

# AgeNews

## East Asia/Pacific

*Sharing information  
to strengthen  
HelpAge Network*

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**HelpAge**

*global network*

# Editorial

## Population ageing is exploration and discovery!

The 20<sup>th</sup> century saw an explosion of technology, bringing forth rapid urbanisation, mass transport, expanded education, dramatically improved means of communication, public health breakthroughs, and even travel to outer space. Increased longevity is also a result of the 20<sup>th</sup> century. The changes and exploration continue in the 21<sup>st</sup> century and discoveries do not cease to amaze us. The challenges now are in the context of population ageing. Just imagine the practical implications of a world in which 20-40 per cent of the population is over 60. How will families, work places, health systems, and markets differ?

Bearing all this in mind, the HelpAge Asia-Pacific Regional Conference to be held from 6-8 September in Hanoi, Vietnam, will look at *The Economic Implications of Ageing*.

With this regional conference, we aim to contribute to the exploration, by looking at how societies and economies can adapt to rapid population ageing. This has to be done in the context of conflict, economic uncertainty and ever greater inequalities which loom like black clouds darkening the bright skies of tomorrow.

We anticipate this regional conference, which aims at building an understanding of the economic implications of ageing – and will help in the construction of a wider consensus on adaptations needed. These cannot be a simple repetition of the schemes of the 20<sup>th</sup> century. They need to be creative, consider older people as a resource and learn from the successes and shortcomings of countries whose population ageing is more advanced. The adaptations are mainly the responsibility of governments, but, to be successful and durable, they need to be based on collaboration of all sectors represented in the conference. Working together, we can discover what needs to be done to have a fair society for all ages, for men, women, children, adults, and older adults.

**Eduardo Klien**  
Regional Director, East Asia/Pacific  
HelpAge International

## Yayasan Emong Lansia (YEL) celebrating 20 years of success

Yayasan Emong Lansia (YEL) celebrated the 20<sup>th</sup> year of achievement of improving the wellbeing of the elderly in Indonesia on National Elderly Day in East Jakarta.

On behalf of our team at HelpAge International, we would like to wish YEL a prosperous future, as well as productive and joyous collaboration. We wish you and your team strength, good health and cheerful minds for years to come.

Congratulations!



## HelpAge network at the Asia Venture Philanthropy Network (AVPN) 2016

### ► Regional

AVPN is a funding network based in Singapore committed to building a vibrant, high impact, philanthropical and social investment community across Asia. They provide a platform to improve the effectiveness of members, who are investors, philanthropists, or represent social enterprises and non-profit organisations across the Asia Pacific Region.

This year, the annual AVPN Conference was held in Hong Kong from 23-25 May 2016. It was the first time that HelpAge East Asia/Pacific representatives had taken part in the conference. HelpAge EAPRO, led by Quyen Tran, the Regional Programme Manager, along with representatives from the HelpAge Vietnam office and the Yihe Development Centre for Ageing (YDCA) in China joined more than 600 participants for the two day gathering and networking.

The Foundation for Older Persons' Development (FOPDEV) from Thailand had a unique opportunity to present their 'Buddy HomeCare' project during the Investment Showcase session, which involved a 7-minute pitch to attract support and funding for social enterprises.

The next AVPN conference in 2017 will be held in Thailand. Learn more about AVPN at <https://avpn.asia/>

# International Federation of Ageing (IFA) 2016 in Brisbane, Australia – Disasters in an Ageing World

## ► Regional

Most disasters are not sudden events. With modern science, predictions and early warnings can be delivered well in time. However, failures within society create a network of vulnerability, which becomes evident when a crisis occurs. Age discrimination is one such failure, which results in older people's enhanced vulnerability to disasters.

It is time for us to acknowledge the capacity and resourcefulness of older people and the valuable role they can play in how we understand and respond to disaster risk and climate change. They can be a valuable source of information on local hazards, changing environments and mitigation strategies that can supplement scientific data and evidence.

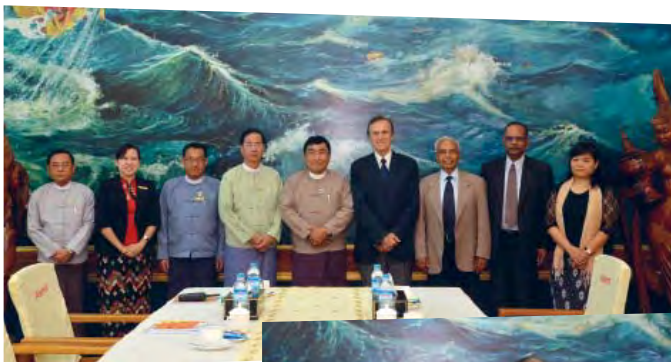
HelpAge International and the network were represented by Godfred Paul, Senior Regional Programme Manager from the East Asia Pacific Regional Office, Thailand, and Emily Beridico, Executive Director, COSE, Philippines, at the 13<sup>th</sup> International Federation of Ageing (IFA) in Brisbane, Australia to share experiences from its global work on humanitarian response and disaster risk reduction. They presented the following sessions:



- “Post Sendai: Engaging and enlisting older people in sustainable development and disaster risk reduction at the local level” – plenary session
- “Bridging the data gap” – concurrent session
- “Charter 14 and older people – responsive disaster management strategies” – concurrent session
- “Critical service systems and their role in older people’s resilience” – concurrent session
- “The central role of older people in building resilient communities: sharing skills and perspectives from older people disaster risk reduction practitioners in South East Asia” – workshop

(GP)

# Meeting with Minister of Social Welfare, Relief and Resettlement of Myanmar



## ► Myanmar

The meeting was held in the Union Ministers office at the Ministry of Social Welfare in Nay Pi Thaw on 24 August 2016. The delegation from HelpAge included Eduardo Klien, Regional Director, Dr. D. Wesumperuma, Advisor, Social Protection, Godfred Paul, Country Director and Capucine Loo, Deputy Director.

The Minister informed that the law on ageing was likely to be signed by the parliament soon. He thanked HelpAge for the partnership with the Ministry and support to the development of a Policy and Law on Ageing. He is also expecting HelpAge to support the Ministry in developing systems and effective tools for social protection as well as in the expansion of the Older People’s Self-Help Groups (OPSHGs). The HelpAge team also offered to support the Ministry in preparing for the MIPAA+15 review.

(GP)

## The Asia-Europe Meeting (ASEM) Expert Forum on Human Rights of Older Persons in Seoul

### ► Regional

The ASEM Expert Forum on the Human Rights of Older Persons was held on 15-16 June 2016, in Seoul, Republic of Korea, organised by the National Human Rights Commission of Korea (NHRCK). The main purpose was to discuss the right to health of older persons and the eradication of poverty among the elderly, and to discuss how to develop the Madrid International Action Plan on Ageing and future cooperative measures for the promotion and protection of the human rights of older persons in Asian and European nations. There were more than 200 participants representing governments, academic institutions, NGOs, National Human Rights Institutions, international organisations, UNESCAP, ILO, OECD, ADB, UNECE, IAGG, ASEAN and HelpAge. The forum presented a platform for a comprehensive discussion among international organisations and national governments.

Several members of the HelpAge network were actively involved in this forum. Bridget Sleep, the senior rights policy adviser of HelpAge International, talked about HelpAge's activities for the eradication of poverty among the elderly and its promotion of the right to health of older persons. In addition, staff from HelpAge Korea, HelpAge International (East Asia/Pacific Regional Office and Myanmar country office) and the Coalition of Services of the Elderly (COSE) were invited as experts working for older persons. A significant aspect of this forum was that the HelpAge Myanmar office had the opportunity to build a close relationship with Mr Win Myat Aye, from the Ministry of Social Welfare, Relief and Resettlement of

Myanmar, who was invited as a speaker at the closing session. HelpAge Korea had a supportive role in organising this forum and has now become a focal point for cooperation with the ASEAN Commission on the Promotion and Protection of the Rights of Women and Children (ACWC).

At the closing ceremony, the chair of the forum announced in his statement that NHRCK will host an ASEM international conference on the human rights of older persons next year to continue this discussion. As the HelpAge network is now considered one of the key stakeholders in the matter of the human rights of older persons, the organisation is expected to play an important role and to participate actively in this conference.

(JK)



## Advocacy of income security at the Asia-Europe People's Forum in Mongolia

### ► Regional

HelpAge International, East Asia/Pacific Regional Office took part in the Asia-Europe People's Forum 11 (AEPF11) under the title 'Building new solidarities: Working for inclusive, just, and equal alternatives in Asia and Europe' in Ulaanbaatar, Mongolia, 4-6 July 2016. HelpAge also actively engaged in the 'International Conference on Social Protection and ASEM 2016: Achieving Social Security for All in Asia and Europe' organised by Friedrich Elbert Stiftung (FES), Mongolia.

Both events were organised in connection with the 11<sup>th</sup> Asia-Europe Meeting (ASEM11) officially held on 15-16 July in Ulaanbaatar. HelpAge took this opportunity to promote and advocate for income security in old age through expansion and improvement of old age pensions, particularly social pensions.

At the AEPF, HelpAge joined the Social Justice workshop, one of the thematic clusters of the AEPF11 led by the Network for Transformative Social Protection. The workshop discussed the current situation and key issues, and also identified ways of achieving universal social protection. HelpAge contributed through sharing a case study from Thailand regarding the social pension scheme (Old Age Allowance), how it has developed and how it is progressing, its positive impacts and the challenges that must be faced to maintain the scheme.

The conference on social protection facilitated learning between regions and countries and discussed the ways forward through forming national coalitions, regional networks and progressive alliances for social protection across Asia and Europe. HelpAge was invited to facilitate the session that discussed the new index developed by the Maastricht



University, Netherlands with the aim to support monitoring of the national social protection policy implementation. HelpAge also joined a panel that shared experiences in promoting social protection/pensions for older people.

In addition, the HelpAge team visited the Centre for Human Rights and Development (CHRD), our key campaign partner, and met a representative of the Mongolian Public Health Professionals' Association to share HelpAge's programmes and activities on social protection.

(UK)

**The final declaration by the AEPF11, which included a recommendation for the implementation of universal and comprehensive social protection, can be found at: [www.aepf.info](http://www.aepf.info)**

# HelpAge Asia-Pacific Regional Conference 2016 “The Economic Implications of Ageing”

6–8 September 2016, Hanoi, Vietnam



The HelpAge Asia-Pacific Regional Conference on *The Economic Implications of Ageing* brings together policy makers, leading academics, experts in the field, and a diverse range of stakeholders from across the region and elsewhere for open debate and discussion. The event marks an important step in putting demographic ageing at the forefront of public debate in the Asia-Pacific region. From workforce and market dynamics, to income security and health and long-term care provision, this thematic conference will provide participants with the opportunity to discuss the outlook for the region and its national economies. For civil society, there is a call to engage in these macro debates and not simply to focus on direct programme delivery to older people. For governments, one key message is that ageing must be an important part of national policy dialogue.

The Asia-Pacific region will be particularly affected by the rapid and sustained increase in older people as a proportion of its populations. Ageing workforces, macro-economic performance, fiscal sustainability, and income inequality all weigh heavily on the future of countries across the region and their governments. However, these concerns need not be seen as doomsday scenarios. Indeed, as the various sessions within the conference may show, ageing populations are a sign of success of our modern age. We are living longer, are in better health, and have more technological capacity at our disposal than at any other time in history. The task ahead of governments into the foreseeable future is to reaffirm their commitment to long-term development,

and to equitable and inclusive growth, as their populations age.

Employers and employees will need to readjust their outlooks and operating procedures to adjust to societies which cater not solely to the ideal of “prime age” working adults, but to seasoned and experienced workers who will continue to grow in both talent and productivity. Countries across the region must employ strategies which both harmonise and humanise the myriad policies which will need to work together to sustain not just the adult of ‘working age’, but all who work in the reality of day to day life encumbered by work-life balances, rapidly growing urbanisation, and shifting cultural values.

Health systems must adjust to the changing demands of older populations and must begin to work together with long-term care systems to alleviate the many avoidable, ineffective, and costly ramifications of disjointed services. Adapting to this will allow society to benefit fully from their ageing populations as resources and facilitators of socio-political stability, rather than simply as a burden to economic interests. Aside from direct economic benefits, governments will need to take account of the massive indirect social and economic benefits arising from well-designed and equitable systems.

The shift globally to more universal schemes of both health and income security are now clear, with countries around the world acknowledging the benefits of simple yet comprehensive systems of social protection for macro-economic stability. Pension schemes will

need to connect with each other and be financially sustainable to ensure guaranteed income into later life. Despite the challenges, governments across the region are in a good starting position to realise long-term progress. A key element to successful adaptation is the development of political will now to anticipate and preempt risks associated with demographic transition. Achieving this will be made more likely with the involvement of academics, civil society, international organisations, and the private sector.

As concerns the private sector, ageing populations represent a fundamental shift in how businesses must engage with consumers. Older consumers will make up increasingly larger segments of market demand, with even more purchasing power at their disposal. Adaptation to age-sensitive goods and services will continue to develop and so too, with increasing availability, will innovations. It is the purpose of this conference to bring together the entire spectrum of stakeholders who will be instrumental in the coming years in bringing about real change.

The following four pages include interviews with a few of the conferences presenters on the economic implications of ageing on 1) the workforce, 2) health and care 3) income security and 4) markets.

# Exclusive interviews

## “Economic implications of ageing on workforce”



**Philip O'Keefe** is Lead Economist in the Social Protection and Labor Global Practice at the World Bank, working in East Asia and Pacific (EAP) region. Previously, he was Lead Economist for Human Development (HD) for EAP region and Sector Coordinator for HD for China and Mongolia. He is the lead author of the World Bank's 2016 EAP regional flagship report on ageing, and has published regularly on social security and labor market issues in East and South Asia and transition economies.

### **Can you give a brief overview of current workforce trends in Asia, particularly among middle income countries?**

I think there are basically three broad groups. One includes countries like China and Thailand, where you have a declining workforce at the same time as the ageing population is increasing rapidly.

In the second group of middle income countries (MICs), I'd consider Vietnam, Indonesia and Malaysia. In these countries, rapid ageing is only just starting, as in Vietnam, or it is going to start over the coming 5 to 10 years, as in Indonesia. At the same time, the workforce is still growing slowly. So those countries will have a little more time to adjust to future trends.

Countries less affected by rapid ageing include the Philippines and some of the lower income countries like Laos, Cambodia and Myanmar, where the ageing process is a little further in the future.

### **What happens when a country has an ageing population that is increasing in the workforce?**

It's quite complex, but what we can say is that as the workforce ages, people are better and better educated. Young people are passing through middle age and then ageing further, which has a positive effect on the workforce.

At the same time, in terms of productivity, Asia is very different from other regions - like Eastern Europe or Latin America - in that the people who are retiring earliest

are urban and educated, in contrast to rural people who are less educated but continue to work much longer. So that's not good for productivity.

In terms of the productivity of older and younger workers, from studies in countries such as Korea and Japan, older workers remain highly productive and very good at what I call crystallised skills - skills that are based on knowledge and experience, whereas their productivity tends to decline in fluid skills, such as adaptability to solving problems quickly.

*So, one lesson is to combine the best features of older workers and younger workers. A mixed-age team can provide a good combination of both their strengths in productivity.*

Another key point, particularly important in Asia, is that productivity is measured by what is produced - not only how much output you have per worker, but also the price of those workers. Many East Asian countries employ seniority wage systems, meaning the older you get, the higher wages you'll get. However, that is not very good for productivity because if older workers are not increasing their level of productivity but they are still getting an increase their wages, clearly their productivity is going to be lower.

### **What strategies can governments employ to maintain the size of their workforce?**

Several countries in Asia have a low female participation rate in the labour force, so that would certainly be an area for those countries to focus on if they want to offset an ageing labour force.

Another point is immigration. Countries like Singapore, Hong Kong and China have a high rate of immigration and are able to keep their labour force refreshed and of a decent size. Korea and Japan, by contrast, have very low immigration levels, so they probably need to be more flexible on that point in the future.

The third point is that, in the urban formal sector, workers are retiring too early, so that needs to be addressed. One solution could be to provide more opportunities for flexible work hours and part time work, so that people don't go from full time work to full retirement from one day to the next day, but kind of glide into retirement.

The final point concerns seniority wage systems. We probably need to continue to be proactive in weakening the seniority labour systems and making wages relate more to the productivity of workers.

## “Economic implications of ageing on health”

### How can we encourage people to work more when we reduce the wages or employ a wage peak system as you mentioned?

What we find is that older workers, particularly those who are in their 50s or maybe early 60s, often want to work. The problem is often on the employer's side; they have a rather negative perception of older workers being less productive, though obviously older workers are more attractive if they're less costly.

### Do you think that flexible and prolonged retirement age will be problematic for young workers just entering the workforce?

It's a very common concern across the world that if we keep older people working, it will take jobs from younger people. In fact, studies show that extending the working life of older workers doesn't have a negative impact on the employment of younger workers, but it tends to have a slightly positive impact. Firstly, if you have more elderly workers in the labour force, output and economic growth can be higher, and therefore the overall demand for labour tends to be higher.

Secondly, the kind of jobs performed by older and younger workers are very different, including positions such as senior management. Also, 50 per cent of jobs our children will take on do not yet exist. So this is another area in which there is no competition between older and younger workers.



**Soonman Kwon** is the Chief of Health Sector Group (Technical Advisor on Health) in the ADB (Asian Development Bank). He was the president of the Korean Gerontological Society (2015-16) and Korean Association of Schools of Public Health (2013-14) and is the president-elect of Korean Health Economic Association. Kwon is the associate editor of Health Policy (Elsevier) and was the editor of the Korean Journal of Health Economics (2014-15) and Korean Journal of Public Health (2007-09).

### Why is it important to discuss the economics of healthcare for older people in Asia at this time?

Because many Asian countries are experiencing rapid ageing of their populations; not just Japan and Korea, but also countries like China, Hong Kong and Vietnam.

Population ageing implies a huge cost for a country's social security system, such as its pension system, healthcare system and long-term care systems. An ageing population means that the number of people who can contribute financially to social security is constantly diminishing, while the number of people who need to use the services of these social security programmes is rapidly increasing. That's why health economics is not just only about health but also about developing the social security system. Governments need to reform the whole system to improve the financial sustainability of the healthcare system and other security systems. It is inevitable that different policy and reform options have different financial implications.

### What strategies can governments employ to ensure the affordability of healthcare for older people?

Universal health care should be one of the highest priorities for all governments, for both financial and health reasons.

*Money spent on healthcare is not simply an expenditure, but also an investment in economic development, as a healthy population can lead to economic growth.*

At the same time, there is the element of equity to consider. We need to pay attention to the poor, especially older poor people. Investment in the poor elderly may not bring a direct economic return but from a human rights perspective, we should provide support.

Universal health coverage (UHC) has both moral and financial elements. From a moral perspective, we should ensure universal access to healthcare for everybody, including the older population, but we also need financing to support UHC. Governments should provide financial support or some kind of public insurance mechanisms. At the same time, to make UHC sustainable, we should make sure that healthcare services are delivered in a cost effective way.

Many low income countries focus purely on economic development but they should know that healthcare development and savings in healthcare costs can also contribute to economic development. For this and other reasons, we should guarantee universal health care for all countries.

### **What are the consequences for families when national systems don't enable access to healthcare?**

Without universal healthcare based on a public funding mechanism, when family members get sick, the family have to pay for medical care out of their own pockets. This is a huge financial burden, and it can have a catastrophic impact on household economy. Because of the high cost of healthcare, some families become impoverished.

### **What options are available to an individual needing long-term care in middle income countries (MICs) in Asia?**

In terms of healthcare and long-term care, especially the latter, people who are able to pay can use private providers, even if there is a limited number of such providers. So I believe that governments should prioritise assistance for poor people who cannot afford to pay for health care. They should make sure that poor people have access to long-term care, either by building more facilities for long-term care providers or by paying for those poor people who use long-term care.

There is a significant difference between healthcare and long-term care. While healthcare is always provided by professionals, long-term care may be provided by either long-term care providers or by family members, more like social care.

*But if a country does not have a good long-term care system, people tend to stay in hospital longer, which is more expensive than staying in long-term care facilities. If a country has good long-term care systems, sick people can move earlier from hospitals to long-term care facilities.*

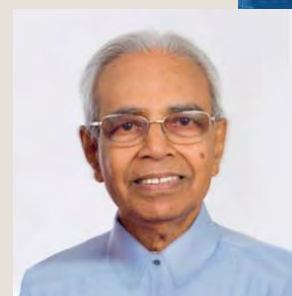
Overall, long-term care systems are very limited in the majority of Asian countries, with the sole exceptions of Japan and Korea, which have a separate public insurance mechanism for long-term care. In most other Asian countries, long-term care systems virtually do not exist. And in those cases where there are some long-term care providers, they are mainly for very poor people supported by the government, so they are provided from a social welfare or social assistance perspective. That means that the majority of long-term care services are provided by family members, who are called 'informal care givers'.

### **How can groups of older people get involved in long-term care?**

That is one of the differences between healthcare and long-term care. Health care, as I mentioned, is supposed to be provided by health care professionals, while long-term care may be provided by family members, relatives or community groups. So in that sense, the role of community groups or peer groups of older people can be greater in long-term care than in health care. There are a lot of community-based activities that are important not only for long-term care service provision but also for the general health of older people.

## **“Economic implications of ageing on income”**

**Dharmapriya Wesumperuma**, Social Protection Advisor for the Ministry of Social Welfare, Relief and Resettlement, Republic of the Union of Myanmar. Wesumperuma is an expert in ageing, development and social protection. After 18 years as Executive Director of the Sri Lanka Foundation Institute, Wesumperuma became the Senior Strategy Adviser and Regional Head of Programmes, East Asia/Pacific, for HelpAge International.



### **What are the main sources of income in old age?**

The direct answer is (a) family and informal support (b) earnings from work and income generating activities in old age if one continues to be economically active (c) life time savings and income from assets if any (d) formal pension or provident fund if one has worked and contributed to a pension or provident fund (e) non-contributory social pension from the State.

However, in reality, the story is complex. Sources of old age income and income levels depend on a set of factors such as level of economic activity, household structures, market volatility, government policy, lifestyle behavior and diversities relating to gender, age groups and the overall economic-income context of a given society. These complexities weigh heavily, especially in low-income Asian contexts with large informal sectors and a sizable percentage of households struggling around subsistence levels.

As Asian societies age rapidly amidst changes in household structures and family size, there is a definitive leading role for the State, irrespective of whether this involves public income sources, like pensions or provident funds or social pension, or private



income sources such as family transfers, work earnings, savings/assets. We hope the upcoming regional conference in Hanoi will investigate the role of the State in this regard and suggest feasible options for policy support.

### **As societies age, what are the implications for the incomes of households with older people?**

In Asia, two income sources stand out clearly as major contributors; earnings from work and family support. What tends to happen is a decline in these two major old-age income categories, especially after about 70 years of age. The ability to work and earn declines due to health and disability issues as well as decreasing employment opportunities at an older age. Often, older women experience an increase in family responsibilities. At the same time as the parents are getting older, their adult children who are now in their middle age are experiencing multiple responsibilities and increasing living costs, such as children's education, as well as challenges of impending retirement or decline in their own income sources.

Beyond the age of 70, the main income source from work declines and health costs escalate, so the main implication is the need for government intervention and support. In the past, these issues were basically handled by family and the individual; but with rapid ageing, public action becomes a necessity.

### **With population ageing, will the increasing number of older people become more of a financial burden on families as household sizes shrink and people live longer?**

We have to recognise that older people continue to be a resource to the family and the community. The issue of being a burden comes up when they are less active and have increasing health and disability issues and health care costs. This is when families become increasingly vulnerable.

This issue of being a burden is determined primarily by the health and disability status of older family members.

*At some stage in life, especially in the later years, a period of dependency is often unavoidable. What is necessary is to keep this dependent phase of life to the minimum number of years by leading active and healthy life styles.*

This cannot happen by beginning to adopt healthy life styles in old age. That should be a lifestyle approach to be promoted by the individual, family, society and the government to ensure that all generations age well.

### **Many people wonder about the implications of funding pension systems with an ageing population. How worried should we be about this challenge?**

Formal pension systems and their sustainability should be based on long term actuarial studies, taking lessons from the experiences in the developed countries. Contributory pension is a main pillar in a national pension system. Formal pension systems should ensure that young adults have a sufficient amount in their pension funds to support them when they get to old age. With appropriate design and financing modalities based on strong actuarial forecasts, safe investments, healthy regulatory frameworks and effective and transparent fund management devoid of politics, contributory pension funds should in fact be a source of economic strength for a nation.

The issue of the sustainability of formal pension systems is also closely tied to retirement age. A main reason for the so-called pension crises in the more developed countries is that retirees continue to live longer than expected when retirement ages were initially fixed many years ago. Linking retirement age to healthy/productive life expectancy is a lesson for developing Asian countries.

When it comes to formal pensions, the main problem is sustainability, with coverage ranging from only about 10 to 20 per cent of the labour force in low-income and lower-middle-income countries.

### **For middle-income countries (MICs), there have been many arguments about funding non-contributory social pensions. Governments often say that there is a limited budget for such schemes, especially universal schemes. What are the options?**

Issues of old-age income cannot be addressed in a compartmentalised way - that is, addressing social pensions separately from other old age issues. Rapid ageing, demographic change and their implications on the family, society and the economy are also critical. Rapid ageing should be addressed as a major national planning and development issue. It is important for governments, who usually focus on short term issues and solutions, to take a longer term strategic view of the economic and social implications of rapid ageing and assess feasible options to address these.

The Social Protection Floor initiative, which includes social pensions, is in many ways an income re-distribution tool to help curtail growing inequalities. Funding for non-contributory social protection programmes is a major national development investment decision involving analysis and changes in government planning, revenue and expenditure priorities, including a country's taxation structure.

The fact that many countries have adopted a social pension system demonstrates that ultimately the decision is more a matter of political will than an issue of affordability. In our region, Nepal is a striking example in this regard.

### What can civil society do to ensure that governments respond to the needs of people on this issue?

It can practice focused advocacy. This involves firstly, crafting clear and concise messages based on the evidence of feasibility, and also using best practices demonstrating impact.

These messages should then be directed to the highest decision-making levels of political leadership at the right time and in the right context. This requires political will.

It's also important to maintain a regular dialogue with decision makers in key ministries, especially those responsible for national planning and budgets.

Another strategy is to mobilise public opinion. This campaign should be led by older people themselves, which will enhance legitimacy. Older People's Organisations have the potential to be mobilised, as they have done through Age Demands Action (ADA) campaigns.

Finally, it helps to build coalitions in support of a wider social protection agenda.



## “Economic implications of ageing on markets”



**Kim Walker** is the Founder and CEO of Silver Group, a unique consultancy that helps companies and brands respond profitably to the ageing population. He is a globally recognised thought-leader and has appeared repeatedly on television and in numerous print and online publications. He co-authored a pivotal reference book; ‘Marketing to the Ageing Consumer’ and co-created the AF iPad app to measure and monitor Age-Friendliness of brands, cities, workplaces and more. Prior to establishing Silver, Kim held regional CEO positions for several global advertising agency networks.

### Please give examples of businesses and markets that are emerging due to ageing society in Asia. How big is the ageing market?

During the next two decades, older consumers will be the primary drivers of consumer expenditure in Asia Pacific, Europe and the US. Compared to younger cohorts, many older people have accumulated more wealth. For example, in Asia Pacific today, fifty-four percent of high net worth individuals are over 56 years of age.

By some estimates the ageing market in Asia Pacific will reach US\$3.3 trillion by 2020. However, we believe this figure is a gross underestimation of the potential power of the ageing consumer. The reason for the underestimation is that it is focused on what we call ‘age-silo’ products and services; those which are designed specifically for use by older people. This includes industries such as healthcare, housing, pharmaceuticals, medical equipment, automation, and assistive devices.

While the ‘age-silo’ segment is important and poised for dramatic growth, it does not reflect the total purchasing power of the older consumer.

*Regardless of age, people need to eat, dress and maintain their health and beauty. They want to travel, to learn and to be entertained. We refer to this market as ‘age-neutral’ or, in cases where there has been some adaptation for older consumers; we call it ‘age-adapted’.*

Adding these segments to the more traditional ‘age-silo’ view presents a more accurate, explosive and exciting outlook for the ageing market.

### Can you explain the 'age-friendly' concept? And why do you think it is important that the market adopts this approach?

With increased longevity, the attitudes and desires between generations are converging. However, the physical, sensory and cognitive decline that accompanies the natural process of ageing will increasingly impact our ability to engage with our environments.

In the vast majority of cases, products and services, the cities we live in and the places where we work have been designed for the young, by the young. This functioned well when the designers and users were the same age as in generations past. However, the gap between the age of the designers and the users is now growing rapidly.

Being age-friendly demands that we redesign the customer experience to be inclusive of the needs of older people, specifically their physiological differences. We need to understand these differences and accommodate them naturally into the customer experience. In this way the consumer does not feel stigmatised by their age when using a product or service. Furthermore, and of critical concern to many businesses, if done properly this will not adversely impact or deter younger customers.

Companies that incorporate age-friendly thinking into their culture can use this global force as a competitive weapon. Market pressures will compel others to follow, but they will appear reactive and defensive, and the delay will probably cost them more money.

### The private sector seems to be leading in the silver market today, so how can governments and civil society keep up the pace and ensure that all sectors are working in collaboration and for their mutual benefit?

The private sector may be leading in the age-silo market as defined above, but we are not convinced that the private sector has shown much commitment to the inclusiveness of older consumers. We have witnessed many companies that

display a surge of interest in the silver market, only to see that interest wane as quickly as it arrived.

It would be easy to suggest that government leadership is required in this area to spur the private sector into action, but the Singapore example throws doubt on this notion. Despite concerted, multi-pronged initiatives by that government over the past decade to address the impact of an ageing society, Singapore's private sector has responded sluggishly and uncreatively.

Business reacts to the stimulus of 'pain' or 'gain'. The trigger to act will come from clear signals that their business is suffering due to inattention to the ageing consumer, or evidence of growth attributable to the sector.

There is a common flaw to many of the governmental and commercial attempts to address the silver market; that is their myopic, departmental focus. Whether a city or a brand, ageing solutions must be viewed through a holistic, inter-departmental lens. In a brand sense, executives need to review the entire customer experience to identify and remove potential barriers at every point of that experience.

### How can older people get involved and profit from this market share, apart from being customers?

Apart from the naivety of ignoring the huge potential of older customers, companies that fail to adapt their customer experiences to accommodate the needs of older consumers are, in effect, excluding them. That's ageism! The issue was amplified in a recent marketing magazine article about diversity and inclusiveness. The article quoted industry luminaries and cited market cases around the subjects of racial inclusion, LGBT inclusion, gender inclusion and cultural inclusion, yet there was no mention of age inclusion! This oversight is indicative of the frustrating lack of attention being given to ageism.

Perhaps the best way for older people to become involved is to raise their voices against ageism in all its forms. We need

to start challenging companies who make their customer experience inaccessible to older adults; this includes packages that are difficult to open, instructions that are hard to read or to comprehend, advertising images that are inappropriate or exclusive of older people, websites and apps that are difficult to navigate, retail environments that are unwelcoming for older shoppers and so on.

In order to do this, we need to become more self-aware and proud of our age. We need to understand how our needs are changing with age and we must be more outspoken when we find any touchpoints (where the consumer engages with a company) that are no longer easily accessible or are clearly designed to exclude.



In this article, the term '**silver market**' is used to describe the market of ageing people.

The 'silver market', also called the 'graying market', refers to the market segment more or less broadly defined as those aged 50 or 55 and older. Increasing in number and share of the total population while at the same time being relatively well-off, this market segment can be seen as very attractive and promising, although still very underdeveloped in terms of product and services offerings.

Reference:  
Florian Kohlbacher and Cornelius Herstatt,  
*The Silver Market Phenomenon: Marketing and Innovation in the Aging Society*, Springer  
Berlin Heidelberg, 2011

## PRU Youngster Spirit 2016: Second year of youth volunteering to help older people



### ► Thailand

The Foundation of Older Person's Development (FOPDEV) held a four-day volunteer camp in Fang district, Chiang Mai Province, Thailand from 10 -13 July 2016. This volunteer camp was funded by Prudential Thailand (PRU) for the second year and was successfully implemented. Prudential staff and forty young volunteers from different provinces participated in this programme. Several volunteers had joined the first camp and were keen to join in again.

The programme included tree planting, sharing and learning sessions with older people, and simulation of being older people in which the participants experienced the limitation of mobility and sight that older people experience in daily life. The volunteers also dedicated themselves to repairing four houses for underprivileged older people that were selected by the communities. All activities

were seamlessly arranged in association with Monpin and Pong Namron sub district administrative organisations, older people's clubs, the Thai army and the residents of both sub districts.

The activities were designed to benefit not only older people, but all community members. Tree planting increases the green area and encourages rainfall too. Older people and volunteers shared their experiences and understood each other better.

On the last evening of the camp, the participants enjoyed local food and local dancing at a farewell party.

FOPDEV believe this is a good opportunity for youth to have a first-hand experience and learn about older people and ageing issues in order to confront the problems of an ageing society in Thailand.

(WW)

## For the love of art: artworks raise funds for abandoned older women in the Philippines

### ► Philippines

Art represents fleeting moments captured in a chosen format to express the artist's feelings. It is a sophisticated medium that embodies beauty, affection and ideas, and artworks like paintings, photographs and sculptures are often given as gifts to establish and reinforce relationships.

The Coalition of Services of the Elderly (COSE) chose art as a method to raise funds for the improvement of the organisation's group home for abandoned older women. A month-long fundraising art exhibition titled OBRA: Alay kay Lola (Artwork: Gift for Grandmother) was inaugurated on 9 July 2016 at the Galeria de las Islas, Intramuros, Manila, Philippines. It showcased works like photographs of COSE Founder Ed Gerlock and his son Laya Gerlock, and paintings of Angelica "Aca" Versoza.

"Love and respect for older people should be revived in our culture, and we have tried to do this with art. Each piece

represents life, and every purchase of a painting or photograph represents the buyer's concern for older people," said Ed Gerlock, COSE's founder and current member of the Board of Directors.

The opening ceremony was graced by Philippine Vice President Maria Leonor "Leni" Robredo, who has been working with marginalized sectors of Filipino society. Her presence in the said event offered the opportunity for COSE to introduce its agenda for improving the lives of older people.

"'Obra' was a doubly valuable gift, both for the abandoned older women in COSE's group home and for those who have purchased an artwork from this exhibition. We were happy that the vice president attended this event because it has given us a chance to share what we are doing in uplifting the lives of older Filipinos," added Emily Beridico, Executive Director of COSE.



A total of 18,000 Philippine pesos (US\$387) were gained from the said exhibit, which will be used for the sustainability of the group home for abandoned women.

COSE plans to hold another art exhibition that will feature more artworks of Ed Gerlock and other artists who will donate the proceeds of their 'obras' to older people.

(HG)

# Age Demands Action on Rights



Age Demands Action (ADA) is a global platform through which older people come together to take action on issues most important to them. **World Elder Abuse Awareness Day on 15 June** is when the human rights of older people and the need to protect them are the focus.

In 2016 campaign partners have a unique opportunity to influence their governments to support a UN convention on the rights of older people. Not only is 15 June a crucial date but this year the Open-Ended Working Group on Ageing (OEWGA) will take place in December rather than July, allowing our campaigners more time to influence decision makers. The release of the Independent Expert's report in September also presents an opportunity for governments to discuss their position on a convention following its findings.

Currently there is a political deadlock among governments on a "for or against" debate regarding a convention. We are still not seeing the attendance of some countries in the East Asia Pacific region at the OEWGA, but this year we want to change that. Mobilising in June has allowed us to start the conversations with governments earlier, ahead of the meetings in December.

For these reasons, campaign partners mobilised in June but will continue to raise their voices in the coming months.

ADA on Rights campaign partners in Cambodia, Mongolia, Myanmar, Thailand and the Philippines took action on the need to protect older people's rights and ensure they live in a world free from violence and abuse.

**HelpAge Cambodia** held a forum event where older people raised their concerns about elder abuse and the rights of older people. The event coincided with 'World Environment Day' where participants planted small trees to promote the need to protect our planet and to build awareness of the fact that older people are disproportionately affected in natural disasters.

In Mongolia, our partner the **Centre for Human Rights and Development**, alongside the National Centre Against Violence, compiled data on elder abuse in Mongolia for the first time, with eight meetings across three provinces also taking place. A newly revised law on domestic violence was adopted in May of this year which includes a reference to older people. Now by law, the government must take into account the specific needs of older people in accessing and receiving services.

**HelpAge International Myanmar** held an event with representatives from the Department of Social Welfare, Ageing Network Committee members, the advisor to the former president and HelpAge's regional programme manager to share knowledge on human rights and elder abuse. The event and the topic of elder abuse received wide media coverage, helping to raise awareness of the need to protect older people's rights.

You can read more about the events that took place all over the world on 15 June in our round up blog here.

<http://www.helpage.org/blogs/jemma-stovell-22620/together-we-can-end-elder-abuse-1007/>





**ELDER ABUSE includes:**

<p>PHYSICAL —</p> <p>SEXUAL —</p> <p>PSYCHOLOGICAL —</p> <p>EMOTIONAL —</p> <p>FINANCIAL —</p> <p>AND MATERIAL —</p>	ABUSE	<p><b>ABANDONMENT</b></p> <p><b>NEGLECT</b></p> <p><b>SERIOUS LOSS OF</b></p> <p><b>DIGNITY AND RESPECT</b></p>
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(Source: Global Status Report on Violence Prevention 2014)

## Ageing Policy Consultation Workshop in Myanmar

### ► Myanmar

In order to complete the Myanmar Ageing Law which was submitted to parliament for approval, a national consultation workshop on ageing policy was held for the first time on 15 July 2016. It took place in Naypyitaw, and aimed through consultation with participants to produce a national policy on ageing in the country. A total of 68 participants from government, civil society, HelpAge staff facilitators and members of Older People's Self-Help Groups (OPSHGs) attended the workshop.

The three stages of ageing law and policy have been led and carried out by the Ministry of Social Welfare, Relief, and Resettlement with the support of HelpAge International. In 2014, a practical action plan was completed. The second stage, the draft law on ageing, was finalised in 2016 and it is now a legal binding force.

In this consultation workshop, Dr. Dharmapriya Wesumperuma (Social Protection Advisor for the Ministry of Social Welfare, Relief and Resettlement, Myanmar) explained how Myanmar is progressing towards the Madrid

International Plan of Action on Ageing (MIPAA), along with perspectives from the Mekong and Southeast Asia (policies and plans as follow up to MIPAA).

Following this, the Deputy Country Director of HelpAge International introduced the objectives of the workshop and the rationale for a policy on ageing. The HelpAge Social Protection Project Manager then presented a draft framework for policy formulation to the audience for the following discussion.

The participants were separated into five groups to discuss five different topics related to ageing policy and the discussions will later be analysed and developed as the first draft policy by a HelpAge consultant. The Ministry of Social Welfare, Relief and Resettlement will form a steering group and hand over the draft for review. Also, the draft policy will be shared with other ministries for feedback. Once the first draft policy is agreed, there will be a second consultation to amend the first draft, and it is expected that the policy on ageing will be finalised within three to six months.



(PS)



### Designing and Implementing Social Transfer Programmes

3-14 October 2016  
Chiang Mai, Thailand

A Two-week course aiming to provide decision makers with an in-depth understanding of the development of social transfer programmes will be held on 3-14 October. This year, elective modules include:

- social protection policy
- financial inclusion and economic opportunity: linkages to social protection
- monitoring and evaluating social protection programmes
- ageing and social pensions.

For more information, please contact Ms Caitlin Littleton, [asiacourse@helpageasia.org](mailto:asiacourse@helpageasia.org)

## Events

### Ageing & Society: Sixth Interdisciplinary Conference

6-7 October 2016  
Norrköping, Sweden

The Ageing and Society Knowledge Community, in partnership with the National Institute for the Study of Ageing and Later Life (NISAL) will hold the "Ageing & Society: Sixth Interdisciplinary Conference" this October, in Sweden.

The conference has four themes, as follows: 1) Economic and demographic perspectives on ageing, 2) Public policy and public perspectives on ageing, 3) Medical perspectives on ageing, health, wellness, 4) Social and cultural perspectives on ageing and 2016 special focus: Ageing, life-course, and social change.

Conference website: <http://agingandsociety.com/2016-conference>

## Older people's associations (OPAs) exchange programme and empowerment training in Shaanxi, China

### ► China

On 21-22 July, the Yihe Development Centre of Ageing (YDCA) hosted a training conference and exchange programme for 41 participants, comprised of leaders and key players in Older People's Associations (OPAs) and members of various committees on ageing across the Shaanxi province.

On a broader level, this also helps in assuaging existing ageism by reinforcing the role of elderly people as valuable members of the community who continue to contribute to society even at an advanced age.

The two-day event was held primarily in Xi'an. On the first day, participants joined a field visit to two of the most successful OPAs in the area. The first one was the OPA of Dongjie village, which has been operating since 1991 and is still going strong. This intergenerational association established a day care centre where OPA members help taking care of children whose parents work in the cities. This helps to change the perception of ageism by showing older people as community members who continue to contribute to society.

After that, the participants visited Gouershang village OPA, which was established 11 years ago. It also has a unique system of older volunteer caregivers. Those members who are still active volunteer as primary caregivers to

help other older people who are less active in their community. The participants networked and exchanged ideas eagerly on how to take what they had learned from these OPAs back to their own communities.

The next day, the YDCA organised intensive seminars and training sessions that encouraged participants to collaborate, share and discuss their own experiences with OPAs and how to best meet the needs of the rural elderly. Additionally, the YDCA also provided a project management seminar for sustainable results, as well as a funds

management seminar to empower these leaders to make better financial decisions and plans. Participants also learned about the YDCA's work and progress, and received new materials published by the YDCA which they can use and distribute in their communities. These materials include caregiving guides for the frail elderly, health education booklets on non-communicable diseases and information booklets on pensions.

All participants were eager to return to share their new knowledge with OPA members in their communities, and will also share their progress and achievements with the YDCA so as to help them with their monitoring and to provide them with assistance in the future.

(EL)



### ► Vietnam

From 27-29 July 2016, the International Relations Department of the Vietnam Association of the Elderly (VAE) and the Provincial Elderly Association of Vinh Long province held a training course on "How to establish and manage a new

## First training course on ISHC replication with support of Vietnam government

Intergenerational Self Help Club (ISHC)" for 50 participants. These participants included board management members of four new Intergenerational Self Help Clubs (ISHCs), leaders of all district elderly associations, as well as staff at the Department of Labour, Invalids and Social Affairs.

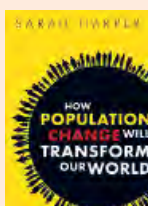
This was the first course in ISHC replication run by the VAE, combining both government and community

resources. In 2016, the Ministry of Finance is providing financial support for the VAE to conduct four Training of Trainer (TOT) courses, and for monitoring and evaluation (M&E) trips to help at least 16 new ISHCs in 4 provinces. Local authorities and ISHCs are mobilising funds for this project, in which VAE staff are participating as key trainers.

(LMH)

## Resources

### Publications



**How Population Change will Transform Our World**  
Sarah Harper  
(Oxford University Press)



**Social Assistance in Vietnam: Review and Proposals for Reform**  
UNDP in collaboration with the Ministry of Labour, Invalids and Social Affairs, Vietnam



**The shifting landscape of healthcare in Asia-Pacific**  
The Economist Intelligence Unit



**Thailand old age pensions: advocating for change**  
HelpAge East Asia/Pacific



**Community-Based Social Protection in the Dry Zone**  
HelpAge International  
Myanmar Country Office

### Blogs

**Together we can end elder abuse** (<http://bit.ly/2bkdXFq>)

Jemma Stovell, HelpAge International

**5 reasons why HelpAge's Typhoon Haiyan response was a success** (<http://bit.ly/2bkdPWI>)

Godfred Paul, HelpAge International

**We must learn from older women's experiences to make development inclusive** (<http://bit.ly/2bBCGET>)

Ferdous Begum, HelpAge International

**10 ways Habitat III can protect and promote our rights in older age** (<http://bit.ly/299v9ut>)

Sion Eryl Jones, HelpAge International

All HelpAge publications are available to download. Please refer to resources section on our website. You can access our blogs from above URLs.

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**HelpAge International helps older people claim their rights, challenge discrimination and overcome poverty, so that they can lead dignified, secure, active and healthy lives.**

AgeNews East Asia/Pacific aims to highlight issues of ageing and the rights of older people in East Asia/Pacific as well as share experiences of the network working with and for older people.

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