Countries with increasing economic support ratios—thus, a rise in the ratio of producers to consumers in the population—benefit from a "first demographic dividend". In societies where investments in human capital and savings accompany low fertility and increasing longevity motivates people to accumulate assets for old age, the increased volume of savings can further enhance economic growth, leading to a "second demographic dividend." The second dividend is likely to be more significant in societies that do not rely solely on public or familial transfers to finance older persons' consumption, but also promote retirement savings.

# Ensuring Social Protection for Older Persons and the Sustainability of Pension Systems

In response to recent trends in population ageing, many low-income and middle income countries have expanded the coverage of their contributory pension schemes and established non-contributory social pensions. Many high-income countries have undertaken fiscal consolidation reforms to their pension systems by raising the statutory pensionable age, reducing benefits or increasing contribution rates. At the global level, nearly half of all people who have reached statutory pensionable ages do not receive a pension, and for many of those who do receive a pension, the levels of support may be inadequate. Pension coverage is typically lower among women than among men owing to their lower rates of attachment to the labour market, their overrepresentation in the informal sector, or their work as self-employed or unpaid family workers. In many countries, the survivor's benefits paid through a husband's contributory pension benefits are the sole sources of income for older women.

### Promoting Health and Well-Being at Older Ages

Changes are needed around the globe to continue to adapt health systems to serve a growing number and proportion of older persons and to maximize health and well-being at all ages. The World Health Organization emphasizes that these changes need not imply exorbitant increases in national health budgets, even in countries with rapidly ageing populations. Indeed, technology-related changes in health care, growth in personal incomes and cultural norms and attitudes surrounding end-of-life care are far more influential than shifts in population age structure in driving increases in health care expenditures. Older persons are tremendously diverse with respect to their health and wellbeing. Understanding levels and trends in the prevalence and severity of disability is key to assessing the implications of ageing for population health. For the world as a whole in 2013, people lost an average of approximately nine years of healthy life due to disability. In general, the number of healthy life years lost due to disability tends to be greater in countries with a higher life expectancy at birth. However, people living in countries with longer average lifespans tend to spend a smaller proportion of their lives with disability compared to countries where life expectancy is shorter. In Europe, the average nine years of healthy life lost due to disability in 2013 accounted for just under 12 per cent of the average 76-year lifespan, whereas in Africa the average eight years of healthy life lost due to disability accounted for nearly 14 per cent of the average 58year lifespan. Whether the growing numbers of older persons are living their later years in good health is a crucial consideration for policy development. If the added years of life expectancy are spent with disability, then demographic trends could portend substantially increased demand for health care. If the onset or severity of ill health is instead postponed as life expectancy increases, then the pressures exerted on the health system by a growing population of older persons may be attenuated. So far, evidence of trends in the health status of older persons is mostly limited to high-income countries and points to different conclusions depending on the study or context, making it difficult to draw clear conclusions about the fundamental questions. Given the projected growth of the older population, which will occur in virtually every country of the world over the coming decades, health systems should prepare now to address the specific health concerns of older persons. Unipolar depressive disorders are the leading cause of disability among women aged 60 years or over, followed by hearing loss, back and neck pain, Alzheimer's disease and other dementias, and osteoarthritis. Among older men, hearing loss is the leading cause of disability, followed by back and neck pain, falls, chronic obstructive pulmonary disease and diabetes mellitus. As populations continue to grow older during the post-2015 era, it is imperative that governments design innovative policies specifically targeted to the needs of older persons, including those addressing housing, employment, health care, social protection and other forms of intergenerational support. Because the coming demographic shifts are foreseeable with much clarity over the next few decades, governments are afforded the opportunity to adopt a proactive approach to align their policies to the evolving needs of an ageing population.

# Gender Equality and Population Ageing

Population ageing is particularly relevant for the goals on poverty eradication, ensuring healthy lives and well-being at all ages, promoting gender equality and full and productive employment and decent work for all, reducing inequalities between and within countries, and making cities and human settlements inclusive, safe, resilient and sustainable. There is urgent need to consider older persons in development planning, emphasizing that older persons should be able to participate in and benefit equitably from the fruits of development to advance their health and well-being, and that societies should provide enabling environments for them to do so. As populations become increasingly aged, it is more important than ever that governments design innovative policies and public services specifically targeted to older persons, including those addressing, inter alia, housing, employment, health care, infrastructure and social protection. In many rural settings, old age women are still being seen as the care-taker of the family – responsible for child minding, facing harsh challenges, especially with the effects of climate change and culture making it difficult to access clean drinking/ cooking water; all these factors along with customary laws prevent the women population from fully participating and contributing ideas to the betterment of their communities. Gender focused Communitybased Development Plans will lead to better social security protection from all population of the communities. Gender-responsive pension systems reduce gender gaps and protect women's income security in old age. Ageing has a female face. Women not only live longer than men but are also less likely to enjoy income security and economic independence in old age. Because of a lifetime of economic

disadvantage, older women end up with lower incomes and less access to land, housing and other assets that would help them maintain an adequate standard of living. In addition, pension systems grossly fail to produce equal outcomes for women. In most countries, women are less likely than men to receive a pension at all, or they have lower benefits. Gendered labour market and life course patterns lie at the roots of women's disadvantage in old age, but their impact can be magnified or mitigated by specific features of pension system design. This brief takes a closer look at these features and shows how pension systems can be transformed to reduce gender gaps and protect women's income security in old age. Older women often live in poverty. They have no one to care for them, after spending their lives providing unpaid care for friends and family. Ageing is inevitable of course, but its gendered injustices shouldn't be. It's time to make ending pensioner poverty a priority and providing decent elderly care services for all. Ageing has a female face, so why have policies been slow to respond to the rights of older women? Not only are women over-represented among the elderly, since they live longer than men, but they also have to face greater financial hardship. Because of a lifetime of discrimination, women usually end up with fewer savings and assets that could assist them to maintain an adequate standard of living in old age. Additionally, pension systems grossly fail to protect them from poverty. Globally, only around half of people above retirement age have access to a pension. In the majority of countries, women are less likely than men to receive one and, where they do benefit, they are usually paid less. In China, poverty rates among older women are about four times higher than among older men. And in the EU, older women are 37% more likely than men to live in poverty. Gender inequality in old age is as much about cash as it is care. Prevalent gender norms and the fact that women tend to outlive their spouses, means that they provide the bulk of unpaid care for their ageing partners. Often, they also play an important role in caring for grandchildren, which enables their parents to keep employment. Or they take their place as primary caregivers when children are orphaned or left behind, in the context of migration. Whilst many older women take pride in this work, there is next to no social recognition or reward and the costs to their own emotional and physical well-being can be high. It's ironic that women who spend a lifetime caring for others end up poor, because of pension systems that fail to recognize their contribution, and have no one to rely on when they themselves grow old and need help. UN Women's flagship report Progress of the World's Women 2015-2016 is evidence that putting in place the right policies

can make a huge difference. Universal social pensions establish the right to an old age pension for all elderly-women and men-regardless of their employment histories and family status. They can be a powerful tool for providing basic income security and closing gender gaps in pension coverage. And providing these benefits is affordable even in lowincome countries. Mauritius, Bolivia and Botswana have proven this and studies estimate that in most sub-Saharan African countries such schemes would cost only around 1 per cent of GDP. The benefits are enormous and can transcend generations. In South Africa, widely available social pensions have not only reduced poverty among older people, but also led to improvements in long-term nutrition and school attendance among the children they live with. Affordable care services for the elderly are just as important as pensions. Yet, these services are still rudimentary even in affluent countries, which reflects the fact that women's unpaid elderly care work is still taken for granted. It's essential that we assume collective responsibility for the care of our elderly by expanding support mechanisms and public services. This will ensure the rights of both the carers and the cared-for, with options ranging from home-based care to day care, residential and nursing homes. Political commitment will be required to put these measures in place as well as a significant investment of resources. But relying on women's unpaid care work whilst relegating them to poverty in old age is no longer an acceptable alternative and never should have been.

#### Conclusion

Population ageing is especially relevant for development goals related to poverty eradication, ensuring healthy lives and promoting social protection and well-being at all ages, gender equality, and full and productive employment and decent work for all, reducing inequalities between and within countries, and making cities and human settlements inclusive, safe, resilient and sustainable. As populations grow increasingly aged, it is more important than ever that governments design innovative policies and public services specifically targeted to older persons, including those addressing, inter alia, housing, employment, health care, infrastructure and social protection. Such policies will be essential to the success of efforts to achieve the goals laid out in the 2030 Agenda for Sustainable Development. Planning for growing numbers and proportions of older persons is essential to ensure the sustainability of pension systems. In some countries, large majorities of older people are covered by existing pay-as-you go or unfunded pension programmes, but

declining old-age support ratios imply that such programmes may struggle to maintain adequate income support into the future. In response, some countries are pursuing pension system reforms, such as increasing the statutory ages at retirement and encouraging private savings. In many developing countries, existing pension systems cover only a minority of older persons. There, governments should prioritize enhancing system coverage and taking other measures to properly finance pensions for the everexpanding population of retirees. Countries, where appropriate, should expand their pension systems to guarantee basic income security in old age for all, at the same time ensuring the sustainability and solvency of pension schemes. Health care systems must adapt to meet the needs of growing numbers of older persons. In countries where health systems are already well-equipped to diagnose and treat conditions associated with old age, public policies are needed to mitigate the upward pressure on national health care budgets exerted by the rising costs of health care services, and the longer lifespans and increasing numbers of older persons. In places where existing health systems are weak or illequipped to address the needs of an ageing population, countries should work to expand and evolve those systems in preparation for a growing burden of noncommunicable diseases. As life expectancies increase, it is more important than ever to enact policies that promote lifelong health and emphasize preventive care—such as those that support good nutrition and physical activity, and discourage tobacco use and the harmful use of alcohol and drugs—to prevent or postpone the onset of age-related disability. In addition, countries should prepare for a growing need for long-term care, both home-based and facilitybased, to ensure the well-being of those at advanced ages. Population ageing underscores the urgency of eliminating age-related discrimination, promoting and protecting the rights and dignity of older persons and facilitating their full participation in society. Ensuring that older persons who want to work have access to employment opportunities is a key policy priority. Policies are needed to eliminate age barriers in the formal labour market and promote the recruitment of and flexible employment opportunities for older workers, as well as facilitate access to microcredit and, where applicable, provide subsidies and other incentives for self-employment. In addition, countries should ensure that older persons are included in public policy and decision-making processes, including by utilising information and communications technologies to facilitate their engagement in public governance processes. Governments should act to improve older persons'

access to public services in both urban and rural settings. Governments should ensure that infrastructure and services are accessible to persons with limited mobility, or visual, hearing and other impairments, the prevalence of which tends to increase with age. The proliferation of technologies, such as mobile devices, offers a variety of new channels for reaching older persons, for example, by delivering messages related to health, security or environmental hazards via short message service (SMS). Governments should help to bridge the digital divide by addressing differences in educational background and information and communications technology (ICT) skills of older persons through technology training courses, programmes and learning hubs tailored to their needs. Recent population trends indicate that virtually every country should anticipate significant growth in the number of older persons over the coming decades, necessitating multisectoral policies to ensure that older persons are able to participate actively in the economic, social, cultural and political life of their societies. By understanding their specific population trends, governments can assess present needs and anticipate future needs with respect to their older population. In doing so, they can proactively implement the policies and programmes that ensure the well-being and full socio-economic integration of older persons while maintaining the fiscal solvency of pension and health care systems and promoting economic growth. Population ageing is particularly relevant for the goals on poverty eradication, ensuring healthy lives and well-being at all ages, promoting gender equality and full and productive employment and decent work for all, reducing inequalities between and within countries, and making cities and human settlements inclusive, safe, resilient and sustainable. There is urgent need to consider older persons in development planning, emphasizing that older persons should be able to participate in and benefit equitably from the fruits of development to advance their health and well-being, and that societies should provide enabling environments for them to do so. As populations become increasingly aged, it is more important than ever that governments design innovative policies and public services specifically targeted to older persons, including those addressing, inter alia, housing, employment, health care, infrastructure and social protection. In many rural settings, old age women are still being seen as the caretaker of the family – responsible for child minding, facing harsh challenges, especially with the effects of climate change and culture making it difficult to access clean drinking/cooking water; all these factors along with customary laws prevent the women population from fully participating and contributing ideas to the betterment of their communities. Gender focused Community-based Development Plans will lead to better social security protection from all population of the communities.

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