



Cooperation between the Global North and South: the example of Dutch insurances and pension funds

Conference on Income security in old age as a global challenge

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Berlin, 10 december 2009
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- Mission

- ✓ Stimulate (health)care, wellbeing, income and rights of older people in developing countries
- ✓ Eradicate extreme poverty
- ✓ Advocacy on the situation of older people developing countries
- ✓ Strategies for older people of the future (global ageing)



- Affiliate of HelpAge International
 - Direct programme support
- Co-founder of Pension & Development Network
 - Technical expertise



1st Pillar: state, provision for old age provided by government

- non-contributory, taxes/GDP, means-tested/universal

2nd Pillar: private, provision of pension through employment

- underdeveloped civil society, large informal sector, gender.

3rd Pillar: private, personal initiatives to insure income in old age

- diversity of insurance products for income security in old age: in informal sector-micropension

ALL GO TOGETHER: not one without the other



- IFKO (international fonds kwetsbare ouderen)

- Cooperation between PGGM and APG
- No profit: money belongs to members :social responsibility and expertise

www.ifko.nl

- Pension and Development network

- Branch organisations of pensionfunds or insurance companies as well as other expertise on income security
- Expertise as Dutch pensionfunds (60 + years of existence)

www.pensionanddevelopment.org



Africa: Kenya, Malawi, Mozambique, Rwanda, Uganda, Zambia, Tanzania.

- Technical assistance to support political processes

Asia: Thailand, Phillipines, China, Indonesia and Vietnam

- Planning with partners and course on social cash transfers

Latin America: Bolivia, Colombia, Peru, Ecuador, Paraguay

- Civil society building



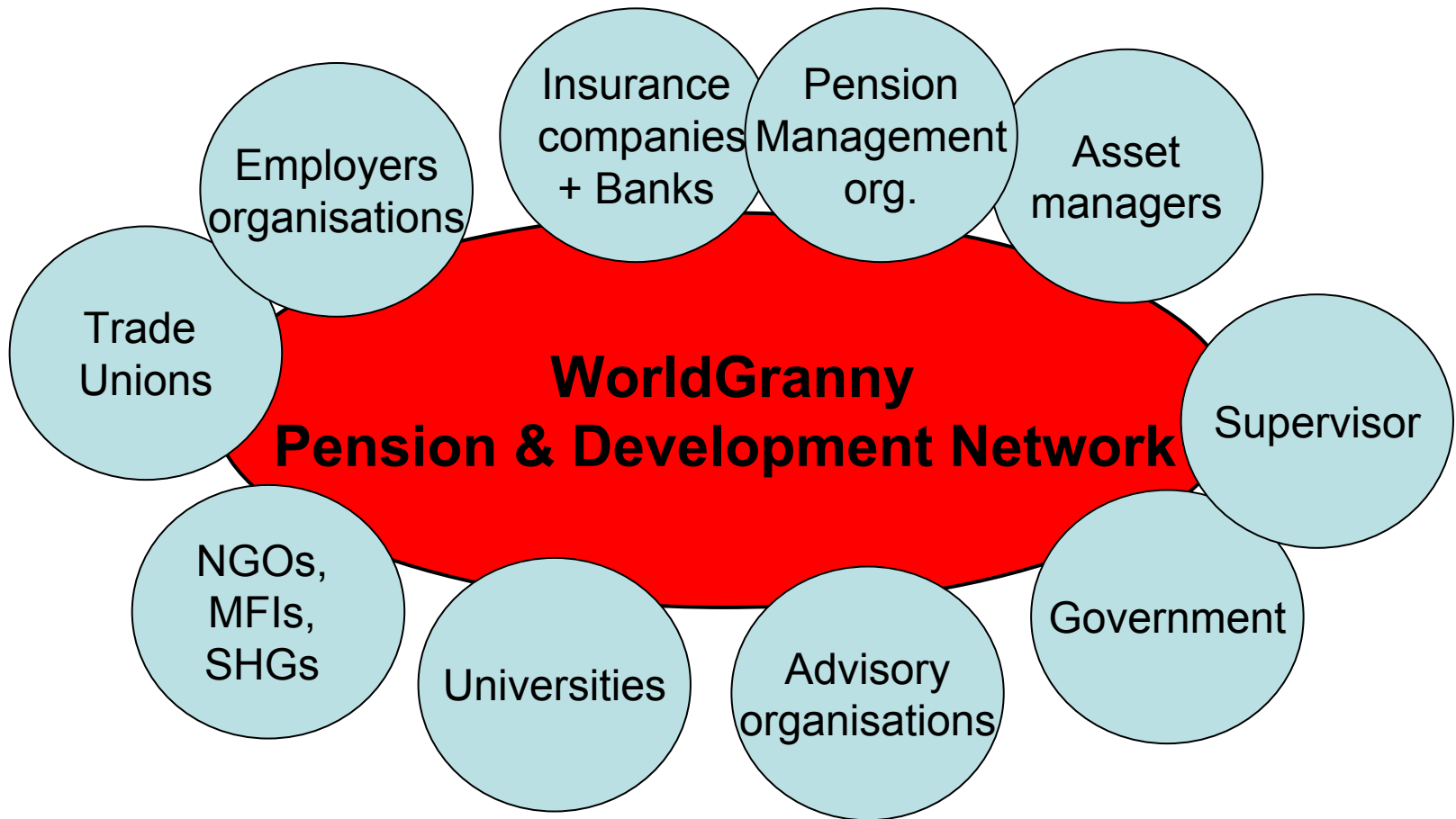
- August 2008 - Feasibility Study (funded by World Granny)
- Ongoing engagement with government – but acknowledgement of need to work with civil society.
- Late 2008 to present – support of civil society and media work.



- October 2008
 - IFKO funds 5 Thai officials and civil society representatives on social transfers course
 - Creation of Working Group on Social Pensions
- January 2009
 - Thai government announces extension to social pension, as part of economic stimulus package
- Present:
 - IFKO currently funding advocacy (Civil Society Network for Welfare State)



Pension & Development Network



Contribution P&D Network

Sharing and expertise in the following areas:

- Supervision
- Governance
- Projectmanagement
- Asset management
- Direct investment
- Risk management
- Project finance
- IT solutions
- Logistics
- Marketing



P&D 1: Dhan Foundation

Start 2009: feasibility study

- 700.000 participants in 200 locations
- Mainly women, financial mutuals
- Microcredit, insurance and longterm savings products.
- Baseline survey and feasibility study
- In 5 years time the project intends to reach 25.000 people in informal
- Cooperation first and second/third with HelpAge India



Discussions longterm savingsproduct

- Lump sum or annuity
- Financial and Pension literacy
- Cooperation fund manager and MFI/NGO
- Flexible payments

