



Country Technical Services Team
for East and South-East Asia
Bangkok, Thailand

The Impact of Social Pensions: Perceptions of Asian Older Persons



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“Most importantly, it is time to recognize the significant contributions that older persons make to our families, communities and societies. Throughout their lives, they have given their time and energy to helping others and they continue to do so. In return, we should do more to support their human rights and freedoms, including their right to live in dignity and security - free from want and free from fear.”

UNFPA Executive Director Ms. Thoraya Obaid's Message
on the International Day of the Older Person 2006

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FOREWORD

The World's population is ageing fast and the number of older persons (aged 60 years and over) are projected to more than double during the next four decades. In Asia, as in other developing regions too, the proportion of older population is expected to increase at unprecedented rates during the first half of this century.

A fundamental issue relating to the rapidly increasing older population which governments need to address is financial security for the older persons. A large majority of people in Asia work in the informal sector, some without wages on family farms, as long as they are strong enough to do so. As such when they enter old age and start leaving the work force, they enjoy no proper pension system and have hardly any retirement savings. Traditionally, older persons have been taken care of by adult offspring or other relatives. With dwindling family sizes and increasing out-migration, this source of support is rapidly shrinking. In most countries of Asia there is virtually no pension system, save for the military and government officials. It is therefore becoming increasingly recognized that only through social pensions (that is, cash transfers to older persons) can older persons be guaranteed protection from falling into poverty.

Before recommending social pensions as a way for alleviating old age poverty, it is important to assess the effectiveness of social pensions. For this purpose, UNFPA's Country Technical Services Team (CST) based in Bangkok selected four of those countries in Asia providing cash transfers to older persons - Mongolia, Sri Lanka, Thailand and Viet Nam. In collaboration with the UNFPA Country Offices in these countries, CST-Bangkok conducted a rapid assessment of the impact of social pensions by eliciting the opinion of older persons, key informants and relevant government officials. This publication reports the findings of this study.

The results show that, despite inadequate amounts received as social pensions, older persons feel they are better off than they would have been without them. A social pension enables them to buy basic necessities, participate in social and religious activities and enhances their self esteem to some extent. In most cases, the older persons also share the benefits with the members of their household, particularly towards education of their grandchildren. The study also brings out that universal social pensions are less complicated to administer than means-tested pensions. It has been estimated that in most developing countries the total costs of financing a universal pensions scheme would amount to less than 1 per cent of GDP. The benefits of social pensions as brought out by this study show that such expenditure would be worth the cost.

I wish to thank the Country Offices in Mongolia, Sri Lanka, Thailand and Viet Nam for their collaboration in this study. Without their support and of the national teams, this study could not have been completed. My colleague in the CST Bangkok, Mr. Ghazy Mujahid, Adviser on Population Policies and Development deserves much appreciation for supervising and coordinating this study and the preparation of this Report.

G. Giridhar
Director CST-Bangkok and
UNFPA Representative in Thailand
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ACRONYMS

ADB	Asian Development Bank
CRCA	China Research Center on Aging
EPRI	Economic Policy Research Institute (South Africa)
HAI	HelpAge International
ILO	International Labour Organization
MIPAA	Madrid International Plan of Action on Ageing
UNDESA	United Nations Department of Economic and Social Affairs
UNDP	United Nations Development Programme
UNESCAP	United Nations Economic and Social Commission for Asia and the Pacific
UNFPA	United Nations Population Fund

EXECUTIVE SUMMARY

This Report presents the findings of a participatory research on social pensions in four selected Asian countries – Mongolia, Sri Lanka, Thailand and Viet Nam. The research was carried out in the four countries in 26 locations, and focused on the older persons' perceptions of daily living and the impact of social pensions in their lives.

The Report presents relevant demographic, poverty and income data which indicates that a widening of the gap between income security needs of older persons and available resources to meet these needs is inevitable. While older persons rely on several types of financial resources, the primary ones are employment and family transfers. Given the changing demographic scenario and increasing globalization, these two resources are expected to be heavily diminished in the future, requiring alternative sources of support for older persons.

One effective means of addressing income security and reducing poverty among older persons is through social pensions, that is cash transfers made to all older persons (under a universal social pensions scheme) or to needy older persons (under a means-tested pensions scheme) irrespective of whether or not they made any contributions during their younger days. Social pensions are therefore to be distinguished from retirement pensions which are based on contributions made by the beneficiary during his/her working life. The findings from the research in the four countries reveal that older people highly value the social pension they receive, even if a small amount, because of the regular support and benefits it provides to both themselves and, in many cases to their households. In addition, as a result of the pension, older persons and family members report an increased participation of older persons in community life, as well as an improved outlook. Contributory pensions are usually larger sums and recipients also perceive them as quite valuable, providing for basic necessities as well as expenditures for an improved quality of living.

Given the rapidly increasing numbers of older persons in Asia, and the demographic, employment and savings constraints among older persons, more and more countries will need to look closely at initiating or expanding social pension schemes in order to guarantee income security as well as to prevent a life of poverty among their older populations. Evidence available from several countries shows that financing a universal social pensions system would not entail a significant burden on government finances and should be given serious consideration by governments as a viable and effective means of guaranteeing the quality of life of older persons.

CHAPTER 1: Introduction

Population ageing is emerging as the most important demographic phenomenon of the twenty-first century¹ with far reaching socio-economic implications. Over the period 2000-2050, the World's older population will have increased by 1.4 billion, an addition of more than three times that during the previous 50 years. The World's older population will reach an estimated 2 billion in the year 2050 that is



more than double the current estimated total of 800 million.² Older persons will comprise more than 20 per cent of the total population. Two thirds of the World's older persons are in Asia.³ The issue for many countries in Asia is that they will experience rapid population ageing prior to achieving a level of economic development which could easily sustain the increasing numbers of non-working persons. This is quite in contrast to the experience of the Western world where in most countries population ageing was preceded by the attainment of much higher levels of economic development which allowed for greater resource allocations to address the resulting socio-economic challenges.⁴

Within the growing numbers of older persons, there will also be an expanding number of the 'oldest old' (defined as 80+) and women will constitute the majority of the older and oldest old population. Both these characteristic features of population ageing will also impact the policy choices of governments to address poverty and ageing, given the limitations of conventional poverty reduction tools for the oldest age groups and gender. Another factor affecting traditional support mechanisms is the old age dependency ratio. The rising ratio found in most Asian countries points to an increasing demand on a relative (and in some countries after a decade or two an absolute) shrinking of the active age population to provide care and financial support for older persons.

As will be explained in this paper, older persons face higher incidences of poverty, and at proportions that exceed other segments of the population. While some countries of Asia have experienced high levels of economic growth, the benefits of that growth have not been equitably distributed, resulting in large numbers of older persons being left in or susceptible to poverty. For older persons, the main sources of financial support have been their own incomes from employment and family transfers. These two sources are not likely to be able to address poverty needs among older persons because of both demographic and age-related considerations. The majority of older persons in Asia have been or are involved in the informal sector where opportunities to participate in contributory (public or private) pension schemes (mandatory or voluntary) do not exist. Even with greater participation in voluntary, contributory schemes, the participants will only receive benefits far into the future, leaving a gap for many nearing or in old age that will be without income security in later life.

The alternative is to expand social pensions. A social pension is generally defined as a non-contributory cash income given to older persons usually, but not always, by the government. Available evidence indicates that social pensions not only reduce poverty, but also provide households with security to invest in children's and grandchildren's education and health, as well as release resources to invest in income-generating activities. There is a mounting interest among governments as well as multilateral

organizations in Asia to employ broader social pensions schemes.⁵ This study aimed at assessing the effectiveness and impact of social pensions in improving the quality of life of older persons by ascertaining the views of the beneficiaries and key stakeholders. The evidence gathered could serve as a basis for a meaningful policy discussion on the introduction or expansion of social pensions schemes. Four countries – Mongolia, Sri Lanka, Thailand and Viet Nam – were selected for this purpose.⁶ Of these, three have existing non-contributory social pensions schemes while Sri Lanka provides cash transfers to older persons through its poverty reduction programmes ('Samurdhi Program' and the 'Mahajanadara'). Such cash transfers when paid to older persons in Sri Lanka are akin to a means-tested social pension.

The findings from this study (Chapters 5–10) demonstrate that older persons receiving a non-contributory pension more than those not receiving any pension feel their basic needs are being met, are able to support household activities, are more involved in community and religious life, and have an overall improved outlook on life. A significant finding is that the contributory pensions provide the beneficiaries with greater flexibility in use of the pension given the larger pension amount. However, they cover a very limited number of older persons. An important lesson learned from this study is that, for disadvantaged older persons, the support through social assistance programmes also releases financial resources for other uses of the pension besides meeting basic needs. Another lesson is that universal old-age pensions are a more effective means of poverty alleviation than means-tested pensions. Under the latter, there is greater likelihood of some eligible older persons being unable to benefit because of the complicated procedures of submitting applications, strict eligibility criteria, limited quota/budgetary allocations, and leakages in the system.

However, social pensions should not be seen as the only policy measure needed to reduce vulnerability in later life. The Madrid International Plan of Action on Ageing (MIPAA) adopted at the Second World Assembly on Ageing in Madrid (April 2002),⁷ identifies a range of measures, such as access to credit, occupational training and anti-discrimination legislation, access to health services and tax concessions to care givers, which can play a significant role in improving the overall quality of life for older persons in later life. Nevertheless, social pensions have emerged as the primary method of dealing with poverty among disadvantaged older persons. In many countries in Asia, there is a need to redistribute the gains from economic growth as well as to support a growing number of older persons who face isolation and vulnerability as a result of rapidly changing societies. Given the emerging demographic realities and rapid globalization, social pensions appear to be an effective tool for achieving this aim.

CHAPTER 2: Population Ageing and Poverty

Population Ageing in Asia

Most Asian countries are faced with the prospects of unprecedented rates of population ageing during the next two decades. As a result of rapid declines in fertility rates and substantial improvements in life expectancy during the last two or three decades of the previous century, population in Asia will be ageing rapidly during the period 2000 to 2025. Table 1 brings out the implications of these trends in both absolute terms and relative terms: the growing size of the increase in the older population, and its increasing share in increments to total population.



Table 1: Older Population in Asia, 1950-2050

	East Asia	S.E. Asia	S. Asia	East Asia	S.E. Asia	S. Asia
	Increase in older population (000)			60+ as % of total population increase		
1950-2000	116,960	28,160	66,011	14.5	8.2	7.2
2000-2025	187,168	54,617	120,094	105.6*	32.8	20.3
2025-2050	157,777	88,445	230,608	(-) 253.0**	110.1*	62.3

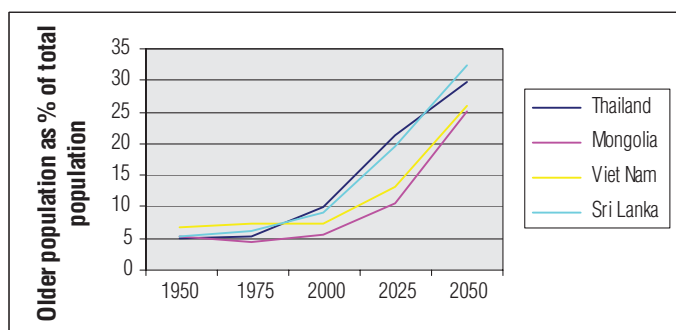
* Increase in older population more than offsets decline in population below 60 years
 ** Increase in older population while total population declines

Source: UNDESA (2007a)

Population Ageing in the Selected Countries

The population of all four countries - Mongolia, Sri Lanka, Thailand and Viet Nam – selected for the participatory study is expected to age rapidly and at a much faster pace than during the closing decades of the previous century (Figure 1). In each of these countries older persons will comprise more than one quarter of the total population by 2050.

Figure 1
Population Ageing in the 4 Selected Countries, 1950-2050



Source: Same as for Table 1

Composition of the Increase in the Older Population

Population ageing has invariably been characterized by two significant features in almost every country:⁸

- a. ageing of the older population, that is, an increasing proportion of the oldest old (aged 80 years and over) in the older population; and
- b. the feminization of ageing, where older women constitute more than 50 per cent of the increase in older population.

These features also characterize ageing in the four selected countries (Table 2).

Table 2: Proportion of the Oldest Old and Females in Increments to the Older Population in the 4 Selected Countries, 1950-2050

	1950-2000	2000-2025	2025-2050
	% of oldest old in increment to older population		
Mongolia	16.7	6.2	17.7
Sri Lanka	15.0	9.4	49.8
Thailand	10.1	14.1	54.2
Viet Nam	14.6	10.0	24.7
	% of females in increment to older population		
Mongolia	53.9	56.2	54.1
Sri Lanka	54.3	58.6	65.4
Thailand	55.2	58.8	62.5
Viet Nam	52.0	53.2	53.4

Source: Same as for Table 1

Old Age Dependency Ratio

The old-age dependency ratio, that is, the number of older persons (aged 65 and over)⁹ per 100 persons of working age (ages 15-64 years) is expected to more than triple during the period 2000-2050 (Table 3). The rising old-age dependency ratios indicate the increasing demand on the active age population for providing care and financial support to older persons. Therefore, despite the expected continuation of strong family bonds and the willingness of the younger family members to support older parents and relatives, it is highly probable that both the care giving support and the financial transfers to older persons will increasingly dwindle due to the non-availability of an adequate number of active age persons to provide these services.

Table 3: Old-Age Dependency Ratio

	1950	2000	2025	2050
Thailand	6.0	9.6	22.2	38.5
Mongolia	6.0	6.5	8.9	26.3
Viet Nam	6.6	8.9	12.7	30.3
Sri Lanka	6.5	9.7	20.8	35.7

Source: Same as for Table 1

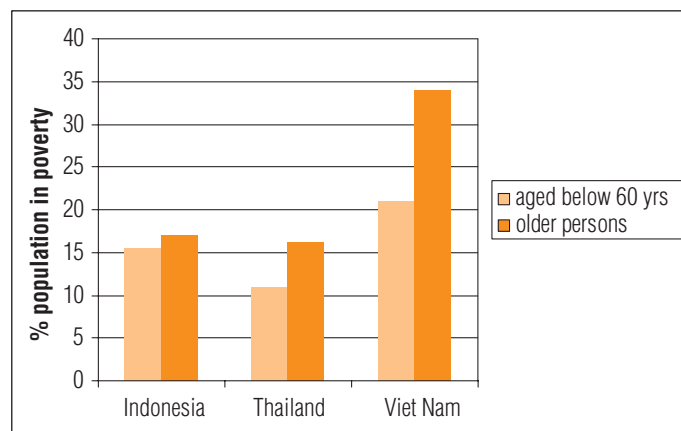
Poverty Trends in Asian Countries

Poverty in later life is becoming an increasingly significant issue in Asia.¹⁰ Given the limited coverage of pensions and welfare payments in the developing countries, poverty is largely linked to income-earning capacity. Therefore, the risk of falling into poverty increases with age, failing health and other factors, such as gender discrimination that may adversely affect access to income-earning opportunities. With advancing years, one's income-earning capacity declines. This may be the outcome of multiple factors such as declining strength with age, regulations setting upper age limits to employment, and discriminatory practices adopted by employers towards older persons. Also, older women, who are on average less educated than older men, fail to get adequately paid jobs and also suffer gender discrimination in employment. Moreover, a lower proportion of older women than of men have had regular jobs during their working years and as such are less likely to have income-yielding assets of their own or to receive retirement benefits or pensions.¹¹ Therefore, the sex-age structure of the older population has a bearing on the overall vulnerability to poverty, which increases with ageing and feminization of the older population.

Data on the incidence of poverty by age is difficult to come by for the less developed countries.¹² The suitability of household income and expenditure surveys, which are commonly used in poverty studies as a source of age-disaggregated poverty estimates, has been a topic of debate in the literature.¹³ While older persons belonging to a household with per capita income above the poverty line would be counted as “non-poor”, this may not necessarily reflect their actual status depending on the resource distribution within the household. Even in “non-poor” households, particularly in those marginally above the poverty line, the basic needs of older members may remain unmet.¹⁴ However, this bias is likely to result more in understating rather than overstating the incidence of poverty among the older population. The available information on the incidence of poverty by age further confirms the incidence to be higher among older persons.¹⁵

Evidence from three countries presented in Figure 2 shows the incidence of poverty to be higher among the older population.

Figure 2: Incidence of Poverty by Age



Source: Gorman (2007)

A recent study based on the 2004 Viet Nam Household and Living Standard Survey concludes that “many elderly are poor and that the presence of elderly people increases the incidence of poverty” in the household.¹⁶ In addition, a review of social protection in Sri Lanka¹⁷ showed the relationship between age and poverty as being “U” shaped: that is, the incidence of poverty declining with age until the 55-64 age group, and then gradually increasing with age. The proportion of older persons in poverty is higher than in the working age population, indicating the increasing likelihood of people falling into poverty as they leave the work force. Moreover, the oldest old (that is those aged 80 years and over) are faced with even higher poverty rates: the incidence of poverty among households with any member or members over 80 years old was found to be 10 per cent above the national average.¹⁸ Evidence from Sri Lanka further shows how poverty among older persons tends to increase with age: 19.9 per cent of population aged 60-69 years, 22.2 per cent aged 70-79 years and 25 per cent aged 80 years and above were reported to be poor.¹⁹

Sources of Financial Support in Old Age

In most countries, older persons typically rely on five main sources to meet their financial needs:

1. Income from productive employment
2. Family transfers
3. Contributory pensions
4. Savings and investment income
5. Social pensions (non-contributory cash transfers)



Surveys conducted in a number of countries have shown that the primary sources of financial support on which a majority of older persons rely are their own earnings from gainful employment and family transfers. In Thailand, the 2002 Survey of the Elderly found that, for 39 per cent of the older persons, the primary source of financial support was employment income while another 35 per cent were dependent on family transfers. Of the remaining, 18 per cent reported savings and investment, 4 per cent contributory pensions and 3 per cent social pensions or welfare payment as their main source of sustenance.²⁰ Similarly, in Cambodia, the 2004 Elderly Survey reported 40 per cent of older persons as relying mainly on income from employment and another 48 per cent on family transfers.²¹ Only 7 per cent of the older persons reported income from rental properties and savings/investments as their main source of income and another 5 per cent as pensions. Similarly, evidence from Malaysia shows family transfers and employment to be the main sources of financial support for older persons.²² Given that the participation rates of older women are much lower than of older men, a higher proportion of older women are found to rely on family transfers. Also, as an older person's capacity to work declines with age, his or her dependence shifts more and more towards family transfers.²³

The Role of Social Pensions

The demographic indicators, poverty indicators and income source data point to an inevitable widening of the gap between the financial needs of older persons and resources available to them in the future. Of the five sources of financial resources available to older persons identified above, family transfers and employment have been the main sources of financial support for older persons in Asia. Savings and investment incomes as well as contributory pensions have been restricted largely to a small proportion of the older persons who had held regular jobs in the formal sector.²⁴ Labour force participation presents a challenge, given the ever increasing introduction of technical skills and labour-saving devices. And, while increased income-earning opportunities are a valid way of promoting income security among

older persons, there will still be uncertainty surrounding the capacity of older persons to engage in any form of work, especially physically demanding work. With respect to family support, while intergenerational bonds remain strong and deeply entrenched in the culture of most Asian countries, family transfer payments can be expected to diminish due to the decreasing numbers of young adults to support their parents.²⁵

More and more countries will therefore have to place increasing reliance on social pensions as a means of guaranteeing financial security for the older population. Social pension schemes are found to have been effective in a number of countries in alleviating poverty among older persons and their households.²⁶ ILO has also pointed out poverty reduction benefits of social pensions in OECD countries and in some countries of Latin America.²⁷ Empirical estimates of the impact of social pensions in reducing poverty among the older population for 17 Latin American show that social pensions can make a significant contribution towards alleviating old age poverty.²⁸ In fact the benefits of social pensions extend beyond reduction of income poverty. Social pensions impact positively on the health status of older persons and contribute towards the empowerment of older persons and strengthened intergenerational relations, and can also support the alleviation of shocks, such as for HIV/AIDS-affected older persons in Africa.²⁹

The next chapter describes in brief the response of the government in each of the four selected countries to population ageing and old age poverty. This is followed by the presentation in Chapters 5-10 of the findings from the research, which was undertaken to obtain qualitative evidence on the impact of social pensions in improving the quality of life of the recipients and their households.

CHAPTER 3: Government Responses in the Selected Countries

Social pensions form part of the social protection system for older persons that encompasses a variety of measure to reduce vulnerability and to improve income security in later life. The four countries selected for this study – Mongolia, Sri Lanka, Thailand, and Viet Nam - all have different policy measures to provide social protection for older persons, with varying degrees of expenditure and coverage. Sri Lanka provides cash transfers to older persons eligible for support under a national poverty reduction programme while the three other countries provide a social pension in addition to the conventional social security schemes. In Asia, most countries employ a means-tested social pension to support the more vulnerable older persons in their countries, which is often the case because of the reduced financial expenditure associated with targeting the social pension (see Annex I).³⁰



Mongolia's social welfare system has largely been maintained from its pre-1990 socialist era. Thus, Mongolia has a number of policies and laws that impact older persons in terms of social assistance, social security and social pensions. The non-contributory social pension is a means-tested pension with several determinations for eligibility, which limited the coverage to 2,596 older persons in 2006. Given the financial constraints of a growing number of beneficiaries, Mongolia is moving to a partially funded scheme and plans to raise the currently lower retirement age for women to that for men.

Sri Lanka has a large national poverty alleviation programme, known as the “Samurdhi Programme,” which was initiated in 1995. While not targeting older persons, they do benefit if the household is determined to have an income of less than 1,500 Rupees (\$15) per month. In addition, a more targeted poverty alleviation programme, the Monthly Public Assistance Programme (‘Mahajanadara’) is aimed at vulnerable groups, including those with disabilities and destitute older persons. This cash transfer is quite low, ranging from 100 to 400 Rupees (\$1 to 4) per month. Sri Lanka supplements this social assistance with several social security schemes, including one targeted at the informal sector (farmers, fisherman and self- employed).

In Thailand, the constitution stipulates that persons aged 60 years and older with insufficient income have a right to receive aid from the State.³¹ The government provides a variety of social assistance, with a recent emphasis on providing home-based care giving services to frail older persons. The social security system dates back to 1901, and was aimed at income security in later life for government officials. That has now been expanded to include a contributory scheme for government workers (1996), as well as a contributory scheme for private workers (1999). Social pensions are also a part of social protection for older persons in Thailand, with the Old Age Cash Allowance Programme initiated in 1993, with coverage exceeding 25 per cent of the older population in 2007.

Viet Nam also employs a variety of social protection measures specifically directed at older persons. Social assistance includes provisions for housing, subsidized health care, and low interest credit for destitute older

persons. Social insurance (where people receive benefits or services in recognition of contributions to an insurance scheme that pools risk) is the primary scheme employed for social security in Viet Nam. Compulsory social insurance covers workers in the formal sector, and thus there were a large number of older persons in rural areas without coverage. However, with the passage of the Voluntary Social Insurance Scheme (2006, and effective January 2008), voluntary social insurance is now possible, providing opportunity to obtain coverage for farmers and self-employed in rural areas. Viet Nam is also the only country in the Asia region with both a universal (85+) and a means-tested (60+) social pension, targeting the most vulnerable among the older population based on age and poverty assessments.

These social protection measures have been designed for improving the well-being of older persons. However, the beneficiaries are best placed to judge the extent of the impact at present and how the design and operation of the schemes can be improved to enhance effectiveness of the social pensions. The participatory research therefore aimed at ascertaining the opinions and views of older persons, community representatives and relevant government officials on how they perceive these measures and their impact on the quality of life in later years. Before presenting the findings, it should be mentioned that assessing the budgetary implications of social pensions is beyond the scope of this Report. However, it would be appropriate to mention that studies have shown that for most countries, except some of the least-developed, a universal social pension systems is a financially feasible proposition. According to a United Nations report, out of 100 countries, the cost of eliminating extreme poverty of older persons by providing a pension equivalent of \$1 per day (expressed in purchasing power parity terms) to all those over 60 years of age, would have been equivalent to less than 1 per cent of the GDP in 2005 in 32 countries and less than half a per cent of GDP in another 34. Despite the rapidly increasing numbers of older persons, the cost as a proportion of GDP in 2050 would not rise as the economic growth rate is projected to be higher in most countries than the rate of growth of the older population.³² As for the four selected countries, they have financed their respective social pensions and cash transfers schemes from their regular tax revenues and have not had to levy any special tax to raise the resources required to maintain these schemes.

CHAPTER 4: The Participatory Study

The study gathered information from older people in the four selected countries – Mongolia, Sri Lanka, Thailand and Viet Nam on their perceptions of their lives and the impact of receiving, or not receiving, a cash transfer.³³ In particular, the study elicited responses in the four selected countries to the degree of vulnerability to poverty, the utilization of pension allowances, the impact of the pension allowance on daily lives, the accessibility of pensions, intergenerational support mechanisms, as well as soliciting the existing needs of older persons that they feel are not being met or addressed.



Methodology

The method of data gathering chosen for the undertaking was 'participatory research'. This involves a rapid assessment based on the 'participation' of key stakeholders who provide their own opinions and views as beneficiaries of, or engagement with, a given policy, development programme, or target group. The results often do not provide a quantitative assessment, but rather a qualitative assessment that gives insight and understanding into the causality and depth of the subject matter being examined.

The primary stakeholder of this study is older persons, who were then sub-divided into two groups: those receiving a pension and those not receiving a pension. Thus, the aim was to understand the impact of a pension in terms of quality of

life for older persons (both disadvantaged and non-disadvantaged). The design and framework of the study were developed by UNFPA CST-Bangkok. This included the development of several participatory research tools for data gathering to provide triangulation and accuracy of the data. The tools included a check-list of questions and guidelines for in-depth interviews, focus groups discussions, case studies and semi-structured interviews (English version in Annex II). The task of gathering data in each country was entrusted to a country research team (Annex III) identified by the UNFPA Country Office in conjunction with relevant national authorities.

Each study tool therefore utilised a similar format and questions to elicit commonality across the countries. The data, on which this Report is based, were gathered according to the study tools, analysed on a country-by-country basis and, subsequently, analysed across countries.

Design: Sample Size and Locations

The sample size of the different key stakeholder respondents for each country was similar (Annex IV), with modifications made only for special circumstances.³⁴ In each region as identified in consultation with the assistance of the UNFPA Country Office and government officials, both rural and urban communities were covered as follows:

Mongolia:	Ulaanbaatar/Capital Region, Eastern Region, Gobi and Central Region, and Western Region (one rural and one urban in each.)
Sri Lanka:	Matara and Matale Districts (two rural and one urban in each)
Thailand:	Chiang Mai and Chai Nat Provinces (two rural and one urban in each)
Viet Nam:	Bac Giang and Ben Tre Provinces (two rural and one urban in each)

The checklist of questions and guidelines given in Annex II was translated into the local languages in the four countries. The inquiry covered, in addition to older persons, community leaders and key informants, as well as government officials at the national, provincial and local levels. (Annex V)

Limitations

The participatory approach had limitations in terms of ensuring participation of the most vulnerable older persons, such as those with mobility and cognition difficulties, and thus their views may not be adequately reflected in this study. Nonetheless, to support accuracy of the findings, the country study teams applied several research tools. The data were analysed in each country and the reports were finalized at UNFPA's CST-Bangkok office.

CHAPRER 5: Fear of Poverty Grows with Age

The majority of older persons in all four countries reported having been engaged in manual labour, especially during their younger days. For the rural respondents, the work was primarily working in cultivation fields (Mongolia, Sri Lanka, Thailand, and Viet Nam), fishing (Sri Lanka and Viet Nam), and tea estates (Sri Lanka). For urban respondents, it was quite common, especially older men, to have been engaged in manual labour at construction sites. Older women also reported being engaged in manual labour, however, their primary activity had been housekeeping. A large proportion of the respondents, both male and female, indicated that they were economically inactive. Most reported physical deterioration with age as the reason for their inability to engage in productive work and attributed their current poverty to their inability to work. The feeling that poverty had increased with age was quite evident among the older persons who attributed this to loss of earning capacity and neglect by children.

Loss of Physical Ability

Older persons expressed that their inability to continue working due to physical limitations was a major reason for their poverty and poor living conditions. A rural older woman in Sri Lanka commented:

In past days, we used to cultivate. If that income was not enough, we went and worked in other people's land so that we could earn something. Now, we can't do any work. So we are helpless. If we were physically strong, we wouldn't need to ask anybody for help.

- Older Woman from Matale, Sri Lanka

An older man in Thailand expressed his deteriorating situation as follows:

Life is worse than before as I cannot work like I did when I was younger.

- Older Man from Chai Nat, Thailand

Older people are prone to chronic illness and disability. Many older persons reported that not only did their physical limitations impinge on earnings, but that health issues required increased expenditures for their households. Many also were rendered dependent on others for day-to-day activities, such as bathing, washing clothes, collecting their pension, etc. This added to their emotional stress.

Two other determinants of well-being among older persons in all the countries were whether the older person was a pension recipient, and whether the older person's adult children were economically active. The research found that the level of life satisfaction among groups of older persons differs widely. Those who receive an old age pension (contributory or non-contributory) or who have better-off descendants, tend to experience a relaxed and contented life. Conversely, the lives of older persons without a pension and any well-off children are found to be extremely difficult.

Somasdasa Vaidyasena, a 60-year old Sinhala-Buddhist man, resides in Matale, Sri Lanka. He is paralyzed as a result of an accident ten years ago, and now relies on a social pension and welfare benefits. He must spend 500 Rupees a month for his medication, and thus the 100 Rupees a month from his social pension does not cover the cost of his medicine. He therefore gets additional support from his wife and son. This causes him a great deal of mental anguish as he feels a burden of debt to them. Somasdasa continues to hope that he will get better one day soon, so that he can work again and be independent.

Neglect by Children

Older people expressed their feeling that family life was not as good as it was in the past. They indicated a sense of isolation as many of their adult children had moved away to work in the city and were focused on raising their own families. In urban areas, older persons were very candid in stating that their children were not taking care of them. Many reported that their children provided financial support, but did not regularly come to visit them as they had limited financial resources themselves.



One community leader in Sri Lanka, explained the reason older persons are often neglected by their children:

Elders are in this position [isolated and lonely] because their children are neglecting them. In the past, there was no problem of looking after elders. Today, however, the attitudes of children have changed.

- Community Leader, Matara, Sri Lanka

A local level official in Sri Lanka pointed out that society was changing as a result of economic conditions and outside influences:

Times have changed and there are no jobs in the villages. Most children do not like to engage in agricultural work, and thus migrate to the city. Since city-life is more difficult than in the villages, the adult children do not have the time or the money to visit their parents.

- Local Official, Matara, Sri Lanka

The stark reality for rural older persons is the out-migration of their children.

I am a mother of 12 children and all are married and moved away except for one son, who is a casual labourer. I am always worried about that son because he is the only breadwinner for our family. If he falls ill, he cannot work and bring any money home. One mother could take care of 12 children and raise them up, but 12 children could not take care of one mother.

- Older Woman from Ben Tre, Viet Nam

In addition, older persons pointed out another reality of monetization of society.

In the past poverty was not measured by the amount of money you had. You could live without money, but not now. Life was not a struggle in the past as we lived on what we produced. Although, we did not have money, we could raise a family of 8 to 10 members, but we cannot do that now.

- Older Man from Chai Nat, Thailand

The research reveals that older persons living with their children or relatives have better lives than those living alone. Family members support the older persons in their household by providing shelter, meals, and clothing. However, those living alone face incredible hardship. Older persons living alone are primarily reliant on their spouse, and widows and widowers are reliant on the neighbours and community for their care and support in later life.

We live in extreme poverty, thinking of only today and tomorrow is really dark for us.

- Extract from focus group discussion, Kherlen Soum, Mongolia

Well, all I think about is spending days by any means. The single goal of my life is to find food. That is it.

- Older female pensioner from Mongolia

My children are still poor. Although I am sick, I try to endure; only in misery do I ask my children for money.

- Older rural female from Ben Tre, Viet Nam

Recommendations

Older persons risk falling into poverty as they lose the capacity to earn a living and/or as a result of inadequate family support.

- There is an on-going need of governments to examine the coverage of social pensions to ensure older persons have sufficient resources to meet their basic necessities.
- Family members, particularly adult offspring, should be provided incentives and assistance to provide care and support to the elderly.
- Government support of community level mechanisms, such as older persons associations or self help groups, are needed to ensure older people are receiving adequate care and support.

CHAPTER 6: Pensions, However Meagre, Make a Difference

Contributory Pensions

Most older persons receiving a contributory pensions reported that they controlled how they spent their allocation. These allocations are typically more significant than a social pension, and are viewed by older persons as entitlements from years of hard work.

If you want to lead a good life in your old age, you must act when you are young. The contributory pensioners have been working in good jobs so they know how to manage their finances; they also have educated their children, so they don't have to worry in their old age.

- Local Official in Matara, Sri Lanka

The pattern of spending the allocations was similar in all four countries. Older persons utilized the pension for household expenses (shelter, food and amenities), health needs, cultural and religious activities, investment in productive activities (agriculture) and for savings, and for investments in children's and grandchildren's education.

I give it as loan to my children; they should pay back when I need money, and it is good for my children and for me.

- Male Pensioner in Viet Nam

Social Pensions

In conformity with the situation in various parts of the world, significant proportion of older persons in these countries still hold control over their resources. It is also a mark of respect to older family members as per the Asian family traditions. The study noted that decisions on spending the pension amount were largely made by the older recipients themselves. As noted in Sri Lanka, the amount of the pension is too small to arouse the interest of household members:

Yes. I suppose the elders decide what they should do with their money; but you see the amount received by the social pension is very small...most get around 100 rupees. So there is no point fighting about it; if the elderly got 1,000 rupees the family will definitely get involved.

- Urban key informant from Matale, Sri Lanka

Only in case of serious ailments or senility of older persons, their families made the decisions:

I give all my money [pension] to my daughter because of my health conditions, but the decisions about how to use the money are made jointly by us.

- Male Pensioner in Thailand

Those receiving a social pension, where the pension amount is much smaller, typically spent the majority on household necessities; there is little extra available to invest or save.

My social pension is spent on buying household necessities. Occasionally, I buy a beedi [local type of cigarette] but it is a rare incident.

- Male Pensioner in Matara, Sri Lanka



Do you know how much a litre of rice costs? The amount of 200 Baht is only enough for 10 litres of rice and it will last only for 5 days. Anyhow, it is better than having nothing.

-Male Pensioner in Chiang Mai, Thailand

Older persons also attach great importance to religious activities, so in addition to meeting household necessities, many used it for participating in religious activities and community events (funerals, weddings and celebrations).

If we didn't get this, we won't be able to do deeds of merit. We can't ask children for money to give to the temple.

- Rural female pensioner from Matale, Sri Lanka

Nguyen Thi Tinh, is 68 years old and lives in Viet Yen District, Bacgiang City, Viet Nam. She sustained several injuries from three motorcycle accidents. As a result, she utilizes much of her social pension to purchase medicine. For the remainder, she contributes to the household expenses. She wishes to participate in community activities, but is afraid to ask her children for the fees to join the local organizations.

Recommendations

The research reveals that utilization of the social pension is primarily for food and household expenditures. However, by and large, recipients view the social pension as important but small. While recipients of social pensions are able to meet some basic needs and also fulfill their desire of participating in community and religious activities, it is unlikely that the amount they receive is sufficient to bring the poor out of poverty.

- There is need to review social pension schemes and increase the amounts paid out. In addition, polic measures are needed to support disadvantaged older persons in their employment, investment and savings habits that will assist them in remaining above the poverty level and moving out of poverty.
- Reducing expenditures on other necessities among disadvantaged older persons frees up resources from the social pension to invest and save. Therefore, social welfare benefits, such as free health care, contribute to moving older persons out of poverty, and should be promoted.
- Governments should take measures to increase the coverage of contributory pension schemes to the greatest extent possible as these are self-financing and provide larger pensions and greater income security in old age.

CHAPTER 7: Pensions Go Beyond the Cash They Bring

Older persons receiving a contributory pension had few worries or concerns in their lives. They perceived their lives as much better than those in their community who were not receiving a contributory pension. Because they had a regular income that was guaranteed until they died, they had sufficient housing and food, and their overall physical and mental health was quite good.

I am very happy. My children do everything for me. I spend my pension to buy my medicine. I don't have to do that always as my children provide. When we were young we educated the children, so they have good jobs and look after me. One daughter lives with me in my house. I transferred ownership of my house to my grandson. Last month, I bought this gold chain. And, monthly, I give my daughter 1,000 Rupees as pocket money.

- Female Pensioner in Sri Lanka

Social pensions, given the small amount a recipient received, were reportedly insufficient but looked at in a positive light. Some older persons and local officials reported that the pension amount was not sufficient to meet all of an older person's needs. But they realized it was keeping them out of extreme poverty.

The social pension has a direct bearing on poverty alleviation as it helps cover some basic living expenses. Relieved of starvation, older persons and their families have time to think at ease about ways of earning extra income.

-Local Government Official in Chiang Mai, Thailand

The social pension is the sole source of income for me. It does not meet my full needs, however I am happy about it.

-Pensioner in Kherlen Soum, Mongolia

Chung Viet Chuong, 74 years old, lives alone in An Hiep commune, Ba Tri District, Ben Tre Province of Viet Nam; he has no relatives and no agriculture fields that could provide him support to meet his daily needs. Previously, he supported himself by begging. However, recently he was approved to receive a social pension. He now has enough money to buy rice and salt and other necessities, and no longer needs to beg to support himself.

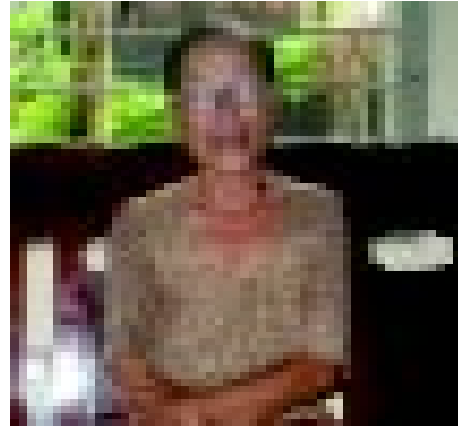
While the pension is quite small in comparison to contributory pension amounts, the marginal benefit of the social pension was still considered significant by poor older persons. For those who are lonely and have no source of livelihood, the social pension helps to reduce their poverty and improve their quality of life. Furthermore, it reduces dependence on households and is helpful during the lean seasons of the year to overcome hunger. Social pensioners therefore indicated that they felt more independent, proud, useful, and more secure.

I am happier as I can have three meals a day. I thank God I am receiving a social pension when I am not able to work anymore.

- Female Pensioner in Chai Nat, Thailand

My husband is a disabled person. His right leg was amputated last year due to diabetes. He spends most of his social pension amount (65,000 Dong) on transport cost to go to see the doctor. He also needs to pay the person who takes him to the hospital. Before getting this assistance, we had difficult lives. But now it is much better and he is able to see the doctor every month.

- Wife of Pensioner in Ben Tre, Viet Nam



We can borrow from the shops or ask someone for a loan without fear because we know that we can pay it back when we receive the social pension.

- Female Pensioner in Matala, Sri Lanka

A regular pension, while marginal in amount, provides basic needs, and with basic needs provided, there is a sense of security in old age. With security comes the added benefit of an improved outlook and general sense of well-being.

As I have money to buy food, it helps me to feel better – physically, mentally and psychologically. There is no worry as to where to go for money to buy food.

- Male Pensioner in Chai Nat, Thailand

'Granny Thong' is 69 years old and lives with her daughter and two grandchildren in rural Thailand. She applied and receives a social pension of 1,500 Baht every three months. She uses the pension to buy the household's daily necessities and to help pay for her grandchildren's education. She says the money is far from adequate to cover their daily expenses, but the pension has definitely improved her life and she is grateful to be able to receive it.

He feels happier with the social pension, which makes him more comfortable. I notice that neighbors visit him and joke with him – 'Oh, you look happy. You can have a wife.'

- Daughter of Male Pensioner in Chai Nat, Thailand

In addition, a pension provides older persons with greater self-esteem and confidence. This translates into enhancing the status in the household and community, especially for older women; it increases their participation in decision-making, and results in a change in perception among local government officials and community members towards older persons.

I spend all of my social pension on food. I can now buy breakfast everyday. Earlier, I used to depend on my grandsons for food. Life is better after receiving the social pension.

- 90 year old female pensioner from Ben Tre, Viet Nam

For the lonely older persons with disabilities, the social allowance gives them strength, enhances their living standard, reduces complexity toward society, and promotes community integration and participation in local cultural events.

- Local government official from urban area in Ben Tre, Viet Nam

For normal poor, the social pension brings a better quality of life. For the chronic poor, it helps them survive; they don't starve.

-Community representative in an urban area in Thailand

Several local officials and key informants in the community gave a positive account of how social pensions have served as an stimulus for older persons' increased social participation and contributions to the community. Many have joined the Older Persons' Associations (OPAs) as members and participate actively in meetings and conferences. They were pleased to be able to make financial contributions, besides their physical labour, for religious festivals, social events and community projects.

The study found no evidence to show that social pensions create dependency and negatively influence the work and savings behaviour of older persons and their family members. On the contrary, there were instances reported in Thailand wherein some older persons who received a social pension have invested the pension amount in certain micro economic activities to generate sustainable income for themselves and their families. It has increased their credit worthiness and so they were able to access loans from the village revolving fund.

The study revealed that older women benefit more from social pensions than older men, mainly due to their larger numbers and more adverse poverty situation. Coverage of women under contributory pension schemes is very low due to their lower rate of formal sector employment.

Hence, it was found that social pensions have helped in reducing gender inequality in income and quality of life between older women and men. It has certainly brought invaluable benefits to single and widowed older women who have no family support or a regular source of income. More money in the hands of poor older women has led to their own empowerment, reducing their vulnerability to neglect, destitution, disrespect, abuse, family violence etc. It has led to their improved status in the family and community.

Recommendations

The research reveals that even a small, regular amount of a pension provides a sense of security that promotes overall well-being of disadvantaged older persons, especially among older persons living alone.

- Social pension distributions to disadvantaged older persons should be made on a regular, consistent basis, so as to provide households with the ability to plan income-generating activities as well as access credit.
- Older persons should be supported to have control over the cash transfers they receive so that they are empowered to participate in family decisions and community events, and thereby maintain their self-esteem and dignity.

CHAPTER 8: Pension Delayed is Pension Denied

For a contributory pension, an older person's eligibility to receive the pension is a foregone conclusion. Older persons reported that there was not much problem to process the application for contributory pension if the working documents were prepared in accordance with the legal requirements. The older persons were also pleased about receiving their pension on time, which are typically distributed through commercial banks.



Eligibility for universal social pension in Viet Nam is dependent on proof of age which was not considered too difficult to provide. However, for a means-tested social pension an older person needs to establish eligibility by proof of level of destitution, which is not an easy exercise and involves many bureaucratic hurdles. The study found that older persons reported difficulty in accessing the social pensions when they are means-tested.

Many older persons considered the eligibility criteria for a means-tested social pension as cumbersome. Because many older people are eligible and there are a limited number of pensions to be distributed, determining the priority among older persons is quite difficult and subjective. For example, in Mongolia, at 'kheseg' level in Ulaanbaatar, the city leaders of the "kheseg" are only requested to provide oral recommendation on applicants. However, decisions are made in accordance with the regulations currently effective. Under these circumstances, many older persons are considered not eligible, while in reality these people actually need the pension. In Thailand, a 9-member, local committee is formed to do the screening of applicants, however many older persons report not knowing the procedures to establish eligibility and find the process overwhelming.

Fulfilling the paperwork proves difficult for me. Hopefully, with my daughter's assistance, I can meet the paper requirements.

- Older Man in Chai Nat, Thailand

In Sri Lanka, an older person may be determined to be eligible for a cash transfer, but because of limited number of pension distributions, he or she will be placed on a waiting list. According to one older person, he does not bother asking about his pension because he does not foresee receiving it while he is alive.

There is no point in asking [about receiving pension]; there is a list, and everything will be over by the time we are selected.

-Older Man in Matale, Sri Lanka

I can't walk well now. It is very difficult, but I go anyway with the greatest difficulty, as I need the 100 Rupees. As you can see these are hilly areas.

-Female Pensioner in Matara, Sri Lanka

I am poor and live alone but I don't know why I didn't receive a social pension. I do not have warranty from persons I know as they have passed away already. So I am not able to influence the commune officials to provide me a social pension. I only receive some food items whenever some outside delegation visits my commune and distributes food materials (noodles, rice etc.) to the poor.

- 81 year-old female from a rural community in Ben Tre, Viet Nam

One can't trouble the children to get the pension. As they have to wait in a queue, they will lose one day of work; they are also daily wage earners.

- Rural female (non-pensioner) from Matale, Sri Lanka

M.D. Gunawathi, is a 79 year old woman of Sinhala-Buddhist origin. She lives with her daughter-in-law and two small grandchildren in her parental home in Sri Lanka. Gunawathi has never worked in a formal job. When her husband left, she was forced to take on daily labour work to support herself and her family. She does receive welfare benefits, but not a social pension. Her daughter-in-law has encouraged her to apply, but Gunawathi is hesitant because she says she is not educated and doesn't know who she should seek out, nor how to apply.

Recommendations

Accessing a means-tested social pension is a cause of concern among disadvantaged older persons. When a scheme involving targeting is overly complicated, there is the potential for errors.

- Governments should consider promoting a universal social pensions scheme for older persons rather than providing means-tested pensions, particularly when the incidence of poverty is high among the older population.
- Transparency and clarity are needed in determining eligibility as well as in the application process to ensure access by all older persons eligible for a means-tested social pension.
- There should be sufficient government staff to manage the programme, preventing delays and promoting consistent evaluations and re-evaluations of individual or household assessments.
- A combination of post offices, banks and other government facilities should be used for distribution of social pensions, especially in rural areas, to ensure timely and regular disbursements.

CHAPTER 9: Grandparents with an Income are More “Grand”

Family Members Support to Older Persons

Older persons, as noted above, receive a great deal of material, physical and emotional support from other family members and relatives. Support from family members and relatives plays a very important role in an older person's life, especially among the cohort aged 75 and older who are more likely to require care due to chronic illness and disability. As noted by the key informants of this research, family members provide them with financial assistance, spiritual and emotional support, and the ability to function in daily life.

My children look after all my needs. They take turns to buy my medicine. Even though, I can afford it, they ask me to keep the money for an emergency.

- Female Pensioner in Matara, Sri Lanka

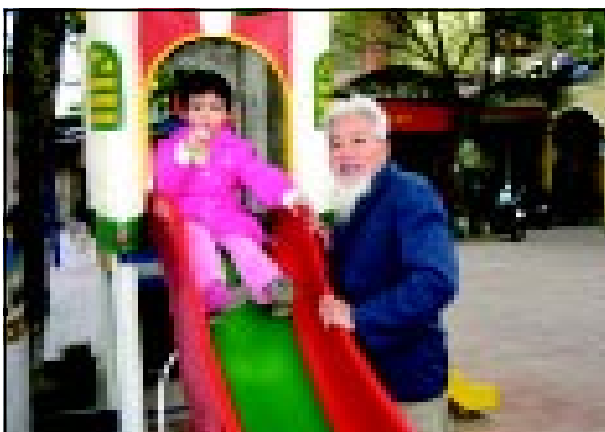
My relatives always pay me a visit with encouraging talks, which make me feel very comfortable and cozy.

- Pensioner in Viet Nam

Although many of the adult children of social pensioners could not provide financial assistance due to their own poverty, they frequently provided support in other forms to ensure their parents were adequately fed and bathed.

Older Persons Support to the Family

Older persons, especially the cohort between 60 and 75 years of age, often contribute to the household. They frequently escort grandchildren to school, support income-generating activities (running a shop, or selling fish), help with household chores (preparing meals and washing laundry), and assist in rearing grandchildren.



As I was a good teacher, I now teach my grandson. I enjoy it very much. Also, his mother does not have the patience to sit with him, and they often get angry with each other.

-Female Pensioner in Matara, Sri Lanka

I support my daughter in her daily expenditures.

-Female Pensioner in Chai Nat, Thailand

For older person living alone, social support comes from neighbours and friends who help them with washing clothes, providing clothes and food, providing fuel and, in some cases, providing even shelter. Sometime their greatest need, however, is often the emotional and spiritual support that comes from talking and sharing their feelings with others.

S. Letchimi is a 70 year old woman of Tamil-Hundu descent. She is a resident of Matale, Sri Lanka. She had four children when she was young, three boys and one girl. She is a widow now for 30 years, and lives with one of her sons her daughter-in-law, and her grandchildren. Letchimi says her life has been difficult because she was unable to educate her children properly as she had little means, sometimes having to forego meals. She frequently looks after her grandchildren. Although her children are not able to support her financially, they provide her with a lot of social support and provide her with food. Her grandchildren are especially fond of her, and she looks after them by teaching them social graces and giving them pocket money when she can afford to.

Social Pensions and Intergenerational Relations

A vast majority of older respondents reported enhanced care and support offered by their families and the social pension has certainly acted as an incentive. The social pension has reduced the burden of the families to care for the elderly as the social pension provides some extra money. It has rather strengthened their



capacity to care for the elderly. It has helped them live happily in their own home. Some older persons in Mongolia reported receiving meat as winter food from their families, thanks to the social pension. The sick and disabled older persons received support in the activities of daily living and personal hygiene. They were escorted to hospitals, temples and meeting places in the community. They were assisted with regular intake of medication when they fell ill. Most importantly, social pensions have been instrumental in reducing neglect and abuse of older persons by their families as they have some

money to contribute to the family income. As widely known, older persons could experience economic and psychological pressure if they have no money.

Older persons strongly felt that they had become less dependent on their children for economic support after receiving social pensions. It has also improved their family relationships and living arrangements. There were instances in Mongolia where contributory pensions and social pensions have acted as an incentive for other family members to live with the elderly. In view of the high unemployment level among young and adult members in rural areas, the whole family lives on the pension of the elderly and has helped to reduce pressure on the unemployed youth in the family. A part of the pension money is being spent on grandchildren's education/schooling and upbringing of orphaned grandchildren, as reported in Thailand. It helped to reduce the stress level of divorcee family members when older persons bore the task of raising their children.

Recommendations

Intergenerational support is fundamental to providing older people with care and support in old age, as well as contributing to a meaningful life for older people when they contribute to the household.

- Care and support by adult offspring should be promoted through tax incentives (as has been done in Thailand and Singapore) and through education of children in primary school (such as in Sri Lanka).
- Older persons' desire is for family members to care for them in old age, and “ageing in place” should be encouraged as much as possible through education of adult children and community volunteers in home-based care giving to ensure the well-being of the elderly and reduce the burden on the state.

CHAPTER 10: Needs Change with Age

Although coverage is increasing, social pensions for a greater number of disadvantaged older persons are still a need. Older persons – both recipients and non - recipients - primary concern was insufficient income to meet daily living necessities.

The amount [pension] is not much. We [the family] never get to eat something nutritious. Sometimes, for a meal, we will drink a plain cup of tea. If we receive money to buy nutritious food, like milk, it will be a great assistance.

- Female Pensioner in Matale, Sri Lanka

The problem most people are facing is about not having enough money for daily living. The children groan when we request some money from them.

- Older Man in Chiang Mai, Thailand

It will be good for the government to provide a one-time lump sum payment instead of the monthly allowance - like one or two million Dong - so that we could buy some animals and earn regular income.

- Wife of Pensioner in Ben Tre, Viet Nam

Health is another major concern among older persons. As good health provides independence and as poor health often means dependence, older persons expressed the need for improvements in the health care systems to provide better access and treatment, and thereby a better quality of life in old age. When older persons become ill, their greatest anxieties are around how they would be taken care of and treated. Therefore, older persons wish to receive quality health care services.

'Granny Duang' is a 74 year old woman, living in an urban community in Chiang Mai, Thailand. Her husband past away 3 years ago, and because of her age, she is no longer able to earn an income. She helps her family as best she can, taking on household chores and looking after her grandchildren. She heard about the social pension in Thailand, but does not know how to apply. What she desires most is to get a pension. With a pension, she says, she will no longer have to ask her children for support.

The government should create a service where doctors come to the village. Then, all the older persons can go to see them. This could be done at least once in two months. It will be easy for the family as well as they won't have to miss a day's work.

- Community Leader in Matara, Sri Lanka

I would like to see more older person-friendly services at the hospital.

- Community Leader in Chiang Mai, Thailand

I only wish to live a healthy life and live beside my children a few more years. Mobility and fresh air are useful things for me to be healthy.

- Older Man in Mongolia

For older persons living alone or those with disabilities, care giving support at the community level is also a need that is often neglected.

I need someone to help me in taking care of my husband as he suffered a stroke and can do nothing to care for himself.

- Wife of Pensioner in Chai Nat, Thailand

Another area of unmet need is psycho-social support, which comes from a variety of sources – family, neighbors and community. When this support is lacking, there is a feeling of isolation and lack of purpose, which commonly results in despair and depression. Sometimes it also arises from a sense of social disintegration due to community problems, such as alcoholism, unemployment and out-migration.



I feel older persons have no value; I don't know what I live for. I am waiting to die as I have no hope.

- Older Woman in Chiang Mai, Thailand

The skyrocketed price of economic goods is very depressing. Nothing to worry about for myself. For me, I think I am fine.

These young adults with no job are finding it very hard, in my opinion. Thinking of them all the time. I have nothing else to think about.

- Male Pensioner in Mongolia

I am afraid that my son and daughter-in-law will move away, leaving me all alone. I am worried as to who will pay for my funeral and who will perform the last rites.

- Older Woman in Chai Nat, Thailand

Recommendations

Security in terms of income, health and social stability are the primary unmet needs reported by older persons.

- Possibilities of providing greater income security through expansion of both contributory and non-contributory pension schemes should be fully explored.
- Both healthy ageing and healthy living in old age should be promoted to ensure future older persons and current older persons experience old age with fewer chronic illnesses. Improved health care systems can also support quality health care services for older persons, as well as reduced expenditures on illness.
- Intergenerational support, participation in religious and community events, as well as participation in age-related organizations, such as older persons associations and self help groups, should be promoted to ensure a meaningful life in old age and a level of social stability.

CHAPTER 11: Conclusions and Lessons Learned

Evidence in the Asia region confirms a correlation between ageing and poverty. This evidence is important to assess in light of the growing numbers of older persons in both absolute and relative terms. There is a continued need to examine the commitment of governments made at the Second World Assembly on Ageing in 2002 and to address the ever-present threat of poverty among older persons. One way of addressing poverty among older persons is through social pensions. There is evidence that shows significant reductions in poverty through the delivery of social pensions. This is to be expected given the infusion of income into the pockets of targeted older persons. What is also apparent, though, is that older persons use their pensions to support education and health of grandchildren, as well as investing in income-generating activities, thereby reducing the intergenerational transfer of poverty.

Governments in the four selected countries have both contributory pensions and non-contributory cash transfer schemes in place, in addition to social welfare programmes. Findings of this research emphasize that a large number of disadvantaged older persons with pensions (even small distributions) highly value those pensions in terms of meeting their basic necessities and household expenses, accessing health care and improving their overall well-being. These regular amounts of income provide older people not only with added financial security, but also allow them increased participation in community life, in addition to enhancing their self-esteem and dignity in old age.

The findings also point to gaps in coverage of pensions among older persons, leaving a large number of older persons, identified as “non-eligible” susceptible to poverty. There are also problems among disadvantaged older persons in accessing the means-tested social pensions, where both the application process is complicated, and where eligibility determinations by administrative authorities are inconsistent and subjective. Another finding of the research is that intergenerational support is a valuable contribution to both the recipient and the provider. It strengthens mutually beneficial relations which promote the overall well-being of older persons. And, the findings also show that older people feel they are more susceptible to poverty as they age, not only because of increased physical limitations but also because of the changing socio-economic environment.



Lessons Learned

One significant lesson from the research is that supportive social infrastructure in terms of social welfare benefits and health systems reduces the expenses of older person households, and thereby provides opportunities to older persons and their households to engage in supportive educational and income-generating activities to prevent the household from falling into poverty in the future, and to extricate the household from poverty.

Another significant lesson from the research is that older persons, when faced with out-migration of adult children, need other institutions to support their care giving and emotional needs. Community level actions to support home-based care giving, as well as the development of older persons associations, can fill a void while adult children are away from the community either working or in search of work.

In addition, clarity in the process and delivery of pensions is important in building trust between the beneficiaries and the government, and ensuring participation of older persons. Embarking on a means-tested scheme requires a considerable amount of administration, which should be in place to ensure equitable decision-making and timely distributions to the older persons.

A final lesson learned is that, whenever possible, intergenerational support is highly valued by both the recipient and deliverer, and should be encouraged in terms of policies and social norms.

Conclusion

Most older persons fear having to live in poverty, live with illness, and live alone. Many of the contributory pensioners in the research were satisfied with their lives, where they had invested for their old age (both through savings, taking care of their health, and in rearing of their children). However, the majority of older persons in Asia have not had the luxury of a good education and formal employment; thus, both the state and civil society need to step in to ensure a quality of life that provides income security, health, and enabling environments to the more vulnerable older members in the society, while also taking measures to prevent greater numbers of older persons entering old age without adequate resources. One effective way governments can bridge the present income security gap is through social pensions. This study indicates that older persons place a high value on their social pension for its contribution to meeting basic necessities, and for its contribution to a better quality of life. As more and more Asian men and women enter old age, governments need to increasingly examine the social benefits of providing or expanding the coverage of social pensions to meet the needs of the vulnerable older population.

ENDNOTES

- ¹ Population ageing is defined as the increasing proportion of older persons (aged 60 and over) in the total population.
- ² UNDESA (2007a)
- ³ Ibid.
- ⁴ CRCA (2007)
- ⁵ For example, the Vietnamese Government has reduced the eligibility age for its universal social pension from 90+ to 85+ years of age to expand the number of beneficiaries, and Nepalese Government is currently considering reducing its eligibility age from 75+ to 65+ years of age for the same reason.
- ⁶ One country (Mongolia) out of five countries of East Asia; one country (Sri Lanka) out of 8 countries of South Asia; and two countries (Thailand and Viet Nam) out of 11 countries of South-East Asia.
- ⁷ UNDESA (2002)
- ⁸ Mujahid (2006)
- ⁹ Since a high proportion of those aged 60-64 years are in the work force, “older person” is defined as 65+ in the old-age dependency ratio.
- ¹⁰ Poverty in later years of life in the developed countries has already been a subject of discussion in the literature for many years now. For a list of wide-ranging number references, see Burholt, V & Windle, G. (2006).
- ¹¹ Beales (2002). For the greater vulnerability of older women, see World Bank (1994).
- ¹² For developed countries, however, a number of empirical studies are available. See, Wu (2005). This study provides evidence from 15 developed countries showing that poverty rates are higher for older persons (aged 65 years and above) and among older persons even higher for the more aged and for women. It also shows that poverty among older persons would be much higher in the absence of social security.
- ¹³ See, for example, Heslop & Gorman (2002). For more references, see Barrientos, Gorman & Heslop (2003).
- ¹⁴ Schwarz (2003).
- ¹⁵ While the debate on age-poverty linkage remains inconclusive it is evident that “a reduced capacity for income generation and a growing risk of serious illness are likely to increase the vulnerability of elders to fall into poverty, regardless of their original economic status”, Lloyd-Sherlock (2000). Also, according to Heslop and Gorman (2002) “qualitative evidence gathered by HelpAge International points very strongly to the existence of severe and long-term poverty as a major risk factor for older people in the developing world”.
- ¹⁶ Evans (2006)
- ¹⁷ World Bank (2006).
- ¹⁸ An analysis of data from 30 developing countries showed that “the relationship between age and poverty is broadly “U” shaped” with poverty being lowest for the working age groups and higher for the children and older persons. Barrientos, Gorman & Heslop (2003). This indicates a high probability of falling out of the labour force into poverty.

- ¹⁹ Sri Lanka (2002). For evidence from China see CRCA (2007).
- ²⁰ It should be noted that the percentages refer to “main source” of income. (UNFPA 2006b).
- ²¹ Cambodia & UNFPA (2007).
- ²² UPM & UNFPA (2007).
- ²³ UNFPA (2006a).
- ²⁴ In Asian countries, only 10-30 per cent of the labour force is engaged in employment with provisions for contributory pensions. See ILO (2004).
- ²⁵ See Table 3 for the projections of the increasing old age dependency ratio.
- ²⁶ For examples, see Barrientos & Lloyd-Sherlock (2002); HAI (2006); Lloyd-Sherlock (2006); and Palacios & Sluchynsky (2006).
- ²⁷ Yamabana (2007).
- ²⁸ UNDESA (2007b).
- ²⁹ See HAI (2008). which provides regular updates on how pensions in developing countries make a difference in the lives of older people; and Samson (2007).
- ³⁰ For a list of countries with non-contributory social pensions, see HAI (2004).
- ³¹ Country Statement by the Thai Delegate at the ESCAP seminar, Social, Health and Economic Consequences of Population Ageing in the Context of Changing Families, July 2007, Bangkok, Thailand.
- ³² UNDESA (2007b).
- ³³ The words “social pension” and “cash transfer” are used interchangeably in this report.
- ³⁴ The sample size was enlarged in Mongolia, following a request by the Ministry of Social Welfare and Labour to include an additional region in the country.

Annex I - Social security schemes in Asian countries

Country	Scheme (year started)	Type of Scheme	Number of beneficiaries	Monthly Pension Amount (\$US, 2006)	Expenditure as % of GDP (2006)*	Remarks
Bangladesh	Old Age Allowance Scheme (1997-98)	Means-test (57+)	1.6 million (2006)	\$3.0	.09%	Coverage of approximately 16% of older population (60+)
	Programme for Widowed, Deserted and Destitute Women (1997-98)	Means-test	Not age specific (650,000 women qualify)	\$3.0		
Brunei Darussalam	Old Age Pension	Universal (60+)	15,858 (2005)	\$150.0	.24%	Coverage of 87% of eligible population
China	Minimum Living Standards Programme (1993)	Means-test	Not age specific (older persons qualify)	\$20.0 (average)	N/A	Provincial governments provide additional pension for older persons
	Five Guarantees Scheme (1956, with reforms in 1978, 1994, and 2003)	Means-test and Targeting	Not age specific (older persons qualify)	Amount varies (cash and in-kind assistance)	N/A	
Hong Kong SAR, China	Old Age Allowance (Social Security Allowance Scheme)	Means-test (65-69)	89,916 (2004-05)	\$80.0	.25%	Coverage of 41% of older population
		Means-test (70+)	367,984 (2004-05)	\$90.0		
	Comprehensive Social Security Assistance Scheme	Means-test	Not age specific (older persons qualify, about 50% are older persons)	Amount varies	N/A	
India	National Old Age Pension Scheme (1995)	Means-test (65+)	6.5 million (2006)	\$4.5	.04%	Coverage of 7% of the older population State governments provide additional pension for older persons
Malaysia	Old Age Allowance (2006)	Means-test (60+)	Not available	\$54.0	N/A	
Mongolia	Social Welfare Pension (1995)	Means-test (60+ men, and 55+ women)	2,596	\$30.0	.03%	Coverage of approximately 1.7% of the older population

Country	Scheme (year started)	Type of Scheme	Number of beneficiaries	Monthly Pension Amount (\$US, 2006)	Expenditure as % of GDP (2006)*	Remarks
Nepal	Old Age Allowance Programme (1995-96)	Universal (75+)	252,000 (2006)	\$2.9	.02%	Coverage of 76% of eligible qualified population for the universal scheme
	Helpless Widows Allowance (1996)	Means-test (60+)	257,437 (2006)	\$2.2		
Sri Lanka	Pilot Social Pension (2007)	Means-test	100 older persons	\$5.0	N/A	
	Public Welfare Assistance Programme (1939)	Means-test and targeting	Not age specific (older persons qualify > approximately 60% are older persons)	Ranges from \$1.0 to \$4.0	N/A	
	'Samurdhi' Programme (1995)	Means-test	Not age specific (older persons qualify)	Amount varies	N/A	
Thailand	Welfare Fund for Older People (1993)	Means-test (60+)	1.76 million (2007)	\$12.0	.12%	Coverage of 25% of the older population
Viet Nam	Social Guarantee Fund for Regular Relief (1995)	Universal (85+ as of April 2007), and means-test (60+)	233,679 (2006)	\$4 (increase to \$7.5 in 2007)	.02%	Coverage of 32% of the older population
	Social Guarantee Scheme for Veterans and Invalids	Targeting handicapped war veterans and others	Not age specific (older persons qualify)	N/A	N/A	

*Does not include administration expenses; based on number of beneficiaries and the pension amount. Sources: Holzmann and Hinz (2005); UNDP International Poverty Centre, *Cash Transfer Programmes in Asia and Pacific*; UNESCAP, *Population and Development Indicators for Asia and the Pacific, 2007*; World Bank, *Key Development Data and Statistics*; UNFPA.

Annex II: Checklist of questions and guidelines

Selection of research sites in each country:

The field research will be carried out in two sites, preferably two provinces (which are not contiguous) with differing socio-economic characteristics. We require a minimum of three communities (2 rural and 1 urban) in each site/province for the actual field research.

Research team:

We need two teams of one team leader and three members for each province - one person to facilitate interview/discussion, one person to observe the process and the third person to record the information. There will be an overall Country coordinator to take the lead role to ensure that the review is carried out and recorded systematically. He/She will be responsible for the final report.

Place of interview/focus group discussions/observation

“Listening to the voices of poor older people” is the essence of the field research. It is extremely important to capture the views expressed by older persons in their own words some of which would be used as quotes in the publication. All case studies and interviews with older persons and their families will be done at their residence to allow free and informal conversation and also to observe their living and housing conditions.

Attempts should be made to achieve equal representation of older respondents in term of age (60 to 69 years and 70+ years) and gender (older women and older men) and any other significant socio-economic classifications depending on the population composition of the selected research sites (Example: 18 recipients of social pension - 9 older women + 9 older men; 9 OPs in 60-69 years age group & 9 OPs in 70+ years age group)

Focus group discussions and community meetings will be held in community centers or any common place in the community. Interview with community level key informants (such as community leader, Older Person Association leader, Teacher, NGO worker, community volunteer etc.) will be done in the community at a place convenient to them. Semi-structured interviews with the government officials will be done in their place of work.

Observation of aid delivery process by attending a distribution point for social pension scheme is highly recommended at least in two locations, one urban and one rural.

Planning and logistics

Older persons, their families and communities need to be consulted regarding their availability and consent prior to finalizing the date and time for the interview/discussion. They need to know the purpose of this exercise. Prior appointments need to be made to meet with the concerned government officials by clearly explaining the purpose of the interview.

Photographs and voice recording

Quality photographs are required to strengthen the study/publication but it will be done with due permission from concerned persons. Tape recording of interviews is also encouraged if needed, but with due permission from the concerned person.

I. Case studies/In-depth interview of older persons receiving social pension

1. Basic information:

Region/Province:

District:

Sub-district

- 1.1. Village/Community name:
- 1.2. Name of the older person:
- 1.3. ID code:
- 1.4. Gender:
- 1.5. Age:
- 1.6. Economically active: Yes/No
- 1.7. Marital status: Married/Never married/Widowed/separated/ divorced/other (specify)
- 1.8. Living arrangements: living alone, living with spouse only, living with family without spouse, living with spouse and family, others (specify)
- 1.9. Details of persons living with older person (excluding him self/herself), if applicable:
0-14 years: M F T 15-59 years: M F T 60 & above: M F T
- 1.10. Relationship to the household head: self, spouse, parent, parent-in-law, others (specify)
- 1.11. Housing situation:
- 1.12. Ethnicity:

2. Areas of inquiry

- 2.1. Please tell me something about you, your life and work - past and current
- 2.2. Could you tell me something about the social pension/assistance provided to you? (how and when did it happen, how much, how often etc.)
- 2.3. How is it being used? How are decisions made when it comes to spending the social pension money?
- 2.4. What are the other supports you are receiving from the government, community and others? (free health care, food ration, discounted price for goods and services, volunteer visits etc.) How would you rate your level of satisfaction with these services?
- 2.5. How did you manage your life prior to receiving this assistance?
- 2.6. Please tell me about your daily routine/activities of life?
- 2.7. How would you describe your life in general? How does it compare with your life prior to receiving social pension? How has it increased your access to services?
- 2.8. How is your health? What difference do you see in your physical, emotional and psychological well-being?
- 2.9. How does this social pension assist/benefit you?
- 2.10. How does it help your family?
- 2.11. Describe the ways in which your family supports you
- 2.12. Describe the ways in which you support your family and contribute to your community
- 2.13. What are the difficulties faced (either in the past or now) in receiving this assistance?
What are the constraints in terms of adequacy, aid delivery etc?
- 2.14. What are your current problems and concerns?
- 2.15. How do you envisage the future?
- 2.16. How could this social pension work better for you? What are your suggestions?

Name of the Interviewer:

Note taker:

Date:

Total no. of older persons for case studies: 18 Time: 1 hour per case study

12 older persons (6 male and 6 female) from rural and 6 older persons (3 male and 3 female) from urban locations, selected through stratified random sampling out of the total beneficiaries of social pension in the chosen communities. 9 OPs in 60-69 years age group and 9 OPs in 70 + age group

II. Case studies/In-depth interview of poor older persons not receiving social pension

1. Basic information:

- Region/Province: _____ District: _____ Sub-district _____
- 1.1. Village/Community name:
 - 1.2. Name of the older person:
 - 1.3. ID code:
 - 1.4. Gender:
 - 1.5. Age:
 - 1.6. Economically active: Yes/No
 - 1.7. Marital status:
 - 1.8. Living arrangements:
 - 1.9. Details of persons living with older person (excluding himself/herself), if applicable:
0-14 years: M F T 15-59 years: M F T 60 & above: M F T
 - 1.10. Relationship to household head:
 - 1.11. Housing situation:
 - 1.12. Ethnicity:

2. Areas of inquiry

- 2.1. Please tell me something about you and your life - past and current
- 2.2. What were your sources of livelihood in the past? How do you manage now?
- 2.3. Why are you poor? What do you think are the reasons for poverty in old age?
- 2.4. What do you know of social pension scheme? How does it support older persons?
- 2.5. Why were you not considered for this assistance? What difficulties do you anticipate in accessing this support?
- 2.6. Describe the ways in which your family, community, government and others, is supporting you? (free health care, food ration, discounted price for services, volunteer visits etc.) How would you rate your level of satisfaction with these services?
- 2.7. Describe the ways in which you support your family and contribute to your community
- 2.8. What are your current needs and concerns?
- 2.9. How do you envisage the future? What would you suggest to improve your living?

Interviewer's name: _____

Note taker: _____

Date: _____

Total no. of poor older persons for case studies: 12 Time: 1 hour

8 older persons (4 male and 4 female) from rural and 4 older persons (2 male and 2 female) from urban area. 4 older persons in 60-69 years age group and 4 older persons in 70+ age group

III. Case studies/In-depth interview of older persons receiving contributory pension

1. Basic information:

- Region/Province: _____ District: _____ Sub-district _____
- 1.1. Village/Community name:
 - 1.2. Name of the older person:
 - 1.3. ID Code:
 - 1.4. Gender:
 - 1.5. Age:
 - 1.6. Economically active: Yes/No
 - 1.7. Marital status:
 - 1.8. Living arrangements:
 - 1.9. Details of persons living with older person (excluding him self/herself), if applicable:
0-14 years: M F T 15-59 years: M F T 60 & above: M F T
 - 1.10. Relationship to household head:
 - 1.11. Housing situation:
 - 1.12. Ethnicity:

2. Areas of inquiry

- 2.1. Please tell me something about you, your life and work - past and current
- 2.2. Could you tell me something about the pension/retirement benefits provided to you? (since when, how much and how long did you contribute towards your pension while you were at work, how much are you receiving now, how often etc.)
- 2.3. How is it being used? How are decisions made when it comes to spending the pension money?
- 2.4. What are the other supports you are receiving - from family, community, government and others? (free health care, insurance cover, volunteer visits etc.) How would you rate your level of satisfaction with these services?
- 2.5. What was your source of income prior to receiving this assistance?
- 2.6. Please tell me about your daily routine/activities of life?
- 2.7. How is your health? What difference do you see in your physical, emotional and psychological well-being?
- 2.8. How does this pension assist/benefit you?
- 2.9. How does it help your family?
- 2.10. Describe the ways in which you support your family and contribute to your community
- 2.11. What are the difficulties faced (either in the past or now) in getting your pension? What are the constraints in terms of adequacy, aid delivery etc?
- 2.12. What are your current problems and concerns?
- 2.13. How do you envisage the future?
- 2.14. How could the contributory pension and other social security schemes be made better? What are your suggestions?

Interviewer's name: _____

Note taker: _____

Date: _____

Total no. of older persons to be interviewed: 8 Time: 1 hour per person

4 older person from rural and 4 older persons from urban locations (4 older men and 4 older women) and 4 older persons in 60-69 years age group and 4 OPs in 70+ age group

IV. Checklist of questions for focus groups of older persons receiving social pension

1. Basic information:

- Region/Province: _____ District: _____ Sub-district _____
- 1.1. Village/Community name: _____
- 1.2. Place of meeting: _____
- 1.3. No. of older persons in the group: Male Female Total
- | | | |
|-------------|--|--|
| 60-69 years | | |
| 70-79 years | | |
| 80+ | | |
- 1.4. No. of economically active members of this group: Male Female Total
- 1.5. Marital status of the group members (by gender):
- 1.6. Living arrangements of group members (by gender):
- 1.7. OPs' Relationship to household head (by gender):

2. Areas of inquiry

- 2.1. How would you describe your lives today? How does it compare with the lives prior to receiving social pension? What are the reasons for poverty in old age?
- 2.2. Tell me how you feel about this social pension support? How does it benefit you?
- 2.3. How has it increased your access to services? What difference has it made in your life? (impact on physical, emotional and psycho-social well-being) How would you rate your level of satisfaction with these services?
- 2.4. How does it benefit your family?
- 2.5. How is the money spent? How are decisions made when it comes to spending the money?
- 2.6. What are the gaps and constraints of this social pension assistance in terms of coverage, adequacy of aid and aid delivery?
- 2.7. How could this social pension work better for you?
- 2.8. What are your perceptions about government/national policies/plans for older persons and their actual implementation/practice on the ground? What would you recommend to improve the situation?
- 2.9. What are your current problems and concerns? How do you envisage the future?
- 2.10. What would you suggest to enhance your total well-being?

Name of the facilitator: _____
Name of the observer: _____

Name of the note taker: _____
Date: _____

Total no. of focus groups of older persons: 12 (7 or 8 members) Time: 60 to 90 minutes

8 older persons groups (4 older women group and 4 older men group) from rural areas and 4 older persons groups (2 older women group and 2 older men group) from urban areas. The no. of focus groups could be reduced if there are not enough older persons who are recipients of social pension. The older persons who are already covered under in-depth interview/case study will not be included in the focus group.

V. Checklist of questions for focus groups of poor older persons currently not receiving social pension

1. Basic information:

- Region/Province: _____ District: _____ Sub-district _____
- 1.1. Village/Community name: _____
- 1.2. Place of meeting: _____
- 1.3. No. of older persons in the group:
- | | | |
|-------------|--------|-------|
| Male | Female | Total |
| 60-69 years | | |
| 70-79 years | | |
| 80+ | | |
- 1.4. No. of economically active members of this group:
- | | | |
|------|--------|-------|
| Male | Female | Total |
|------|--------|-------|
- 1.5. Marital status of the group members (by gender): _____
- 1.6. Living arrangements of group members (by gender): _____
- 1.7. OPs' Relationship to household head (by gender): _____

2. Areas of inquiry

- 2.1. How would you describe your lives today? How does it compare with your lives as adults?
- 2.2. What are your views on poverty in old age?
- 2.3. What are your sources of livelihood - past and current? What are the reasons for poverty in old age?
- 2.4. What do you know about social pension? How does it support older persons?
- 2.5. Why were you not considered for this assistance? What difficulties do you anticipate in accessing this support?
- 2.6. Describe the ways in which your family, community, government and others, is supporting you? How would you rate your level of satisfaction with these services?
- 2.7. What are your perceptions about government/national policies/plans for older persons and their actual implementation/practice on the ground? What would you recommend to improve the situation?
- 2.8. What are your current problems and concerns? How do you envisage the future for you?
- 2.9. How could you overcome poverty in old age? What are your suggestions?

Name of the facilitator: _____
Name of the observer: _____

Name of the note taker: _____
Date: _____

No. of focus groups of poor older persons: 6 (7 or 8 members) Time: 60-90 minutes

3 older persons groups from rural (2 older women groups + 1 older men group) and 3 older persons group (2 older men group + 1 older women group) from urban location

VI. Checklist of questions for in-depth interview of the Head or *member of household with older person receiving social pension

1. Basic information:

- Region/Province: _____ District: _____ Sub-district _____
- 1.1. Village/Community name: _____
- 1.2. Name of the household head/family member: _____
- **1.3. ID code: _____
- 1.4. Gender: _____
- 1.5. Age: _____
- 1.6. Marital status: _____
- 1.7. No. of family members living in the house:
Children: _____ Youth: _____ Adults: _____ Older persons: _____ Total: _____
- 1.8. OP's Relationship to the household head: _____
- 1.9. Housing situation: _____

2. Areas of inquiry:

- 2.1. How would you describe the life of older person in your family - past and present?
- 2.2. Tell us something about the social pension support provided to the older person in your family (how and when did it happen, how much, how often etc.)
- 2.2. How is it being used? How are decisions made when it comes to spending the money?
- 2.3. What difference do you see in the life of older person in your family after (s)he was provided with the social pension? (impact on physical, emotional and psycho-social well-being)
- 2.4. How is your family supporting/assisting the older person at home?
- 2.5. How does the older person support your family?
- 2.6. How does this social pension assist your family, besides the older person? In what way it has helped reduce your household poverty?
- 2.7. How would you describe your family situation today compared to what it was prior to the receipt of social pension?
- 2.8. What difficulties did you encounter in getting this support for your older person at home?
- 2.9. What are the gaps and constraints of this social pension assistance in terms of coverage, adequacy of aid and aid delivery? What are your suggestions to overcome them?
- 2.10. What are the current needs and concerns of the older person in your family? How do you envisage the future for him/her?
- 2.11. What more could be done to overcome older person's and household poverty? What are your suggestions?
- 2.12. What are your perceptions about government/national policies/plans for older persons and the actual implementation/practice on the ground? What could be done to improve the situation?

Interviewer: _____

Note taker: _____

Date: _____

* Interview a family member if the older person is the head of household.

** These are the same families whose OPs were interviewed earlier and so give the same ID code for comparative analysis

No. of household head/family member to be interviewed: 12 (8 from rural and 4 from urban areas).

Time: 1 hour per interview

VII. Checklist of questions for in-depth interview of the Head or *member of household with older person not receiving social pension

1. Basic information:

- Region/Province: _____ District: _____ Sub-district _____
- 1.1. Village/Community name:
 - 1.2. Name of the household head:
 - **1.3. ID code:
 - 1.4. Gender:
 - 1.5. Age:
 - 1.6. Marital status:
 - 1.7. No. of family members living in the house:
Children: _____ Youth: _____ Adults: _____ Older persons: _____ Total: _____
 - 1.8. OP's relationship to household head:
 - 1.9. Housing situation:

2. Areas of inquiry

Introduction/opening questions

- 2.1. How would you describe the life of older person in your family - past and present? Why are you poor? What do you think are the reasons for poverty in old age?
- 2.2. What do you know of social pension scheme? How does it help older person and his/her family?
- 2.3. Why were your family members not considered for this assistance? What difficulties did you have or you anticipate in accessing this support?
- 2.4. How is your family assisting the older person?
- 2.5. Describe the ways in which your community, government and others, is supporting your family and the older person in particular?
- 2.6. How does the older person support your family?
- 2.7. What are the current needs and concerns of older person in your family?
- 2.8. How do you envisage the future for him/her?
- 2.9. What could be done to overcome older person's and household poverty? What are your suggestions?
- 2.10. What are your perceptions about government/national policies/plans for older persons and the actual implementation/practice on the ground? What could be done to improve the situation?

Interviewer: _____

Note taker: _____

Date: _____

* Interview a family member if the older person is the head of household.

** These are the same families whose OPs were interviewed earlier and so give the same ID code for comparative analysis

Total no. of head of households to be interviewed: 6 (4 rural and 2 urban) Time: 1 hour per interview

VIII. Interview with key informants in the community

1. Basic information:

Region/Province: District: Sub-district

- 1.1. Village/Community name:
- 1.2. Name of the key informant:
- 1.3. ID code:
- 1.4. Gender:
- 1.5. Age:
- 1.6. Position:

2. Interview Introduction

- 2.1. How would you describe the life of older person in your community - past and present? What are your views on poverty in old age?
- 2.2. Tell me something about the social pension scheme in your community (purpose, coverage, amount paid, periodicity, place of delivery etc.)
- 2.3. How are the beneficiaries identified? What are the criteria for selection?
- 2.4. How does it benefit older persons? How has it increased their access to services?
- 2.5. How does it benefit their families?
- 2.6. How do older persons contribute to your community?
- 2.7. How are you involved in this scheme? For how long?
- 2.8. What is the impact of this scheme? (physical, emotional and psycho-social well-being)
- 2.9. How do you think this scheme reduces poverty at individual and household level?
- 2.10. Could you tell me how the money is being spent by older persons and/or their families?
- 2.11. What are the implementation difficulties and the gaps and constraints of this scheme in terms of coverage, adequacy of aid and aid delivery? What are your suggestions for improvement?
- 2.12. How could your community assist older persons in need?
- 2.13. What are your perceptions about government/national policies/plans for older persons and the actual implementation/practice on the ground? What could be done to improve the situation?
- 2.14. What are the current needs and concerns of older persons in your community - both the beneficiaries and non-beneficiaries of social pension?
- 2.15. How do you envisage older persons' future in your community? What would you recommend to improve the quality of their lives?

Interviewer:

Note taker:

Date:

Total no. of key informants to be interviewed: (two persons per community - urban communities and rural communities)

IX. Checklist of questions for community meeting

1. Basic information:

- Region/Province: _____ District: _____ Sub-district: _____
1.1. Village/Community name: _____ Place of meeting: _____
1.2. No. of participants in the meeting: Male Female Total
1.3. Composition of community members present at the meeting by broad age groups:
0-14 years 15-24 years 25-59 years 60-69 years 70-79 years 80+
M F T M F T M F T M F T M F T M F T

2. Areas of inquiry

- 2.1. How would you describe the lives of older persons of your community - past and present? What are your views on poverty in old age?
- 2.2. What is the impact of social pension assistance on older persons? (physical, emotional and psycho-social well-being)
- 2.3. Tell us the ways in which the government is supporting older persons in your community
- 2.4. Describe the ways in which the community is supporting older persons, particularly the poor and vulnerable
- 2.5. How are the older persons supporting and contributing to your community?
- 2.6. How could the community offer income security and social assistance to older persons who are in need?
- 2.7. What are the gaps and constraints of this social pension in terms of coverage, adequacy of aid and aid delivery?
- 2.8. What are the current needs and concerns of older persons in your community - both beneficiaries and non-beneficiaries of social pension?
- 2.9. What are your views on government policies and programmes for older people? How are they being implemented? What are your perceptions? How could be they improved?
- 2.10. What more could the government do to help overcome poverty in old age and improve the quality of their lives? What are your suggestions?
- 2.11. How could NGOs, Private sector and media assist older persons, particularly the poor and disadvantaged?
- 2.12. How do you envisage older persons' future in your community?

Facilitator:
Observer:

Note taker:
Date:

Total no. of community meetings: 6 (Two urban and four rural communities) Time required: 90 minutes

X. Semi-structured interview of National Government Officials

1. Basic information:

Country:

- 1.1. Name of the Ministry:
- 1.2. Name of the Department:
- 1.3. Name of the interviewee:
- 1.4. Position:
- 1.5. Place of interview:

2. Interview

- 2.1. How would you describe the lives of older persons of your country - past and present? What are your views on poverty in old age?
- 2.2. Tell me something about the government's social pension scheme - its purpose, scope, coverage, budget etc.
- 2.3. What are the significant achievements and impact of social pension scheme? How does it alleviate poverty in old age?
- 2.4. What are the gaps and constraints of this scheme?
- 2.5. What are the other social assistance/protection measures meant for poor older persons?
- 2.6. What are your views on national policies and programmes for older people? How are they being implemented? What are your perceptions?
- 2.7. What are the government's future plans and policies in enhancing income security and social protection for older persons?
- 2.8. What more could be done to alleviate poverty in later life? What role do you envisage for other key players such as NGOs, Private sector, Media and Community?
- 2.9. What are the current needs and concerns of older persons? How could they be addressed?
- 2.10. How would you envisage older persons' future in the country?

Interviewer:

Note taker:

Date:

Total no. of national government officials to be interviewed: 4 Time required: 1 hour per person
1 senior official each from the Ministry of Social Welfare/Development, Ministry of Health, Ministry of Fiscal Policy Planning and Ministry of Poverty Alleviation

XI. Semi-structured interview of Provincial Government Officials

1. Basic information:

Country: _____ Region/Province: _____

- 1.1. Department:
- 1.2. Name of the interviewee:
- 1.3. Position:
- 1.4. Place of interview:

2. Interview

- 2.1. How would you describe the lives of older persons of your province - past and present? What are your views on poverty in old age?
- 2.2. Tell me something about the implementation of government's social pension/poverty alleviation/social security scheme in your province - scope, coverage, budget etc. (choose the appropriate one depending on respondent's background)
- 2.3. What are the significant achievements and impact of social pension/ poverty alleviation/social security scheme? How does it alleviate poverty in old age?
- 2.4. What are the practical difficulties and constraints of these measures?
- 2.5. How could it be done better? What are your suggestions and recommendations?
- 2.6. What are other social assistance/protection measures available for older persons in your province?
- 2.7. What are your views on national policies and programmes for older people? How are they being implemented? What are your perceptions? How could they be improved?
- 2.8. What are the current needs and concerns of older persons in your province? How could they be addressed?
- 2.9. What more could be done to alleviate poverty in later life? What role do you envisage for other key players such as NGOs, Private sector, Media and Community?
- 2.10. How would you envisage older persons' future in your province?

Interviewer: _____

Note taker: _____

Date: _____

Total no. of Provincial government officials to be interviewed: 3 Time required: 1 hour per person
1 senior official each from the Provincial Poverty Alleviation Office, the Provincial Social Welfare/Development Office and Provincial Social Security Office

XII. Semi-structured interview of Local Government Officials

1. Basic information:

Country: Region/Province: District:

- 1.1. Sub-district:
- 1.2. Name of the interviewee:
- 1.3. Position:
- 1.4. Place of interview:

2. Interview

- 2.1. How would you describe the lives of older persons in your area - past and present? What are your views on poverty in old age?
- 2.2. How are you engaged in providing income security and social protection to older persons in your area? Tell me something about the implementation of government's social pension scheme in your area - scope, coverage, budget etc.
- 2.3. What are the significant achievements and impact of social pension scheme? How does it alleviate poverty in old age?
- 2.4. What are the practical difficulties and constraints of these measures?
- 2.5. How could it be done better? What are your suggestions and recommendations?
- 2.6. What are the other social assistance/protection measures available for older persons in your area?
- 2.7. What are your views on national policies and programmes for older people? How are they being implemented? What are your perceptions? How could they be improved?
- 2.8. What are the current needs and concerns of older persons in your area? How could they be best addressed?
- 2.9. What more could be done to alleviate poverty in later life? What role do you envisage for other key players such as NGOs, Private sector, Media and Community?
- 2.10. How would you envisage older persons' future in your area?

Interviewer:

Note taker:

Date:

Total no. of local government officials to be interviewed: 6 Time required: 1 hour per person
3 officials from the sub-district/local administration (2 rural and 1 urban) and 3 officials from the Primary Health Care Unit (2 rural and 1 urban)

XIII. Community data sheet

1. Community name:
 2. Community code:
 3. Name of the tambon/sub-district:
 4. Name of the district:
 5. Name of the Province/Region:
 6. Rural or Urban:
 7. Total no. of households:
 8. No. of households having older persons:
 9. No. of households having more than one older person
 10. Total population:

0-14 years	15-24 years	25-59 years	60-69 years	70-79 years	80+
M F T	M F T	M F T	M F T	M F T	M F T
 11. No. of older persons receiving social pension in the community/village:

60-69 years	70-79 years	80+
M F T	M F T	M F T
 12. No. of older persons receiving contributory pension in the community/village:

60-69 years	70-79 years	80+
M F T	M F T	M F T
 13. Distance to the primary health care unit and hospital
 14. Distance to the TAO/Local government office
 15. Distance to the nearest temple/religious centre:
 16. If there is an OPA, no. of older members in the OPA

60-69 years	70-79 years	80+
M F T	M F T	M F T
 17. Composition of Community Committee responsible for selection of beneficiaries
 18. Major groups in the community in terms of ethnicity and religion (percentage of each group)
 19. Major occupations in the community
 20. Presence of other service providers such as NGO or private sector and the types of services provided
 21. Distance to the nearest: Post office - ; Telephone - ;
 Internet center - ; Bus station -
 22. Availability of: newspaper - ; radio - ;
 TV - ; motorable road -
- Form filled by: Date: Sources of information:

Annex III: Country research teams

MONGOLIA

UNFPA Country Office

Supervisors: Ms. Delia Barcelona, Representative & Ms. Suren Navchaa , Assistant Representative
Coordinators: Ms. Oyun Banzragch, UNFPA National Programme Officer
Consultant: Mr. Joseph Pannirselvam

National Team:

Field Research Coordinator: Ms. Namdaldagva Oyut-Erdene, MSW, Senior Lecturer of Social Work Department, Mongolian State University of Education

Eastern Region Team:

Team Leader: Ms. Namdaldagva Oyut-Erdene
Members: Ms. Gombo Amarzaya, MSW, Research Assistant of MASWE
Ms. Ulziibayar Ganchimeg, MPH, MD, Lecturer School of Public Health, Mongolian University of Health Sciences
Ms. Batsukh Uyanga, Social work lecturer, Enkh-Orchlon Institute

UB/Capital Region Team:

Team Leader: Ms. Tserenpuu Erdenetsetseg, MSW, Researcher of School Social Work Assocn.
Members: Ms. Zanaa Munkhzul, Officer, Ministry of Social Welfare and Labour
Ms. Barin Odonkhuu, Specialist of State Labour & Social Welfare Agency
Ms. Namdaldagva Oyut-Erdene, MSW, Mongolian State University of Education
Ms. Ulziibayar Ganchimeg, MPH, MD, Lecturer School of Public Health, Mongolian University of Health Sciences
Ms. Batsukh Uyanga, Social work lecturer, Enkh-Orchlon Institute
Ms. Gombo Amarzaya, MSW, Research Assistant of MASWE
Ms. Radnaa Oyunhand, MD, MMS, Director of Gerontology Center, Mongolia
Ms. Davaanyam Munkhnyam, Interpreter
Ms. Jantsankhorol Enkhтуул, Translator

Gobi and Central Region Team:

Team Leader: Ms. Chuluunbaatar Baigalmaa, MSW, MD, Senior Lecturer, Social Work Department, Mongolian State University of Education
Members: Ms. Tumurbaatar Bulganzaya, MSW, Lecturer, Social work department, Mongolian State University of Education
Ms. Tserenpuu Erdenetsetseg, MSW, Researcher of School Social Work Assocn
Ms. Gombo Amarzaya, MSW, Research Assistant of MASWE

Western Region Team:

Team Leader: Ms. Sukhbat Tuya, MA, Lecturer, School of Humanities, Mongolian University of Science and Technology
Members: Ms. Galdan Tungalagtuya, Teacher assistant, School of Humanities, Mongolian University of Science and Technology
Ms. Ulamorgikh Doljinsuren, Research assistant of MASWE

SRI LANKA

UNFPA Country Office

Supervisor: Ms. Malathi Weerasooriya, Officer-in-Charge

Consultant: Mr. Joseph Pannirselvam

National Team

Field Research Coordinator: Professor K.A.P. Siddhisena, Dept. of Demography, University of Colombo

Matale Team

Team Leader: Ms. K. Boyagoda, Department of Demography, University of Colombo

Members: Mr. L.G. Hector
Ms. S. Jayanthi
Ms. H.A. Wijesinghe
Ms. D.M.R. Dasanayake
Ms. A. Rajapakse
Ms. Dilani

Matara Team

Team Leader: Mr. H.K.N. Karunaratne, Department of Geography, University of Colombo

Members: Mr. L.G. Hector
Ms. S. Jayanthi
Ms. H.A. Wijesinghe
Ms. D.M.R. Dasanayake
Ms. D. Munasinghe

THAILAND

UNFPA Country Office

Supervisor: Ms. Wassana Im-Em, Assistant Representative

Coordinator: Ms. Viennarat Chuangwiwat, National Programme Associate

Consultant: Mr. Joseph Pannirselvam

National Team

Chiang Mai Team:

Research Institute: Faculty of Nursing, Chiang Mai University

Team Leader: Associate Professor Dr. Linchong Pothiban

Members: Assistant Professor Dr. Sirirat Panuthai
Dr. Totsaporn Khampolsiri Assistant Professor
Dr. Tassana Choowattanapakorn
Assistant Professor Wanicha Puengchompoo
Ms. Jidtrawadee Reinhong, Instructor
Mr. Decha Tamdee, Instructor
Mr. Sathit Wongsurapakit, Instructor

Chai Nat Team

Team Leader: Mr. Sawang Kaewkantha, Executive Director, FOPDEV
Members: Mr. Chadil Khemmani, President of REEDA
Ms. Yupin Khamnin, Secretary, REEDA
Mr. Narong Pad-on-ai, Field Coordinator, REEDA
Mr. Det Ratchadawong, Member of REEDA Committee
Mr. Wanchai Loetrith, Member of REEDA Committee
Ms. Benjamet Mettrai, Researcher, The Thailand Research Fund

VIET NAM

UNFPA Country Office

Supervisor: Mr. Ian Howie, UNFPA Representative
Coordinator: Ms. Do Thi Minh Chau, National Programme Officer
Consultant: Mr. Joseph Pannirselvam

National Team

Field Research Coordinator: Mr. Bui Xuan Du, Head of Division of Social Security Policy Studies,
Institute of Labour Science and Social Affairs

Ben Tre Team

Team Leader: Mr. Bui Xuan Du, Head of Division of Social Security Policy Studies, Institute
of Labour Science and Social Affairs (ILSSA)
Members: Ms. Nguyen Thi Vinh Ha, ILSSA
Mr. Duong Tuan Cuong, ILSSA
Mr. Ho Xuan Lai, Social Protection Department, MOLISA

Bac Giang Team

Team Leader: Mr. Luu Quang Tuan, Deputy Director, Centre for Information, Strategic Analysis and
Forecasting, Institute of Labour Science and Social Affairs
Members: Ms. Do Thi Thanh Huyen, ILSSA
Mr. Le Hong Thao, ILSSA
Ms. Nguyen Thi Thu Hang, ILSSA

Annex IV: Study sample

Stakeholder providing information	Region 1			Region 2		
	Urban	Rural-1	Rural-2	Urban	Rural-1	Rural-2
Older persons						
In-depth interviews:						
(i) 18 recipients of social pension	3	3	3	3	3	3
(ii) 8 recipients of formal contributory pension	2	1	1	2	1	1
(iii) 12 non-recipients of any pension	2	2	2	2	2	2
Focus group discussions:	2	2	2	2	2	2
(iv) 12 groups of recipients of social pension – 6 older men's and 6 older women's groups	1	1	1	1	1	1
(v) 6 groups of non-recipients – 3 older men's and 3 older women's groups	1	1	1	1	1	1
Case studies:						
(vi) 6 case studies						
Families						
Interviews:						
(i) 12 social pension recipients	2	2	2	2	2	2
(ii) 6 non-recipients	1	1	1	1	1	1
Community Representatives (key informants from the communities) Interviews:	3	3	3	3	3	3
Government functionaries	Capital city		Region 1		Region 2	
Interviews:						
4 national officials	4		-		-	
4 provincial officials	-		2		2	
6 local level officials	-		3		3	

Annex V: Government officials interviewed

MONGOLIA

National level:

Ms. Tugsjargal Gandhi	Chair of Standing Committee on Social Policy, Education, Culture and Science and Member of Parliament
Mr. Tsend Sukhbaatar,	Member of Parliament
Mr. Sodnom Chinzorig,	Vice-Minister, Ministry of Social Welfare and Labour.
Ms. Ochir Baigalmaa,	State Secretary, Ministry of Social Welfare and Labour
Mr. Sodnomzundui Erdene,	Chairman, State Social Insurance General Office
Mr. Jamba Tsendsuren,	Chairman, Mongolian Association for Elderly People

Provincial level:

Site 1: Ulaanbaatar

Ms. M. Namsraikhuu	Governor's Office of Ulaanbaatar city, Social Development Department, Officer in charge of social welfare
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Site 2: Dundgobi aimag

L. Tseveenravdan	Chancellor of Governor's Office, Dundgobi province
A. Khatantumur	Director, Labour & Social Welfare Department, Dundgobi province
Ts. Delgerbuyan	Head of Association for the Elderly People, Dundgobi province

Site 3: Zavkhan aimag

G. Jamiyantiv	Chancellor of Governor Office of Zavkhan Province,
Tuvshinjargal	Specialist of Labour & Social Welfare Department, Zavkhan province
B. Baljaa	Officer of Association for the Elderly People, Zavkhan province

Site 4: Khentii aimag

Ts. Bayarmaa	Director of Social Insurance Department, Khentii province
Ch. Miesuren	Director of Labour & Social Welfare Department, Khentii province
Ch. Amarjargal	Specialist of Labour & Social Welfare Department, Khentii province
D. Chimiddorj	Head of Association for the Elderly People, Khentii province

Local level:

Site 1: Ulaanbaatar

Ts. Nuudel	Head of Social Development Department, Songinokhairkhan district Governor's Office
S. Ulziisaikhan	Governor of 9th khoroo, Songinokhairkhan district
N. Chuluunbaatar	Governor of 2nd khoroo, Songinokhairkhan district
D. Choinorov	Director of District Labour & Social Welfare Department, Songinokhairkhan district

V. Tsovoov	Senior specialist of District Labour & Social Welfare Department, Songinokhairkhan district
D. Baasansuren	Director of Social Insurance Department, Songinokhairkhan district
N. Altantsetseg	Director of Service Unit, Social Insurance Department, Songinokhairkhan district
D. Sarantsatsral	Social worker, 9th khoroo, Songinokhairkhan district
D. Munguntsetseg	Community mobilizer, 9th khoroo, Songinokhairkhan district
D. Erdenetsetseg	Director of Social development Department, Nalaikh district Governor's Office
N. Munkhtsetseg	Officer of Social Development Department, Nalaikh district Governor's Office
Ch. Baasan	Specialist of District Labour & Social Welfare Department, Nalaikh district
M. Enkh TUYA	Social worker, 4 th khoroo, Nalaikh district
Saikhantuya	Social worker, 2 nd khoroo, Nalaikh district
G. Garvaa	Head of Association for the Elderly of Nalaikh district
B. Lkhagvaa	Heseg leader of 3 rd khoroo, Nalaikh district

Site 2: Dundgobi aimag

Sh. Dashdorj	Social welfare worker, Governor's Office, Erdenedalai soum
U. Lkhagvasuren	Governor of 7th bagh, Erdenedalai soum
D. Tuvshintsetseg	Social welfare officer, Governor's Office, Saintsagaan soum
Ts. Ulziimaa	Head of Association of the Elderly, Saintsagaan soum

Site 3: Zavkhan aimag

D. Tumorxhuu	Head of Chancellor office, Ulaistai city Governor's Office,
D. Damdinsuren	Deputy Governor of Aldarkhaan soum
Sh. Tumurbat	Social worker Aldarkhaan soum Governor's Office
N. Narantuya	Social worker of Ulaistai soum Governor Office
N. Altantsetseg	Social worker of Chigestei bagh, Ulaistai soum

Site 4: Khentii aimag

S. Surenchimeg	Deputy Director of Kherlen soum Governor's Office
B. Sainchimeg	Governor of 1 st bagh, Kherlen soum
L. Sarantsetseg	Governor of 2 nd bagh, Kherlen soum
D. Namsrai	Governor of Jargalkhaan soum
D. Oyun	Governor's office, Officer of Social Insurance, Jargalkhaan soum,
D. Tumenjargal	Governor's office, Officer of Social Policy & Welfare, Jargalkhaan soum
D. Batmunkh	Head of Association for the Elderly People, Jargalkhaan soum

SRI LANKA

National Officials:

Mrs. V. Jegarasasingam	Secretary, Ministry of Social Services
Mr. K.A. Thilakarathne	Director General of Pensions
Mr. T.M.A. Tennakoon	Director, Monitoring and Evaluation, Samurdhi, Ministry of Nation Building

Provincial Official:

Mr. Asela Jayamal	Member, Provincial Council, Southern Province
Mr. H. K. M. Karunaratna	Director, Planning, Central Province, Kandy

Local Level Officials

Mrs. Thejani Thillakaratna	Assistant District Secretary, Matale
Mrs. P. A.S.H. Boralassa	Divisional Secretary, Ukuwela, Matale
Mr. R.M. Hemachandra	Divisional Secretary, Matale
Mr. Thusitha Wanigasinghe	Divisional Secretary, Matara
Mr. A.G. Jayasena	Social Service Officer, Matara
Mr. M.Y.M. Raheem	Asst. Grama Niladhari, Matale
Ms. Nirmala Devi	Samurdhi Assistant, Matale
Mr. P. Jayasinghe	Grama Niladhari, Thotamune, Matara
Mr. L. Wickremasinghe	Grama Niladhari, Ruwen-ella, Matara
Mr. K.G. Dharmadasa	Grama Niladhari, Weherahena, Matara
Mr. R.M.B. Bandara	Grama Niladhari, Maligatenna, Matara
Ms. Vasanthi Jayasuriya	Chairperson, Samurdhi Society, Thotamune
Mrs. D.B.R. Pallepola	Administrative Officer, Ukuwela
Ms. H. Dissanayake	Social Service Officer, Ukuwela
Mr. L.A.P. Gunathileke	Grama Niladhari, Diyabubula, Matale
Mr. D.M.L.G.M. Samarakon	Grama Niladhari, Puwakpitiya, Matale
Mr. K.M.M.G. Karunathileka	Grama Niladhari, Pandicvita, Matale
Mr. R.M.B. Bandara	Grama Niladhari, Maligatenna, Matale

THAILAND

National level

Mr. Phimon Saengsawang	Director, Bureau of Empowerment for Older Persons The Office of Welfare Promotion, Protection and Empowerment of Vulnerable Groups, Ministry of Social Development and Human Security, Government of Thailand
Dr. Manoo Vathisunthom M.D.	Chief, Elderly Health Group, Bureau of Health Promotion Ministry of Public Health, Government of Thailand
Ms. Suwatana Sripirom	Director of Savings Policy Group, Fiscal Policy Office Ministry of Finance, Government of Thailand and Social Development Board, Government of Thailand
Ms. Paranee Vattana	Director, Quality of Life and Social Development Office National Economic
Mr. Somchai Sakdawekeisorn	Director and Ms. Varanya Tiewsakul, Analyst Community Economic Development & Income Distribution Office (CEDIDO) National Economic and Social Development Board, Government of Thailand

Provincial level

Mr. Suthep Sanmongkhon	Assistant of District Heads, Poverty Alleviation Office, Chiang Mai Provincial Government
Mr. Mana Soporn	Social Development Officer, Department of Social Development and Human Security, Chiang Mai Provincial Government
Ms. Nanthiya Phuaphan	Head, Provincial Social Security Office, Chai Nat Province
Mr. Somchai Nichaporn	Deputy Head, Department of Social Development and Human Security Chainat Provincial Government

Local level

Ms. Piroon Kingsuwannaphong	Chief of Section, Administration of Social Welfare Office of Chiang Mai Municipality
Mr. Sanan Dikshit	TAO Aboteur, Hang Do Tambon, Hod District, Chiang Mai Province
Ms. Kanvieng Soinj	Health Nurse, Hod District Hospital, Chiang Mai Province
Mr. Suthat Wongwanich	President of TAO, Saphanhin Tambon Nong Mamong District, Chai Nat Province
Mr. Chakkraphan Tantiserirat	Mayor, Sapphaya Municipality Chai Nat Province

VIET NAM

National Level

Mr. Vu Duc Hoan	Vice Director of Social Protection Department, Ministry of Labour, Invalids and Social Affairs (MOLISA)
Ms. Vu Thi Hieu	Director of the Office of National Committee on Elderly
Mr. Vu Xuan Thach	Vice Director of Labour, Culture and Social affairs Department, Ministry of Planning and Investment (MPI)
Ms. Do Thuy Hang	Vice Director of Administration and Finance Department, Ministry of Finance (MOF)

Provincial level

Mr. Nguyen Van Ngoc	Head of Social Protection Division, DOLISA, Bac Giang province
Mr. Ong The Vien	Vice Director of Provincial Department of Health, Bac Giang province
Mr. Ngu Van Hoa	Vice Director of Provincial Department of Labour, Invalids and Social Affairs (DOLISA), Ben Tre province
Mr. Vo Cong Nhan	Deputy Head of Social Protection Division, DOLISA, Ben Tre province
Mr. Le Thanh Phuc	Expert of Social Protection Division, DOLISA, Ben Tre province
Ms. Huynh To Nga	Deputy Head of Administration Division, Provincial Department of Health, Ben Tre province
Mr. Nguyen Vui	Deputy Head of Labour, Social Insurance Division, DOLISA, Ben Tre province

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“The most common cause of fear of old age is associated with the possibility of poverty..... Another contributing cause of the fear of old age is the possibility of loss of freedom and independence, as old age may bring with it the loss of both physical and economic freedom”

Napoleon Hill (1883-1970),
American author and thinker in *Think and Grow Rich*



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