# Discrimination against older women in Moldova



## June 2013 Committee on the Elimination of Discrimination against Women Fifty-sixth Session

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Examination of the combined fourth and fifth Periodic Report of the Republic of Moldova (CEDAW/C/MDA/4-5)





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## Introduction

HelpAge International, the Gender-Centre of Moldova and the HelpAge network of eight NGOs in Moldova ("Second Breath"/Balti, "Demnitate"/Orhei, "Association of Pensioners and Veterans" /Ialoveni, "Inspiration"/Comrat, "Avante"/Leova, "Pro-Democratie"/Cimislia, "Carabetovca"/ Basarabeasca, and "Artizana"/Cahul) are submitting evidence to highlight the experience of older women's enjoyment of rights in Moldova.

The combined fourth and fifth Periodic Report of the Republic of Moldova (CEDAW/C/MDA/4-5) fails to sufficiently address the discrimination faced by older women or their rights in relation to implementation of the articles of the Convention. Data disaggregated by age is only available for women of reproductive age and this makes it impossible to monitor any discrimination or indeed progress in implementation of the Convention in relation to violence against older women and their access to social protection and healthcare as well as employment after retirement.

In its List of Issues (CEDAW/C/MDA/Q/4-5) the CEDAW Committee requested information on all forms of violence against women, information on actions taken to raise awareness on the Convention among disadvantaged groups such as older women in particular and gender stereotypes in the society. The Government's response was not available at the time of submission of this parallel report.

This submission sets out the context in which poor older women live in Moldova and highlights the discrimination that they experience. It then focuses on Articles 2, 5, 11, 12 and 15. Recommendations for Government action are made under each of these articles.

## Recommendations

We recommend that the CEDAW Committee:

## Article 2: All forms of discrimination against women

## Urge the Government to:

- Formally recognise age as prohibited grounds for discrimination. The Government should also recognise the intersection between age and gender-related discrimination in all national policies and speed up operationalisation of the Road Map on Mainstreaming Ageing and allocating resources for its implementation as soon as possible.
- Adopt a draft Law on adjusting the national legislation to Law No. 5-XVI on ensuring Equal Opportunities for Women and Men to improve the mechanism of monitoring and resolving cases of gender based discrimination.
- Ensure the implementation of Law No.121 on Ensuring Equality, including the cases of gender and age based discrimination through, inter alia, secondary legislation.
- Ensure that national surveys and censuses collect, analyse and disseminate data disaggregated by age and sex including data on domestic violence, including over the age of 49.

## Article 5: Measures to modify social and cultural behaviours conducive to discrimination against women.

### Urge the Government to:

- The Ministry of Internal Affairs needs to improve the implementation of the Law on Preventing and Combating Domestic Violence 2008 and the Law on Gender Equality 2006 by law enforcement structures such as police authorities and review the mechanism of functionality of protection orders in cases of domestic violence, particularly with a focus on older women.
- Strengthen the capacities of specialists on domestic violence (police bodies, social assistance, health specialists), services providers working to assist victims of abuse including older women.
- Promote respect for older women and facilitate intergenerational dialogue, educational programmes and public awareness campaigns on creating a positive image of the role of older women in society and improving intergenerational solitary.

## **Article 11: Social security and employment**

## Urge the Government to:

- Increase the level of pensions to reach the minimum subsistence and especially for pensioners in the agricultural sector.
- Abolish the mandatory retirement age of 57 so that older women may continue working if they choose to or need to.
- Create a conducive environment to enable women's entrepreneurship; develop special programmes (micro-finance, credits, grant programmes, etc.) to support

women's businesses to offer opportunities to older women to continue their work activities as long as they choose.

### **Article 12: Health**

## Urge the Government to:

- Ensure affordable and accessible healthcare to all older women particularly from rural areas where there is a critical shortage of medical staff.
- Provide training to health workers in geriatric care and open more geriatric centres for older people in areas of limited access to healthcare services.
- Provide affordable and good quality medicines to treat old age related chronic and non-communicable diseases.

## **Article 15: Property rights**

## Urge the Government to:

- Revise the existing law on property in terms of women's ownership of property and ensure that the rights of older women are protected after the death of their husbands.
- Ensure older women are aware of their property rights, the notary services are not taking advantage of older women and provide free consultation on property rights.

## Older women and discrimination in Moldova

The experience of HelpAge International and its partners over the last 10 years has been that older women in Moldova face multiple discrimination on the basis of gender, age and poverty.

## Poverty and older women in Moldova

The UN's Human Development Report 2011 ranks Moldova 111 out of 187 countries. The Moldova Government Social Report 2011 rates the poverty level at 21,9% in urban areas and 30,3% in rural areas with poverty mostly concentrated among vulnerable groups such as older people and children. The inequality and the gap between the rich and the poor is widening at a staggering speed. Poverty increases with age: for those 65 and above the absolute poverty rate is reported as 35.5% whilst poverty incidence is 43% amongst 70-75 year olds living alone in urban areas.

Older women and men experience ageing differently in Moldova. Current government data estimates the number of older people aged over 60 at 14,8% and data from the National Academy of Sciences estimates that by 2050 the number of older people over 60 will increase by 35%. Due to higher life expectancy, women make up the majority of the older population. In 2012 life expectancy at birth for women constituted 75,0 years of age compared to men – 67,2 years.<sup>3</sup>

Women suffer multiple discrimination and vulnerability in old age. They have lower pensions than men and because they typically live longer, they lose their husband's pension support when he dies as well as losing their life partner. They have inadequate social security (levels of pensions and entitlements) and as a result suffer from economic instability with high risk of chronic poverty. They display physical frailty from poor health, high prices of medicines and limited access to equitable protection and age-appropriate services.

In the words of one of HelpAge beneficiaries from Satul Nou, Maria, 64, poverty is the biggest challenge in life. "I worked very hard before, for many, many years in this village, and I feel very disappointed for the life I have now. My effort and dedication was never rewarded and I live very poorly. Who cares how I live with a pension of 600 Lei (\$45). Who cares how I care for my grandchildren and son-in-law, who is a person with disability?"

Older women make an enormous contribution to their families and communities. They are playing a vital role in caring for children left behind by migrating parents<sup>4</sup>. According to HelpAge 2010 research grandparents take over the parenting role in 9 out of 10 cases where both parents have migrated and most often for vulnerable and poor households, pensions remain the primary source of income due to irregular remittances sent from overseas.

In Moldova as in many parts of the world domestic violence against older people is a serious social taboo and occurs with little recognition or response. Being a country in transition it has seen in recent years an escalating level of violence against women determined by the high level of poverty, unstable political situation, and imperfect legal system. 25% of the calls to a national helpline of "La Strada" addressing gender based violence come from

<sup>&</sup>lt;sup>1</sup> Moldova Annual Social Report 2012, Ministry of Labour, Social Protection and Family.

<sup>&</sup>lt;sup>2</sup> Study on Social Protection and Social Inclusion in Moldova 2009-10. IDIS "Viitorul"

<sup>&</sup>lt;sup>3</sup> Life expectancy at birth in Moldova in 2011 constituted 70,97 years of age, disaggregated by age, life expectancy for men was 67,2 years and women 75,0 years. Women live 8 years longer than men and in old age average life expectancy for women at 60 years of age is 21,53 years, and men – 14,61 years with a difference of 6,92 years. (Ministry of Labour, Social Protection and Family 2012)

<sup>&</sup>lt;sup>4</sup> According to data of the National Bureau of Statistics 2011, 25% of the economically active population of Moldova is involved in migration.

women over 50 years old<sup>5</sup>, yet there is no data on elder abuse and no adequate mechanisms to address it.

## Older women and the implementation of CEDAW

## **Article 2: All forms of discrimination against women**

## Multi-dimensional discrimination based on gender and age

Article 2 commits states to adopting legislative and other measures prohibiting discrimination against all women and taking measures to eliminate discrimination against women by any person, organisation or enterprise. Discrimination against women is often multi-dimensional and compounded by other factors, including old age.

Age is not recognised as prohibited grounds for discrimination in either the Constitution of Moldova or Law No. 5-XVI on ensuring Equal Opportunities for Women and Men, adopted in 2006.

The Constitution of the Republic of Moldova (1994) provides that every human being has the right to obtain effective protection from competent legal institutions against any acts that violate his or her rights, freedoms and legal interests (Article 20). Similarly, it is recognised that all Moldovan citizens are equal before the law and public authorities, without distinction of race, nationality, ethnic origin, language, religion, sex, political affiliation, wealth or social origin (Article 16). As it stands this article fails to prohibit discrimination on the basis of old age. Whereas 'age' is not explicitly specified in the constitution, the constitution stipulates citizens' right to security in the cases of unemployment, sickness, disability, widowhood, old age or other lack of livelihood, in circumstances beyond their control (Article. 47)

The Republic of Moldova has a solid legal framework on gender equality, with several weaknesses in implementation that need to be addressed by the Government, such as improving the mechanism of monitoring and resolving cases of gender based discrimination. Political instability, frequent change of the Government and members of the Cabinet are challenges to ensuring continuity and institutional capacity related to enforcing the implementation of these policies. The gender equality objective is enacted under Law No. 5-XVI on Ensuring Equal Opportunities for Women and Men, adopted in 2006. This includes the principle of gender equality, defines discrimination on grounds of sex, sexual harassment; and ensures equal opportunities between women and men in the public domain, and socio-economic spheres (including employment, education and health care). However, many stakeholders in the Government and civil society described this law as merely "declarative" as it has no enforcement mechanism or strong monitoring mechanisms. The law did not stipulate procedures for submission and examination of complaints related to sex and gender-based discrimination and it remains age neutral. The Government should adopt the draft Law on adjusting law No. 5-XVI to improve the mechanism of monitoring and resolving cases of gender and age based discrimination.

The newly adopted Law on Equality<sup>6</sup> (2012) stipulates prevention from discrimination and ensures equality of all persons in the Republic of Moldova in the political, economic, social, cultural and other spheres of life, regardless of race, colour, nationality, ethnic origin, language, religion or belief, sex, age, disability, opinion, political affiliation or any other

<sup>&</sup>lt;sup>5</sup> Trustline, International Centre for Protection and Promotion of Women's Rights, "La strada", 2012

<sup>&</sup>lt;sup>6</sup> Law Nr. 121 from 25.05.2012 on Equality, Social Monitor Nr. 103 din 29.05.2012

similar criteria (Article 1). However, this legislation is quite broad and there are no clear roles for specialised structures with regard to its implementation. The Government should ensure the implementation of this law including the cases of gender and age based discrimination through, inter alia, secondary legislation.

Global data on elder abuse shows domestic abuse, particularly to women continues over the age of 60. The research on discrimination and violence at international and national levels ordinarily considers only women of reproductive age (15 – 49 years old), giving the unintentional, yet striking impression, that women over 50 years do not experience violence, or are not considered women. In Moldova, the most recent study on violence against women in the family made the first attempt to research violence against women through the prism of age range of 15-65. However, age was included solely for the analysis of violence during the course of life where older women were merely presented as a homogenous group wearing the uniform of "pensioners". Women are not a homogenous group and not just pensioners. The research did not detail the prevalence of elder abuse, the patterns of abuse, and did not provide gender and age disaggregated data until very old age.

### Recommendations:

- Formally recognise age as prohibited grounds for discrimination. The Government should also recognise the intersection between age and gender-related discrimination in all national policies and speed up operationalisation of the Road Map for Mainstreaming Ageing and allocating resources for its implementation as soon as possible.
- Adopt a draft Law on adjusting the national legislation to Law No. 5-XVI on ensuring Equal Opportunities for Women and Men to improve the mechanism of monitoring and resolving cases of gender based discrimination.
- Ensure the implementation of Law No.121 on Ensuring Equality, including the cases of gender and age based discrimination through, inter alia, secondary legislation.
- Ensure that national surveys and censuses collect, analyse and disseminate data disaggregated by age and sex including data on domestic violence, including over the age of 49.

## Article: 5 Measures to modify social and cultural behaviours conducive to discrimination against women

CEDAW General Recommendation No 27 (CEDAW/C/2010/47/GC.1) states that "States parties have an obligation to recognize and prohibit violence against older women, including those with disabilities, in legislation on domestic violence, sexual violence and violence in institutional settings" (paragraph 37).

In the area of violence and gender equality, the Republic of Moldova has a solid legal framework. In 2006 it adopted a law on Gender Equality and two years later, in 2008 the Law on Preventing and Combating Domestic Violence to heighten the efficacy of combating domestic violence and other forms of violence against women. The Gender Equality machinery was founded according to the Law No.5-XVI and includes the following authorities: the Governmental Committee for Equality between Women and Men; Department for Gender Equality Policy and Prevention of Violence, Ministry of Labour, Social Protection and Family (MLSPF); Gender Focal Points in line ministries/departments. However there are constraints in the functionality of this gender equality machinery: staff turnover, lack of continuous training of civil servants in gender equality, limited human and financial

<sup>&</sup>lt;sup>7</sup> The report on "Violence against women in the family in the Republic of Moldova", National Bureau of Statistics (NBS), in partnership with the UNDP, UN Women and UNFPA, with the support of the Swedish Embassy in Moldova. 2011

resources, lack of awareness about the legislation. By 2010 the awareness of women about the above legislation has reached 83%, however, its implementation has not been enforced or integrated into the working practices at all levels as 43% of women victims have recognised that the law is inadequate and inefficient.<sup>8</sup> Thus the legal framework remains inefficient for protection of victims of violence and the Ministry of Internal Affairs needs to improve the implementation of these laws by law enforcement structures.

Focus group discussions conducted by HelpAge and the Gender Centre in 2013 reveal painful and private patterns of abuse experienced by older women. Older women said they feel very high levels of shame in being subjected to violence by family members, typically characterised by physical, financial and psychological abuse. They do not formally report this violence, or indeed talk about it to anyone; there is an overwhelming sense of being alone and powerless to change the situation. In order to cope, many victims of elder abuse 'normalise' their situation, which is why it is critically important to strengthen legal framework to protect the victims of abuse and violence.

Case study: Mrs Eudochia, HelpAge volunteer from Ialoveni is really worried about her beneficiary, an older woman of 72 living alone in her flat. Eudochia regularly visits her beneficiary at home but lately she noticed the woman was feeling worse and worse. During one of the home-visits Eudochia found out that her daughter moved in to take care of her mother and she would control the volunteer visits and would restrict her mother's communication with them. It turned out that the daughter abused her physically and psychologically, "I went to the police and told them about it and there were also witnesses who proved that she beat her up and in winter she left the mother without heating. The daughter wanted the mother so sign some papers to sell the flat and my beneficiary thinks that she will be taken to the older people's home but I'm worried that one day she will end up living in the street," related Eudochia.

Another issue that older women face while reporting the abuse is protection orders. The police are ordinarily not authorised to issue the short-term protection orders, although discussions were on going on the need to introduce such measures. As per Law N. 45-XVI, it is the courts that need to issue a protection order within 24 hours required. However, the courts rarely issue such protection orders or refuse to issue protection orders on the reason that the aggressor did not recognise the acts and presented witnesses who made statements in his favour. There are also delays in alerting local police and social workers about existence of protection orders and police delays in notifying the perpetrators. Monitoring and enforcement in certain cases is also lacking. High court fees often represent a real barrier for women in terms of protection of their right to equality and protection against discrimination. This affects the security of all women including older women and their fundamental rights to live without violence.

Data on violence against older women is limited, and age sensitive specialised rehabilitation services for older women are scarce. A review of specialised Centres for Prevention and Assistance conducted by HelpAge in 2011 also demonstrated that existing services target women of childbearing age or are designed to assist women with children and not specifically for older women. Professionals lack awareness of elder abuse; health and social assistance workers do not consider domestic violence as an issue for older women. A number of issues remain outstanding as concerns strengthening the system of protection for victims of domestic violence. The capacity of the government and civil society networks to identify, council and monitor violence, especially older women, is practically non-existent. Monitoring levels of violence and abuse among the general public, older people themselves and statutory authorities is of major importance.

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<sup>&</sup>lt;sup>8</sup> The report on "Violence against women in the family in the Republic of Moldova", National Bureau of Statistics (NBS), in partnership with the UNDP, UN Women and UNFPA, with the support of the Swedish Embassy in Moldova 2011

The contribution older women make to society is invaluable. Yet, in Moldova older people remain some of the poorest and most neglected categories of the population, lacking equal access to healthcare, social services and economic and physical security. Older women in particular are very rarely included into local development planning, their voice is unheard and their needs and perspectives remain unaddressed<sup>9</sup>. Widespread discriminative stereotypes contribute to social exclusion of older women. According to a Soros Foundation Survey (2011)<sup>10</sup>, 58 per cent of people in Moldova share the view that older women and men are helpless, don't recognise or support the vital contribution that they make to their families and communities. The same survey showed that about 65 per cent of respondents think that older people have an old fashioned mentality and that they have reduced mental abilities (34%). Focus group discussions organised by HelpAge and the Gender Centre in 2013 with groups of women, indicated that negative stereotypes towards old age and discrimination of older women in society persist and it is extremely important that the government promote the respect for older women and facilitate intergenerational dialogue and educational programmes and public awareness campaigns.

#### Recommendations:

- The Ministry of Internal Affairs needs to improve the implementation of the Law on Preventing and Combating Domestic Violence 2008 and the Law on Gender Equality of 2006 by law enforcement structures such as police authorities and review the mechanism of functionality of protection orders in cases of domestic violence, particularly with a focus on older women.
- Strengthen the capacities of specialists on domestic violence (police bodies, social assistance, health specialists), services providers working to assist victims of abuse including older women.
- Promote respect for older women and facilitate intergenerational dialogue, educational programmes and public awareness campaigns on creating a positive image of the role of older women in society and improving intergenerational solitary.

## **Article 11: Social Security and Employment**

### **Employment**

**The Labour Code** of the Republic of Moldova prohibits any discrimination of employees based on sex, **age**, and other criteria (Article 8) and also prohibits the arbitrary refusal to recruit a person (Article 47). However, the National Labour Code, Article rt.82 (i) sets the upper age limit of 65 years of age for the heads of state units, municipal units, or units with state majority capital to be employed at managerial positions.

Despite the efforts of the Moldovan Government to ensure equal participation of women in the labour market, women have higher rates of underemployment as compared to men (42.3 per cent versus 45.3 per cent)<sup>11</sup> and are overrepresented in the lowest paying sectors such as education, public administration and social assistance, with consequent lower remuneration typical for this type of activity. Many workplaces are segregated, with men occupying decision-making and managerial positions, and women undertaking lower-paid technical or other work. According to data, the gender pay gap increased from 23.9 per cent in 2010 to 25.6 per cent in 2011 as a result of different types of positions occupied by women and men.<sup>12</sup>

 $<sup>^{9}</sup>$  Who is missing from local development? Joint Integrated Local Development Program UNDP / UN Women , 2011

<sup>&</sup>lt;sup>10</sup> Perceptions of population in Moldova on discrimination phenomenon, Sociological Study, Soros-Moldova Foundation, 2011.

<sup>11</sup> National Bureau of Statistics of Moldova, 2011

<sup>&</sup>lt;sup>12</sup> National Bureau of Statistics of Moldova, 2011

In the focus group discussions organised by HelpAge and Gender Centre in 2013 with participation of over 100 older women, members of HelpAge network of volunteers and beneficiaries from 10 communities across Moldova, over 60% of women indicated age as a barrier to employment and the mandatory retirement age as an impediment to continue employment particularly in leading positions.

According to the focus group discussions held by HelpAge and the Gender Centre in 2013 every second woman mentioned that she would want to continue working after retirement age if the retirement age was not compulsory.

At the same time the older women indicated that many experience problems in finding employment closer to retirement age as a result of limited job opportunities for employment particularly in rural areas. Often there are no job opportunities or the only jobs available are those for which the women need training or re-qualification courses. Putting in place measures to enable older women to access opportunities for continuous education and requalification programmes and create specialised training programmes especially related to entrepreneurship and business programmes would provide older women with additional income in old age.

Agriculture remains an important sector in Moldova's economy, and the main type of work for women from rural areas. Due to high level of economic migration<sup>13</sup> the rural population is deprived of economically active young adults and older women and men remain the only work force. However, agricultural work is considered informal employment and there are no opportunities for those working in agriculture to contribute to future pensions resulting in greater economic insecurity for women in old age. The development and support of entrepreneurship programs, especially for women and youth, would improve the poor socioeconomic situation, would reduce migration flows, and offer more opportunities for older women for employment.

## **Social Security**

In Moldova, pensions are the only source of income for the majority of older women and dependents in their care. Under the current contributory pension system, pensions are paid quite reliably, but their level is inadequate and consistently below the subsistence income. For those living on non-contributory, social assistance benefits the situation is even bleaker. The average pension in Moldova in 2012 was 900 MDL (US\$74) and the minimum constituted 625 MDL (US\$52) while the minimum subsistence level was 1503 MDL (US\$123), pensions respectively making 59% or 42% of this minimum. The pensions that women receive are often lower than men's because women have worked in lower paid jobs in their working lives. Annual indexation fails to increase the pension to a level that allows for an adequate standard of living. The average indexation started in 2003 with average indexation level of 20 per cent per year while in 2010 pensions were indexed by only 4.65 per cent. Further on, according to data of the Ministry of Labour, Social Protection and Family in 2011 pensions were indexed by 7,8% and in 2012 by 9,6% and it 2013 by 6,75% only.

A survey of HelpAge conducted in 2009 with participation of older people from 10 regions of Moldova, demonstrated that 87 per cent of pension of an older person is spent on consumption<sup>15</sup>. According to the same analysis most pensioners, approximately two thirds,

<sup>&</sup>lt;sup>13</sup> According to Nnational Bureau of Statistics 2010, 25 per cent of economically active population is involved in labour migration.

<sup>&</sup>lt;sup>14</sup> Protection of Pensioners: "Priorities and Current Debates", Social Monitor, IDIS Viitorul Jan-Feb 2010

<sup>&</sup>lt;sup>15</sup> HelpAge research, "Living Conditions of Older Persons of Moldova 2009, conducted by CBS AXA in the framework of Irish Aid sponsored project "Realising Older People's Rights in Moldova"

have no supplementary income. Increasing the level of pensions to reach the minimum subsistence level would reduce vulnerability of older women in Moldova.

According to the focus group discussions held by HelpAge and the Gender Centre in 2013 every second woman mentioned that she would want to continue working after retirement age if the retirement age was not compulsory. In addition to this, as mentioned above older women have no job places, particularly in rural areas or there are jobs for which the women need training or re-qualification courses. Putting in place measures to enable older women to access opportunities for continuous education and re-qualification programmes and create specialised training programmes especially related to entrepreneurship and business programmes would provide older women with additional income in old age.

### Recommendations:

- Increase the level of pensions to reach the minimum subsistence and especially for pensioners in the agricultural sector.
- Abolish the mandatory retirement age of 57 so that older women may continue working if they choose to or need to.
- Create a conducive environment to enable women's entrepreneurship; develop special programmes (micro-finance, credits, grant programmes, etc.) to support women's businesses to offer opportunities to older women to continue their work activities as long as they choose.

## Article 12: Older women's access to health services

The system of healthcare in Moldova is in the process of continuous reform. Access to medical assistance for older people is limited as a result of reduced or insufficient staffing of Medical Centres particularly in rural areas. The national regulation for a family doctor requires that he should oversee not more than 1,500 patients. The shortage of medical staff has resulted in higher doctor-patient ratios in rural areas in particular where one family doctor has a patient list twice or three times the recommended size. Healthcare services are therefore inaccessible for many poor older people.

According to a HelpAge baseline survey<sup>16</sup> conducted in 2012 in two rural and two urban communities of Moldova to evaluate health and well being of older people it demonstrated that the health status of older people is very poor as only 39,6% of the respondents mentioned they have good or satisfactory health. Women are more exposed to health problems in old age than men, with 85,7% women stating their health is frail, poor and very poor compared to 75,8% for men. Urban areas have a better access to health infrastructure and medical services, which explains the improved health status of respondents of urban communities compared to the rural ones, with 36,5% mentioning they have poor and very poor health in villages and 42,2% in towns.

According to the same survey older women didn't seek medical support or treatment when they needed it for the following reasons: (i) the doctor's consultations and the medical treatment are too expensive (20.0%), (ii) the medical office is too far from the living place (13.8%), (iii) transportation is too expensive (10.8%), (iv) lack or no access to transportation (10%), (v) medical workers have bad attitude towards older patients (5%).

The health needs of many older women, in particular access and provision of geriatric medicine, are not being met. Access to geriatric doctors is 2.16 per 10,000 elderly<sup>17</sup>. The

<sup>16</sup> HelpAge baseline survey "Towards healthy ageing: new shape of community-based healthcare support", 2013

<sup>&</sup>lt;sup>17</sup> Who is missing from local development? Joint Integrated Local Development Program UNDP / UN Women, 2011

geriatric services that are available are concentrated in big cities or rayon level clinics. Older women from rural areas have poor awareness and access to these services.

Poor health and high prices of medicines is another big problem named by older women in repeated consultations and discussions with HelpAge. The primary health care family medicine (PHC) that was introduced in 2005 annually approves a set of medical services in a single health insurance package as part of compulsory health care insurance. However, this compulsory package is very limited and the list of compensated medicines is very basic and insufficient in the case of chronic diseases affecting older people. Older women do not have enough income to buy medicines for themselves or their dependents, so they neglect their health, putting their lives at risk. Many older women are also unable to treat their illnesses not covered by the compulsory package due to high costs of healthcare. Others cannot afford to pay the informal fees asked of them by the doctors and are therefore unable to motivate the health professionals to provide care. As reported by older women in consultations with HelpAge - age discrimination, high costs of medicine, negligence of doctors, informal fees and inadequate income through pensions are major barriers to older women and men's enjoyment of their right to health. "My mother was sick" says a young man from Orhei, "but she was not paid any attention in the hospital, totally ignored by the doctors, and her life was taken away. I could not save her because we had to pay extra money. This is the attitude of a big number of doctors - if you are old, you do not need treatment, as you will die anyway"18.

### Recommendations:

- Ensure affordable and accessible healthcare to all older women particularly from rural areas where there is a critical shortage of medical staff.
- Provide training to health workers in geriatric care and open more geriatric centres for older people in areas of limited access to healthcare services.
- Provide affordable and good quality medicines to treat old age related chronic and non-communicable diseases.

## **Article 15: Property rights**

The Moldovan Government has the responsibility to ensure that everyone has an adequate standard of living, is not discriminated against on any grounds and is not deprived of his property. **The Constitution of the Republic of Moldova** (1994) provides that every person has the right to private property and its security. No one can be deprived of his or her property without any legal grounds or fair compensation. (Article 46)

Property is usually registered with husbands not wives in Moldova. According to the Civil Code of Moldova the right to inheritance is transferred to children and a spouse in equal extent and they have to claim their rights within six months of the death of the husband. However, in the case of divorce or the death of their husbands, many older women are deprived of property which leads to poverty among women.

In the focus group discussions organised by HelpAge and Gender Centre in 2013 the older women, and particularly those living in rural areas, mentioned that they have very low awareness about their right to property and are afraid of being deceived by the notary office or lawyers in transfer of their property. In addition to this there are additional fees that many older women cannot afford to pay to the notary office to register the property. Due to low awareness about the property rights even children deprive the older women of their home and put them in institutions.

<sup>&</sup>lt;sup>18</sup> A beneficiary of HelpAge Ms. Evdochia, 74 years old woman (passed away) from Orhei and her son.

Case study: HelpAge volunteer from Satul Nou, Cimislia Ana relates a story of an older woman who at the age of 72 lost her husband and now lives with her son's family. "I invited her to our meeting with the notary because she has a problem with the house that is in the ownership of her deceased husband. The woman didn't know that she had to legalise her ownership at the notary to become legal owner of the house, during the lifetime of her husband. Also, according to the law, if the wife didn't legalise the house ownership within six months after the husband's death, she had to go though a longer and costly procedure. Because the woman cannot walk and see well, she had a surgery on her leg and eyes, she cannot handle all this long procedure. The notary at our meeting informed the older woman how to proceed in this situation.'

#### Recommendations:

- Revise the existing law on property in terms of women's ownership of property and ensure that the rights of older women are protected after the death of their husbands.
- Ensure older women are aware of their property rights, the notary services are not taking advantage of older women and provide free consultation on property rights.

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