

Promoting intergenerational solidarity:
Promoting the Rights of the Elderly
People.

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- The elderly, and in particular, widows and disabled, usually support a higher risk of poverty than other citizens.
- Literature underline the decline of this poverty through retirement related spending programs (Albuquerque, 2003; Rupp et al., 2003; Engelhardt and Gruber, 2004, Franco et al., 2008).

- Ageing is inevitable.
- Without an adequate social policy poverty at old age will increase.

Source: www.dw.de 'Old and forgotten'



Social security in MENA region.

- Access to basic pension, health services and education are crucial to the well-being, and the lack of these services contributes to the persistence of poverty.
- Social security schemes in the MENA region face challenges in terms of effectiveness, sustainability and governance.
- Large groups of the population remain out of the social security system.

- All MENA countries – except Lebanon – have mandatory public pension schemes for at least part of the employees.
- In the region, the coverage rate is low with less than 40 % of the working population covered by a public pension scheme.
- The Gulf States, Iran, Lebanon and Yemen have the lowest coverage rates.

- In the region, Morocco had one of the lowest levels of pension benefits and health insurance.

- Focus on economic and social situation, and rights of old age people in Morocco.
 - What is the role of the family, of intergenerational solidarity?
 - How to protect family cohesion?
 - How to protect older persons against poverty?

Outlines

- The main economic and social challenges related to the elderly.
- Solidarity actions dedicated to seniors.
- Policy recommendations.

The main economic and social challenges related to the elderly: poverty

- Significant progress in terms of poverty reduction and access to education.
- 2001-2007: the poverty rate has decreased from 15% to 9%, representing 2.7 million people under the poverty line.
- Significant geographical disparities: The poverty rate in urban areas represents 4.8% against 14.5% in rural areas.

- The most vulnerable are the elderly and women.
- Ageing: 60+ years old people will represent 24,5% in 2050 (8% in 2004).
- Life expectancy for women is higher than for men; therefore women may be in poverty for a longer period.

Population 2005-2050

(source: HCP-CEPII)

	2005	2010	2020	2030	2040	2050
Population (total)	30 172	31 894	35 361	38 175	40 082	41 360
Pop. 15-59 years old	18 599	20 465	22 600	24 099	24 882	24 136
Pop. 60 years old	2 408	2 675	4 186	6 048	7 896	10 123
Dependency ratio (60years+/15-59 years old)	12,9	13,1	18,5	25,1	31,7	41,9

Situation at old age:

- Survey on old age population: HCP, 2008 (3010 individuals aged 60+ years old living in 2500 households, rural and urban areas).
- Results:
 - Only 16% of old people received a pension benefit.
 - 83% are illiterate.
 - 83,7% do not have any health coverage.

Situation at old age:

- 58,9% have chronical illness.
- 31% of them are disabled.
- 62,8% of women and 55,1% of men do not have any health access because of lack of income.

Intergenerational solidarity

- The elderly in Morocco benefit from intergenerational solidarity.
- **For 58.6% of people aged over 60 years, children are the only source of support.**
- 58.3% live in complex households (coexist the elderly person's spouse, ascendants, descendants and / or other members).
- 34.9 percent live in nuclear households
- 6.8% live in isolated households.

- The family provides assistance in the form of money or services.
- 77.5% of seniors receive assistance in the form of in-kind or in cash.
- This intergenerational solidarity is more likely to prevail in the rural areas (78.8%).
- More women (86.4%) than men (67.8%) are concerned.

- The children are the main providers of assistance.
- 58.6% of the elderly receive assistance only from their children.
- 40.7% receive assistance from multiple sources.
- The children's assistance is regular (61.7%).

A large proportion of elderly people think that the support and assistance have to come from:

- children (44.6%)
- the State (35.5%)
- the family (11.3 %).

- The family support might be more limited in future because of declining intra-family support.

Solidarity and actions

- For the elderly without family support and in poverty:
 - the national assistance: management of social houses for old people (2005).
 - the National Initiative for human development (INDH) implement actions in favor of older people (2005).
 - The Mohamed V Foundation (created 1999).

National Strategy for Human Development:

To address the problem of poverty and health inequity : the **National Initiative for Human Development (NIDH)** was implemented.

- NIDH started with a budget of 250 million MDH (about 25 million US dollars) provided by the general state budget (60%), international cooperation (20%) and local communities (20%).

National Strategy for Human Development:

- A number of actions were implemented within the INDH :
 - education,
 - Health,
 - actions in favor of older persons.

Development of Social houses:

- Development of Social protection houses for old men and women leaving in poverty (Law 14.05, 2006).
- 44 houses were developed.
- 3504 old people are leaving in these houses (2011).
- 52% are women.

- The older people should be considered as an asset for the society and should be protected by law.

- Law 14.05 implemented in 2011 on social protection institutions.
- The new Constitution adopted in 2011 affirms the right to equality, the access to social protection, health care, decent housing, and advocates the implementation of public policies for vulnerable people.

National Council of Human Rights

- Created in 2011
- Missions: Protection & defense of human rights and liberties.
- How?
 - Observation, monitoring and following-up of the situation of human rights, at the national and regional levels;
 - Monitors violations and conducts investigations and inquiries;
 - Prepares reports on its observations and investigations and submit them to the competent authorities with relevant recommendations.
 - Contributes to the implementation of mechanisms provided by international human rights conventions.

Conclusion/recommendations:

- Access to basic pension, health services and education are essential to the well being, and the lack of these services contributes to the persistence of poverty.

Recommendations:

- In the absence of adequate social coverage, adequate financial resources, keeping within the family the elderly is a way to protect them.
- To maintain intergenerational solidarity, family cohesion: cash transfers targeting family/old women.

- The extension of social protection is a major concern: Reform pension system to maintain intergenerational solidarity and then extend the coverage.
- Coverage for all workers (formal and informal sector).

- Follow-up economic and social programs targeting the elderly by gender.
- Monitoring the conditions of the elderly living in residential institutions
- To implement effective information system covering the economic and social situation of the elderly are effective means to address the people's rights.



Thank you.