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Silver Divides: Mapping the Gendered Impact of Ageing through SDG 5 Lenses in India and Japan

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***Abstract* – India and Japan are both growing old, but not evenly – women bear more of the cost. They live longer than men in each country, and yet many reach old age with patchy pension records, little property in their own names and a lifetime of unpaid care behind them. In this chapter we look at that pattern through Sustainable Development Goal 5 (Gender Equality). We set a lower-middle-income country that is ageing fast against the oldest society on earth. Our evidence is official secondary data: the Longitudinal Ageing Study in India (LASI), the India Ageing Report 2023, India's Time Use Survey 2019, Japan's life tables and time-use survey, and OECD pension statistics. We read these against the gerontological literature to see how disadvantage piles up over a life. Out of this comes a framework we call Gendered Ageing Pathways. It ties early and mid-life exposures, unpaid care, institutions and intersecting social axes to what happens in later life. Our main finding is that the two countries end up in a similar place by quite different routes. In India, most older women never enter a contributory pension at all. In Japan they do enter one – a near-universal one – and it still pays them far less than it pays men. We close with policy proposals linked to SDG targets 5.4 and 5.a, and with what we think the data and research priorities should be.**

***Keywords* - Gendered ageing; SDG 5; unpaid care; gender pension gap; widowhood; life-course approach; intersectionality; India; Japan**

I. INTRODUCTION

The world has never aged this quickly. People aged 60 and over are expected to double in number by 2050, to about 2.1 billion (UNFPA & IIPS, 2023; WHO, 2022). We usually talk about this as a question of demography, or of public finance. It is also a question of gender.

Women tend to outlive men. They also carry into old age the results of decisions taken decades before – about school, marriage, jobs and care – and many of those decisions were never really theirs (Arber & Ginn, 1991).

India remains young, but it is ageing fast. Between 2022 and 2050 its population aged 60 and over is projected to grow from 149 million to 347 million, or about 20.8 per cent of all Indians, and by 2046 older people should outnumber children under 15 (UNFPA & IIPS, 2023). Growth will be steepest at the oldest ages: the same report expects the population aged 80 and over to rise by about 279 per cent between 2022 and 2050, and this group will be dominated by widowed, highly dependent women. Compared with older men, the report notes, older women are more often widowed, more often live alone, more often have no income and few assets, and are more often wholly reliant on their families.

Japan sits at the far end of the demographic transition. People aged 65 and over made up 29.1 per cent of its population in 2023, and that share is projected to reach 38.7 per cent by 2070 (Cabinet Office, 2024b). Japanese women live longer than women anywhere else – 87.14 years in 2023, compared with 81.09 years for Japanese men (Ministry of Health, Labour and Welfare [MHLW], 2024). Long lives have not, however, brought equal security. Women's pensions across the OECD are on average about a quarter below men's. In Japan the gap is 47 per cent, wider than in any other member country (OECD, 2023).

Why compare two such different countries? Precisely because they are so different. India has a mostly informal workforce and a thin social pension. Japan has pension and long-term care systems that reach almost everyone. If older women come out behind in both, then the level of development cannot be the full story. Something else is at work, and we argue it is the way paid and unpaid work are split between women and men over a whole lifetime – and the way institutions reward the one and ignore the other.

We use SDG 5 as our lens, with two targets in mind. Target 5.4 asks that unpaid care and domestic work be recognised and valued through public services, infrastructure and social protection. Target 5.a asks for women's equal rights to economic resources (United Nations, 2015). In practice, most SDG 5 monitoring looks at girls and at women of working or child-bearing age. Older women, who live with the long tail of unequal care and unequal pay, hardly appear. This chapter is an attempt to put them back in the picture.

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Objectives

The chapter has five objectives:

- To analyse the gendered impact of ageing in India and Japan, identifying where outcomes for older women converge and where they differ.
- To map age-related disadvantages for women onto SDG 5 targets, showing where current policy falls short.
- To review the empirical and theoretical literature on unpaid care, pension coverage, widowhood and health in later life.
- To develop a conceptual framework, Gendered Ageing Pathways, that explains how life-course and structural factors produce gender gaps in old age.
- To propose policy measures for both national contexts and to identify priorities for data and research.

Research Gap

There is no shortage of research on ageing, nor on gender inequality. What is missing is work that brings the two together. Studies of older women mostly take up either health or pensions, and only rarely show how earlier years of unpaid care shape both. Caste, class, rural life, disability and marital status get a mention in many papers but are seldom part of the analysis itself. Comparisons across very different welfare systems are uncommon, and we found few that link gender gaps in old age to specific SDG 5 targets. That is the space this chapter tries to occupy, using a life-course framework and a two-country comparison built around SDG 5.

Data and Approach

Our approach is descriptive and comparative, and all of our data are secondary. On India we use LASI Wave 1 (2017–18), which surveyed 72,250 people aged 45 and over and their spouses, 31,464 of them aged 60 or above (IIPS et al., 2020); the India Ageing Report 2023 (UNFPA & IIPS, 2023); the 2019 national Time Use Survey (National Statistical Office [NSO], 2020); and the life tables of the Sample Registration System (Office of the Registrar General & Census Commissioner, India [ORGI], 2022). On Japan we use the abridged life tables (MHLW, 2024), the 2021 Survey on Time Use and Leisure Activities (Statistics Bureau of Japan, 2022), official reports on the ageing society (Cabinet Office, 2024a, 2024b) and OECD pension statistics (OECD, 2023).

Some caution is needed. Old age is defined differently in the two countries: Indian sources mostly start at 60, Japanese sources at 65. The time-use data cover all adults, not older people alone, so they show how labour is divided over a lifetime rather than how much care older people themselves provide. And the sources do not refer to the same years. For these reasons we read the comparison as indicative and make no causal claims from it.

II. CONCEPTUAL FRAMEWORK: GENDERED AGEING PATHWAYS

The framework, which we call Gendered Ageing Pathways (Figure 1), borrows from the life-course perspective (Elder, 1998), from the idea of cumulative advantage and disadvantage (Dannefer, 2003) and from intersectionality (Crenshaw, 1989). The basic argument is this. Gender gaps in old age are not, for the most part, made in old age. They build up over many years, and institutions then decide whether to ease them or lock them in. There are four parts to the framework.

Early and mid-life exposures come first – education, age at marriage, work history, and when care responsibilities arrive. Second is caregiving and unpaid work, which spans the entire life course (children, then parents, parents-in-law and spouses) and eats into women's time for paid work and pension contributions. Third are institutional mediators such as pension rules, care services, labour law and health coverage; these determine how much earlier disadvantage survives into later life. Fourth are intersecting axes – class, caste, rural or urban residence, disability, marital status – which affect both who is exposed and who is protected.

Together these shape old-age outcomes – income and poverty, health and care needs, widowhood, and how far people take part in social life. The framework also has a loop running back the other way. Where formal protection is weak, families step in. In practice that means women, including older women themselves. So poor protection in one generation sets up the same care burden for the next, and the cycle continues.

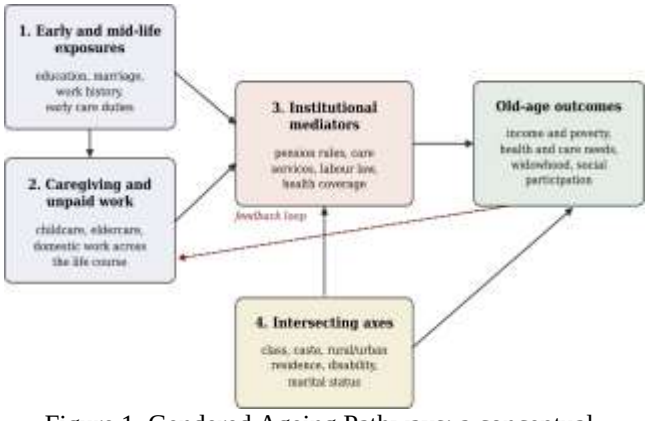

Figure 1. Gendered Ageing Pathways: a conceptual framework

III. REVIEW OF LITERATURE

1. Life Course and Cumulative Disadvantage

Arber and Ginn (1991) were early to insist that later life cannot be understood without attention to gender. Older

women's lower incomes, they showed, stem from work and care histories shaped by a gendered division of labour rather than from individual choice alone. Elder (1998) laid out the principles of the life-course approach, emphasising the timing of transitions and the linked lives of family members. Dannefer (2003) went further: advantage and disadvantage compound, so that gaps which look minor in early adulthood can grow into wide inequalities by old age. These three contributions form the theoretical backbone of our framework.

2. Unpaid Care Work

Folbre (2006) argued that care is work, undervalued by markets and largely missing from national accounts, and that measuring it is the first step to recognising it. Razavi (2007) described care as supplied through a "care diamond" of family, market, state and community; where the state contributes little, the family – which usually means women – contributes most. Time-use data from both countries support these arguments. Indian women who do unpaid domestic work spend an average of 299 minutes a day on it, against 97 minutes for men (NSO, 2020). Japanese women spend an average of 3 hours 56 minutes a day on unpaid work, against 1 hour 19 minutes for men (Statistics Bureau of Japan, 2022). The surveys measure time somewhat differently, yet the result is strikingly similar: for all the differences in income and welfare provision, women in both countries do about three times as much unpaid work as men.

3. Pensions and Economic Security

Few older Indians receive a contributory pension. Drawing on LASI, Chattopadhyay and Bloom (2023) report that among those who are working or have ever worked, only about 12 per cent of older men and 3 per cent of older women receive pension benefits. Work in later life is also concentrated in the least protected jobs: some 33 per cent of older women are agricultural labourers, against 16 per cent of older men. LASI finds that 51 per cent of men aged 60 and over were working, compared with 22 per cent of women (UNFPA & IIPS, 2023). The main public safety net is non-contributory: under the National Social Assistance Programme, the Indira Gandhi National Old Age Pension Scheme pays a central contribution of INR 200 a month to people aged 60–79 in households below the poverty line, and INR 500 from age 80, which states may top up (Ministry of Rural Development, n.d.).

Japan's difficulty is of a different kind. Almost everyone is covered, but the system was designed around a male-breadwinner household (Estévez-Abe, 2008). Because women's careers are shorter and more often part-time, their benefits are lower, and Japan's gender pension gap is the widest in the OECD (OECD, 2023). The OECD also points out that longer lives combined with smaller pensions increase women's risk of poverty in old age.

4. Widowhood and Health

Indian research on older women returns again and again to widowhood. Chen (2000) showed how widows in rural India may lose land, income and social standing, and Lamb (2000) explored the cultural meanings attached to ageing and widowhood in North India. Quantitative work points the same way. Using National Sample Survey data, Agrawal and Keshri (2014) found morbidity 13 per cent higher among older widows than older widowers, and widows less likely to seek treatment. Perkins et al. (2016) found that, once socio-economic factors were controlled for, widowed women had worse health than married women, and that the length of widowhood made a difference.

5. Family, Care and Welfare in Japan

For a long time Japan depended on families, and on daughters and daughters-in-law above all, to look after older people. Ogawa and Retherford (1997) asked whether that arrangement could last as fertility fell, more women took up paid work and attitudes shifted. Raymo et al. (2015) documented broader changes in marriage and family across East Asia that have eroded it further. Japan responded in 2000 with public long-term care insurance, which shifted much of the care from families to social insurance (Campbell & Ikegami, 2000). According to Tamiya et al. (2011), the scheme increased use of formal services and relieved family carers of part, though not all, of their load. On income, official analysis describes a "J-shaped curve" in which women's poverty rates climb with age and peak among older women living alone (Gender Equality Bureau, 2012). Shirahase (2014) connects these patterns to the way inequality in Japan is organised around gender and household type.

6. Intersectionality

Crenshaw (1989) showed that disadvantages tied to different social categories interact rather than simply adding up. The Indian evidence above suggests that in old age gender combines with class, caste and rural residence. Later-life work is concentrated in agricultural labour, and more than 40 per cent of older people are in the poorest wealth quintile (UNFPA & IIPS, 2023). In Japan the sharpest divisions appear to run along marital status and household type, and older women living alone face the greatest risk of poverty (Gender Equality Bureau, 2012).

7. Synthesis

Pulling this literature together, we draw four points from it. Gender gaps in old age build up over time and start well before old age. Unpaid care is what connects the early and the late stages, and this holds in rich and poor countries. Institutions make a difference – but a comprehensive system can still harden inequality if it is built to reward unbroken paid work. And the women at greatest risk are those facing several disadvantages at once: widows,

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women who live alone, rural women, and women from poorer or marginalised groups. The comparison in the next section rests on these points.

IV. COMPARATIVE EVIDENCE

Table 1 sets out the demographic background. Both countries are ageing and in both, women live longer than men. What differs is scale and timing. Japan already has the age structure India is heading towards, and its female advantage in life expectancy is more than double India's.

Table 1. Demographic context of ageing in India and Japan

Indicator	India	Japan
Older population (current)	149 million aged 60+ (2022)	29.1% of population aged 65+(2023)
Older population (projected)	347 million aged 60+, 20.8% of population (2050)	38.7% aged 65+ (2070)
Life expectancy at birth, women	71.4 years (2016–20)	87.14 years (2023)
Life expectancy at birth, men	68.6 years (2016–20)	81.09 years (2023)
Female advantage in life expectancy	2.8 years	6.05 years

Sources: UNFPA & IIPS (2023); ORGI (2022); Cabinet Office (2024b); MHLW (2024).

Table 2 covers work, care and income. The most notable finding is how alike the two countries are in dividing unpaid work: allowing for differences between the surveys, women in each spend about three times as long on it as men. The countries part ways in what that inequality turns into in later life.

Table 2. Work, care and income: gendered indicators

Indicator	India	Japan
Unpaid domestic or unpaid work, minutes per day (women vs men)	299 vs 97 (2019)	236 vs 79 (2021)
Ratio of women's to men's unpaid work	about 3.1	about 3.0
Pension position of older women	About 3% of older women (vs 12% of men) who have worked receive a pension	Women's average pension 47% lower than men's, the largest gap in the OECD
Old-age poverty	Over 40% of older people in the poorest wealth quintile	Women's poverty rises with age ("J-shaped curve"); highest for older women living alone

Notes: Indian figures are average minutes per participant in unpaid domestic services (persons aged 6 and above); Japanese figures are averages across the whole surveyed population for all unpaid work. The ratios are therefore indicative only. Sources: NSO (2020); Statistics Bureau of Japan (2022); UNFPA & IIPS (2023); Chattopadhyay & Bloom (2023); OECD (2023); Gender Equality Bureau (2012).

Put side by side, the tables show two roads to one destination. In India the core problem is exclusion – most women work all their lives in unpaid or informal jobs and never come near a contributory pension. In Japan it is inclusion on unequal terms. Women are in the system, but because the system pays best for long, unbroken, full-time careers, their interrupted working lives turn into much smaller pensions. Either way, the gap in old age follows the gap in unpaid care.

Country cases

India: Exclusion, Widowhood and Family Dependence

Most older women in India have spent their lives doing unpaid domestic work or informal and agricultural jobs without pensions. Social pensions do exist, but the central contribution is small and only poorer households qualify (Ministry of Rural Development, n.d.). Family support therefore remains the main source of security, and widowhood can take it away suddenly (Chen, 2000). Health data tell a similar story: older widows report more illness than widowers and are less likely to seek care (Agrawal & Keshri, 2014). As the very old population grows, and becomes more female and more widowed, this dependence on families will be put under increasing pressure (UNFPA & IIPS, 2023).

A few recent measures are encouraging. In 2019 the government launched the Pradhan Mantri Shram Yogi Maan-dhan scheme, a voluntary contributory pension for unorganised workers, and in 2024 Ayushman Bharat health insurance was extended to everyone aged 70 and over, whatever their income. These are real steps. Still, contributory schemes do little for women outside paid work, and health cover is no substitute for income.

Japan: Coverage Without Parity

Few countries have pension and long-term care systems as comprehensive as Japan's, and they have cut the risk of destitution in old age. Even so, Japan's gender pension gap is still the widest in the OECD (OECD, 2023), and older women living alone have the highest poverty rates (Gender Equality Bureau, 2012). The way the system is designed explains part of this. Employees' dependent spouses receive the basic pension without contributing, which protects women in stable marriages but links their security to their husbands'. Divorced and never-married women, and widows with small survivor benefits, do

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worst. Long-term care insurance has lightened the care load (Tamiya et al., 2011), but it has not undone the career breaks and part-time work that reduce women's pensions to begin with.

Lessons from the Comparison

What can each country learn from the other? Japan shows that covering everyone is necessary but does not, by itself, deliver equality; unless care is compensated, a universal system can simply carry gender gaps into old age. India shows the price of having almost no coverage, and how much women's security then hangs on marriage and family. For India, in our view, the lesson is to widen protection and to build recognition of care into it from the start – not to bolt it on later, as Japan has had to.

Policy Recommendations Aligned with SDG 5

In Table 3 we map our main recommendations onto SDG 5 targets. Each one follows from the framework and targets a particular pathway by which disadvantage builds up.

Table 3. Policy matrix for gendered ageing, aligned with SDG 5

Policy area	India	Japan	SDG target
Income security	Raise and index the social pension; extend coverage to all older women, including widows, not only those below the poverty line	Narrow the gender pension gap by continuing to extend employees' pension coverage to part-time workers	5.a; 1.3
Recognition of care	Introduce pension credits or government co-contributions for years spent caring	Strengthen pension credits for care periods, including care for older relatives	5.4
Care services	Build community and home-based care, especially in rural areas, to reduce the load on women in families	Sustain long-term care insurance and expand rural care infrastructure	5.4
Health	Improve outreach to older widows and rural women; link health insurance with primary care	Support independent living and preventive care for women living alone	5.4; 3.8
Voice and participation	Support older women's self-help groups and their role in local decision-making	Expand community participation and the representation of older women in policy forums	5.5
Data and monitoring	Disaggregate time-use, pension and SDG data by age and sex together	Publish poverty and pension statistics by sex, age and household type	5.c; 17.18

Source: Authors' synthesis. Target numbers follow United Nations (2015).

If we had to choose, three priorities stand above the rest. The first is to count care as a contribution. Pension systems in both countries should credit the years women spend caring, so that they are not penalised later for work everyone else depends on. The second is to reach the women most at risk – in India, widows and rural women who fall outside every scheme; in Japan, women living on their own. The third is data. As long as statistics are not broken down by age and sex together, older women remain hard to see, and nobody can tell whether SDG 5 is making any difference to their lives.

Limitations and Future Research

Because the chapter rests on published secondary data, there are limits to what it can show. The two countries use different age thresholds and survey years, and the time-use data cover all adults rather than older people in particular. The analysis is descriptive, and the associations it points to should not be taken as causal. Future work could draw on LASI and its Japanese counterpart, the Japanese Study of Aging and Retirement, to construct directly comparable measures; track women's care and employment histories over time; and assess how specific reforms such as care credits or wider pension coverage change outcomes for older women.

V. CONCLUSION

Ageing in India and Japan is, to a large extent, a women's story. Women are most of the older population, and an even bigger share of the very old. In both countries they enter later life carrying the cost of the unpaid care that allowed others to work. India keeps most of them outside contributory protection. Japan lets them in, but on terms still written for a male breadwinner. Our framework tries to show how these outcomes are made over a lifetime, and where policy can step in. Getting SDG 5 right for older

women will mean treating care as work, extending protection to those who have none, and actually measuring what happens to women once they pass sixty. These problems do not begin in old age. The response should not begin there either.

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