

Income Security for the Elderly and the Not-So-Elderly in the Countries of the Asia-Pacific Region

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Principles

- Social Security as a human right
- Universal access, adequate benefits
- Fairness and solidarity to underpin schemes
- Schemes must be sustainable
- National responsibility and oversight

Challenges - I

- Broad challenges:
 - Living income for all – specifically for those in need
 - Effective means to address poverty and vulnerability
 - Effective means to reach and provide for those in the informal (“unorganized”) economy

Challenges - II

- Specific challenges:
 - Demographic, in particular - ageing
 - Sustainable finance
 - Equitable / non-discriminatory provision for women and men
 - The needs of migrant workers...
 - and their families
 - *and more....*

Patterns - I

- Historically market-oriented economies
 - e.g. East Asia “tiger” economies
- Historically socially-oriented market economies
 - e.g. Bangladesh, India, Sri Lanka
- Historically centralized, now decentralizing
 - China, Lao PDR, Mongolia, Viet Nam

Patterns - II

- “Classical” scheme design
 - Social insurance, complemented by social assistance
- Provident funds
 - Traditional model: India, Sri Lanka *et al*
 - Broader scope: Malaysia, Singapore
- Cash transfer / social transfer schemes
- Initiatives at sub-national & “grassroots” levels

Mechanisms

- Social insurance
- Social assistance
 - and related / similar approaches
- Specific programmes – cash transfers
 - Conditional/unconditional
 - Targeted
 - Possibly time-bound
- Community and “grassroots” initiatives
 - Including micro-insurance

Finding the Balance

- Social and financial imperatives
- National and local interests
- Formal (“organized”) and informal (“unorganized”) economy sectors
- Urban and rural
- Non-discrimination
- Complementary approaches and integration