

'THE RIGHT TO SOCIAL PROTECTION AND THE RIGHT TO WORK OF OLDER PERSONS'

SUBMISSION TO THE UN INDEPENDENT EXPERT ON THE
ENJOYMENT OF ALL HUMAN RIGHTS BY OLDER PERSONS



**AMNESTY
INTERNATIONAL**



CONTENTS

| | | |
|-----------|--|----------|
| 1. | INTRODUCTION | 3 |
| 2. | LEBANON: ECONOMIC CRISIS AND SOCIAL PROTECTION GAPS | 3 |
| 3. | UKRAINE: ARMED CONFLICT AND SOCIAL PROTECTION GAPS | 4 |
| 4. | PAKISTAN: CLIMATE CHANGE AND SOCIAL PROTECTION GAPS | 6 |
| 5. | MYANMAR: DISPLACEMENT AND THE RIGHT TO WORK | 7 |
| 6. | NIGERIA: DISPLACEMENT AND THE LACK OF ACCESS TO LIVELIHOODS | 7 |

Amnesty International is submitting this response to the call for input¹ in advance of a report by the Independent Expert on the enjoyment of all human rights by older persons' on "right to social protection and the right to work of older persons". In this document, Amnesty International sets out its reporting on this issue from several countries, particularly regarding how social protection and the right to work intersect with economic crises, armed conflict and climate change. This reporting, from Lebanon, Ukraine, Pakistan, Myanmar and Nigeria, was conducted between 2019 and 2025.

1. INTRODUCTION

Amnesty International is submitting this response to the call for input¹ in advance of a report by the Independent Expert on the enjoyment of all human rights by older persons' on "right to social protection and the right to work of older persons". In this document, Amnesty International sets out its reporting on this issue from several countries, particularly regarding how social protection and the right to work intersect with economic crises, armed conflict and climate change. This reporting, from Lebanon, Ukraine, Pakistan, Myanmar and Nigeria, was conducted between 2019 and 2025. A link to each relevant report can be found in the footnotes to each section. Wherever it was possible to access updated information about the situation, we have included that information as well as relevant footnotes.

In its reporting, Amnesty International found that when older people face difficulties accessing adequate social protection or the right to work in times of stability are made much more severe by a crisis. In Lebanon, older people who had savings in Lebanon's banks saw them disappear as inflation and currency depreciation eroded their worth, while banks refused to give them full access to their deposits. In Ukraine, older people displaced by the war are largely unable to afford housing in displacement due to very low pensions. In Pakistan, older people, the vast majority of whom have no access to social protection, cannot take time off work and protect themselves during climate-related disasters. In Myanmar and Nigeria, older people living in displacement camps were unable to find employment on an equal basis with others, even if the work – such as agricultural labour – was something they had done for most of their lives before displacement. In short, it is essential for states to shore up social protection and the prohibition on discrimination in employment during times of stability, allowing older people to remain resilient in times of crisis.

2. LEBANON: ECONOMIC CRISIS AND SOCIAL PROTECTION GAPS

In 2024 Amnesty International published the report *'The Country is Dissolving and No One Cares: Surging Need and Crashing Support for Social Security in Lebanon's Economic Crisis'*². The report examines the government of Lebanon's failure to uphold people's right to social security during the economic crisis. Since 2019, people in Lebanon have been living through a financial and economic crisis considered to be one of the most severe globally since the mid-19th century.³ Even before the crisis, Lebanon's social protection system was fragmented, limited and inequitable, leaving many people without access to key forms of social security, including access to affordable health insurance and basic income security for children, older people, and those who could not work. Lebanon has long relied on social protection programmes that are contributory, employment-based social insurance schemes, meaning that key forms of social protection, from health insurance to support in older age, are tied to someone's employment status. As the ILO and UNICEF wrote in 2021, "The main benefits [of Lebanon's social protection system] are tied to formal employment status".⁴

After the economic crisis spiralled in 2019, banks in Lebanon began to introduce ad hoc limits on the amounts that people could withdraw from their accounts. Depositors also had to convert savings in LBP at the given rate of exchange (determined by the central bank of Lebanon and the commercial banks and usually far lower than the unofficial market rate) in order to access these funds - often

¹ <https://www.ohchr.org/en/calls-for-input/2025/call-input-report-right-social-protection-and-right-work-older-persons>

² See Amnesty International *'The Country is Dissolving and No One Cares: Surging Need and Crashing Support for Social Security in Lebanon's Economic Crisis'*, <https://www.amnesty.org/en/documents/mde18/8685/2024/en/>

³ World Bank, Lebanon Economic Monitor: Lebanon Sinking (To the Top 3), Spring 2021, <https://documents1.worldbank.org/curated/en/394741622469174252/pdf/Lebanon-Economic-Monitor-Lebanon-Sinking-to-the-Top-3.pdf>, p. xi.

⁴ International Labour Organization (ILO) and UNICEF, Towards a social protection floor for Lebanon, March 2021, https://www.ilo.org/wcmsp5/groups/public/---arabstates/---ro-beirut/documents/publication/wcms_828592.pdf, p. 9.

meaning a significant cut on the value of their money.⁵ Sometimes, the banks simply shut their doors. In effect, this meant that many people who had their savings in Lebanese banks saw much of them disappear, as the currency went into free fall between 2019 and 2024 – reaching an all-time low of LBP 114,000 for USD 1 in March 2023.

The economic crisis severely impacted older people in Lebanon. Many of them had their life's savings in the banks, which they were unable to fully access or lost much of their value. One woman in her early sixties said, "We worked all our lives, we even worked abroad for many years. We came back to Lebanon with all our money to retire and to settle. We can't access most of our savings now [because of limits set by banks]. And it is difficult to find jobs at our age". After the crisis began, older people who worked in the public or private sector received a devalued pension or end-of-service indemnity because of inflation and the devaluation of the currency. Older people who worked in the informal sector likely received no support at all unless they qualified for the limited poverty-targeting programmes. Between 2018 and 2020, there was a 91% increase in the number of older people living on very low incomes, according to the ILO and UNICEF.⁶ Some older people have disabilities and health needs requiring regular and often expensive care, which they cannot often afford due to inadequate social protection.

The lack of adequate social protection for older people has a significant gender dimension. Fewer women than men are part of the labour force, and more women than men work in the informal sector. Consequently, it is more likely that older women are not covered by any form of social insurance. Amnesty International spoke with older people, including those who had worked in the public, private and informal sectors, who explained the challenges they faced and how this affected them. All said that social protection was either inadequate or non-existent. Many struggled with the change in their financial and social circumstances following a lifetime of working and planning for their older age. A study by HelpAge International and the ILO used testimonies from older people to illuminate how pensions no longer met their basic needs; how many felt they had to keep working beyond retirement age; and how they needed support from family and community-based organizations, among others.⁷

In the last few years Lebanon introduced some pension reforms.⁸ In 2021, the Ministry of Social Affairs' National Strategy for Older Persons 2020-2030 laid out strategic objectives to address social protection reform for older persons, including introducing a non-contributory pension to cover older people not covered by contributory schemes, including those working in the informal sectors, and/in particular particularly women.⁹ At the time of writing, Lebanon had not created such a social pension.

3. UKRAINE: ARMED CONFLICT AND SOCIAL PROTECTION GAPS

Amnesty International wrote two reports on the situation of older people in Ukraine since Russia's full-scale invasion, in 2022 and 2023.¹⁰ While Ukraine provides universal pensions to all people of retirement age, Amnesty International found that pensions often fall short of the levels needed for older people to fulfil their rights. Even before Russia's full-scale invasion, 80% of older people were receiving pensions that put them below the real subsistence minimum of 4,666 hryvnia (then

⁵ 1 Al Jazeera, 3 February 2020, "Not legal' but necessary: Lebanon's banks tighten restrictions", available at <https://www.aljazeera.com/economy/2020/2/3/not-legal-but-necessary-lebanons-banks-tighten-restrictions> (accessed 4 July 2024).

⁶ ILO and UNICEF, Towards a social protection floor (previously cited), p. 19.

⁷ 8 ILO and HelpAge International, A glimmer of hope amidst the pain: Voices of older people on social protection and the need for a social pension in Lebanon, March 2022, <https://www.social-protection.org/gimi/Media.action?id=19069>

⁸ For a detailed discussion see Amnesty International 'The Country is Dissolving and No One Cares: Surging Need and Crashing Support for Social Security in Lebanon's Economic Crisis', <https://www.amnesty.org/en/documents/mde18/8685/2024/en/>

⁹ Lebanese Republic Ministry of Social Affairs, The National Strategy for Older Persons 2020-2030: Executive Summary, 21 June 2021, <https://lebanon.unfpa.org/en/publications/national-strategy-older-persons-lebanon-2020-2030>, pp. 23-24

¹⁰ See: Amnesty International, "I Used To Have A Home": Older People's Experience of War, Displacement, And Access To Housing in Ukraine (Index: EUR 50/6250/2022), 6 December 2022, <https://www.amnesty.org/en/documents/eur50/6250/2022/en/> and Amnesty International, "They live in the dark": Older people's isolation and inadequate access to housing amid Russia's invasion of Ukraine (Index: EUR 50/7385/2023), 1 December 2023, <https://www.amnesty.org/en/documents/eur50/7385/2023/en/>.

US\$127) per month.¹¹ Since Russia's full-scale invasion, inflation has increased rapidly, but pensions have not kept up: the real subsistence minimum as of December 2024 was 7,461 hryvnia (US\$178) per month,¹² but 62% of pensioners receive less than 5,000 hryvnia (US\$119) per month.¹³

Inadequate social protection has resulted in many older people being unable to afford housing, particularly in the context of mass displacement. Almost all older people interviewed by Amnesty International had owned the homes in which they had lived prior to February 2022. However, Russia's invasion, which has displaced 4 million people within the country and nearly 7 million people abroad, forced many older people from their homes. While some older people received help from relatives, many had no such support and struggled to find affordable accommodation. Between January 2022 and June 2023, the cost of renting a one-bedroom apartment rose 42% in Ukraine due to the large number of displaced people seeking accommodation, and increases have been much greater in regions further from the front. Amnesty International found that older people struggled to pay for housing, and in some cases had been subject to eviction when their landlords suddenly increased their rent.

Some older people with no other options lived in temporary shelters in dormitories, schools and other buildings. These shelters house approximately 2% of the displaced population, or 79,000 people.¹⁴ Despite their relatively small size, according to UNHCR the population at these sites is "a highly vulnerable group as compared to the wider IDP population, with complex needs resulting [in] high dependency on both humanitarian and social assistance."¹⁵ As of January 2025, people over 60 years old made up more than half of those residing in temporary shelters.¹⁶ Despite the large numbers of older people living there, Amnesty International found that as of December 2023 most shelters were not physically accessible to people with disabilities. When shelter directors were asked about taking in people with disabilities, most said they were unable to do so. According to UNHCR, as of January 2025, 70% of sites still lacked accessible WASH facilities and 65% lacked accessible bomb shelters.¹⁷

In its reporting from Ukraine, Amnesty International extensively documented how the absence of physically accessible and affordable housing resulted in many older people being forced to live in state institutions for people with disabilities: at least 4,000 older people were placed in institutions from February to July 2022 alone.¹⁸ Lack of alternative accommodation was also the reason many older people did not want to leave their homes close to the frontlines for safer areas. Despite making up only about 25% of the population, older people now account for almost half of civilian deaths and one third of injuries in cases where the age of the person is known, according to OHCHR.¹⁹

Finally, inadequate social protection has left many older people unable to pay for healthcare. As of 2021, more than half the people experiencing catastrophic health spending²⁰ in Ukraine were over 60 years old; the rate of 'catastrophic health spending' for pensioners and unemployed people was

¹¹ Ministry of Social Policy of Ukraine, "Фактичний розмір прожиткового мінімуму у 2015-2022 роках", 18 January 2023, <https://www.msp.gov.ua/news/12286.html> (accessed 3 August 2023).

¹² Ministry of Social Policy of Ukraine, "Розрахунок прожиткового мінімуму у розрахунку на місяць на одну особу та для осіб, які відносяться до основних соціальних і демографічних груп населення", November 2024, <https://www.fpsu.org.ua/images/images/2024/December/181224/%D0%B4%D0%BE%D0%B4%D0%B0%D1%82%D0%BE%D0%BA.pdf> (accessed 7 March 2025).

¹³ Pension Fund of Ukraine, "Середній розмір призначеної пенсійної виплати та питома вага пенсіонерів за розмірами призначених місячних пенсій у загальній їх чисельності станом на 01.01.2025", 29 January 2025, <https://www.pfu.gov.ua/2169940-serednij-rozmir-pryznachenoyi-pensijnoyi-vyplaty-ta-pytoma-vaga-pensioneriv-za-rozmiramy-pryznachenih-misyachnyh-pensij-u-zagalnij-yih-chyselnosti-stanom-na-01-01-2025/> (accessed 7 March 2025).

¹⁴ UNHCR, *CCCM Cluster Strategy – Ukraine*, 27 January 2025, <https://reliefweb.int/report/ukraine/cccm-cluster-2025-response-strategy>.

¹⁵ UNHCR, *CCCM Cluster Strategy – Ukraine* (previously cited).

¹⁶ UNHCR, *CCCM Cluster Strategy – Ukraine* (previously cited).

¹⁷ UNHCR, *CCCM Cluster Strategy – Ukraine* (previously cited).

¹⁸ Ministry of Social Policy of Ukraine, "Уряд за пропозиціями Мінсоцполітики розширив можливості працевлаштування переміщених соціальних працівників та підтримку громад у забезпеченні соціальними послугами ВПО" (previously cited).

¹⁹ OHCHR, *Report on the Human Rights Situation in Ukraine, 1 September-30 November 2024*, 31 December 2024, <https://ukraine.ohchr.org/sites/default/files/2024-12/PR41%20Ukraine%202024-12-31.pdf>.

²⁰ WHO, *Can people afford to pay for health care?: New evidence on financial protection in Ukraine 2023* (previously cited), pp. 40-42. Catastrophic health spending is defined in WHO reporting on Ukraine as "the share of households with out-of-pocket payments that are greater than 40% of household capacity to pay for health care".

almost four times higher than it was for the employed.²¹ Many older people, particularly given the increased financial pressures of the war and inflation, said they were forced to postpone or forego critical medical operations, including knee and hip replacements or cataract operations, which meant living with disabilities that made it more difficult for them to live independently.

In addition to inadequate social protection, many older people lived in poverty because of challenges they faced finding employment. Many had been employed in their home communities, but lost access to those jobs once the full-scale invasion began and they were displaced. In general, older people in Ukraine described difficulty finding employment after the age of 50. Studies show that while employment of people between 35 and 49 years old was more than 75% before the war, it fell to 67.9% for 50 to 59 year olds, and 13.2% between 60 and 69 years old.²² While this is partly driven by voluntary retirements, age discrimination plays a significant role: according to one 2018 study of over 2,000 people, more than one-third of respondents between the ages of 45 and 65 said they had been turned down for a job on the basis of their age, compared to 13-16% of those between ages 26 and 45.²³ Older respondents also cited that they were turned down for jobs at a higher rate than other groups, for reasons such as insufficient knowledge of computer and other technology or health issues.²⁴

4. PAKISTAN: CLIMATE CHANGE AND SOCIAL PROTECTION GAPS

Amnesty International travelled to Pakistan three times in 2024 to document the impact of flooding and heatwaves on the health of older people, among other groups. The findings from this report will be published in May 2025, but are described in brief below. There is no universal social security for people who cannot work due to older age or disability in Pakistan. Existing pension schemes, which primarily focus on government sector workers, cover less than 20% of the country's pension-age residents.²⁵ As a result, Amnesty International found that a large proportion of older people often struggled to maintain their livelihoods in the face of climate change-related events, such as floods or heatwaves.

During the Karachi heatwave of 2024, Amnesty International spoke to relatives of eight people over the age of 50 who had died in cases that appeared linked to extreme heat, for example after working twelve-hour shifts outside or being trapped inside apartments with no ventilation because the electricity was off. During heatwaves, which pose a particular threat to the health of older people,²⁶ much of the public health advice on avoiding exposure depends on whether people can afford to stay indoors, negotiate different working hours, or take time off work, but older people, many of whom worked in the informal sector, often could not afford to do so. For example, Amnesty International spoke to relatives of one 55-year-old man who died of what appeared to be heat-related causes after working twelve-hour shifts as a security guard at a petrol station in Karachi.

Amnesty International also interviewed older people who had survived heat-related illnesses. They were largely aware of the public health advice about extreme heat but were unable to heed it because they had no alternative income. One 60-year-old woman told Amnesty International that, despite fainting during the summer of 2024 after working a 10-hour shift in an unventilated kitchen, she could not take time off work: "I can't leave because I'm the only one [in my family] who earns."

²¹ WHO, *Can people afford to pay for health care?: New evidence on financial protection in Ukraine 2023* (previously cited), pp. 44-46.

²² BBC News Ukraine, "Іди, Бабко, сядь на пенсію. І це в 48! – Як виглядає ейджизм в Україні", 23 June 2021, <https://www.bbc.com/ukrainian/features-57553612>

²³ Balakireva O.M., Lokteva I.I., "Неформальна зайнятість, дискримінація при працевлаштуванні та виміри людського капіталу", 2018, Ukrainian Society, Volume 4, Issue 67, https://ukr-socium.org.ua/wp-content/uploads/2019/03/35-52_No467_2018_ukr.pdf, p. 45.

²⁴ Balakireva O.M., Lokteva I.I., "Неформальна зайнятість, дискримінація при працевлаштуванні та виміри людського капіталу" (cited previously), p. 46.

²⁵ ILO, *A social protection profile of Pakistan Building an inclusive social protection system*, 2021, <https://www.ilo.org/media/384631/download>.

²⁶ Marina Romanello, Maria Walawender, Shih-Che Hsu et al, "The 2024 report of the Lancet Countdown on health and climate change: facing record-breaking threats from delayed action"; 9 November 2024, *The Lancet*, Volume 404, Issue 10465 [https://www.thelancet.com/journals/lancet/article/PIIS0140-6736\(24\)01822-1/abstract](https://www.thelancet.com/journals/lancet/article/PIIS0140-6736(24)01822-1/abstract)

Lack of access to social protection also meant that older people lacked income to prioritize their health. Families openly spoke about how it was difficult to find the time and the resources to care for the health of older people, particularly as many people would lose income by taking a day off to assist an older person in reaching the hospital. Public health workers and doctors confirmed that older people's health was often less of a priority, as families struggling to make ends meet could not afford the time off work, transport, or medication required for their care. This was particularly true in rural areas, where older people requiring more intensive care often had to pay for transport and travel long distances to tertiary hospitals in larger cities. As one public health official in Punjab province told Amnesty International: "After 70 years no one cares about you. Because [doctors] cannot take money from [an older person], he is now a waste particle."

5. MYANMAR: DISPLACEMENT AND THE RIGHT TO WORK

In 2019, Amnesty International published an extensive investigation into the experiences of older people who were displaced by the Myanmar military's atrocities.²⁷ Older people living in displacement camps in Kachin and northern Shan States, many of whom had already been living there for at least seven years, faced enormous challenges in finding work.

As in-kind cash assistance to the displaced persons had significantly declined as of 2019, people living in IDP camps were expected to work as day labourers, for example on nearby farms. Many older people described being discriminated against in obtaining such work, primarily due to attitudes that saw them as weaker. Such discrimination, even when they have done related work their entire lives and remain physically able to do so, undermined their access to livelihoods and made them dependent on the decreasing assistance. One older woman, who had farmed her entire life, said: "No one invites us older people [to work]." Although age is not among the grounds for which discrimination is prohibited by the Myanmar Constitution, the Ministry of Labour, Immigration, and Population has issued mandatory employment contract forms, under which discrimination on the basis of age is prohibited.

As the IDP camps in northern Myanmar became the long-term home of tens of thousands of people, many humanitarian and development organizations undertook programs aimed at supporting livelihood opportunities, in part also to replace declining food and other humanitarian assistance. Older people in the camps appeared to be largely excluded from these programs, as a result of their design and of discriminatory attitudes. None of the older people interviewed by Amnesty International had taken part in such a program, despite their ubiquity in some camps. Most livelihood assistance programs in the camps were led by local or international humanitarian organizations. Humanitarian principles call specifically for non-discrimination and impartiality in the right to receive humanitarian assistance, including on grounds of age and disability.

6. NIGERIA: DISPLACEMENT AND THE LACK OF ACCESS TO LIVELIHOODS

In 2020, Amnesty International documented the situation of older people in Northeast Nigeria who had been impacted by the conflict between Boko Haram and the military.²⁸

Amnesty International found that humanitarian assistance was limited and failed to meet most displaced people's needs. As a result, displaced people in Northeast Nigeria often found themselves in desperate need to supplement the assistance with income. People living in displacement camps undertook seasonal farm work in surrounding areas, getting paid with money or crops. They collected firewood from outside camps, to sell and to use, and they sewed traditional Bama caps or cook bean

²⁷ Amnesty International, "Fleeing My Whole Life": Older People's Experience of Conflict and Displacement in Myanmar (Index: ASA 16/0446/2019), 18 July 2019, <https://www.amnesty.org/en/documents/asa16/0446/2019/en/>.

²⁸ Amnesty International, "My heart is in pain" – Older people's experience of conflict, displacement, and detention in northeast Nigeria (Index: AFR 44/3376/2020), 8 December 2020, <https://www.amnesty.org/en/documents/afr44/3376/2020/en/>.

cakes to sell at market. While livelihood options were limited for displaced people of all ages, displaced older people described particular hardships. Many said they were unable, for example, to walk several kilometres each day to get to farming areas or to collect firewood. In areas where Boko Haram was active, displaced older people said the risk of being caught in an attack and unable to flee quickly further impeded their livelihood options. The lack of access to livelihoods thus left many displaced older people with no choice but to try to survive on the inadequate humanitarian assistance provided or, for those with adult children in the same camp, to depend on what little their families could spare.

The older people interviewed for the report, who lived in 17 different camps, said they had not received targeted assistance as older people. Some older people described struggling to access distribution points for aid, saying they could not “fight” with younger people in lines, or, for those with limited mobility or who were shelter-bound, access the distribution points in the first place.

Compounding the difficulties, older people often said they did not know how to bring a complaint to Nigerian or camp authorities related to assistance or said that, even if they did, nothing happened. In the context of patriarchal Northeast Nigeria, older women faced particularly severe discrimination and invisibility and were often unsuccessful when they tried to petition to be added back to food distribution lists.

Amnesty International is a movement of 10 million people which mobilizes the humanity in everyone and campaigns for change so we can all enjoy our human rights. Our vision is of a world where those in power keep their promises, respect international law and are held to account. We are independent of any government, political ideology, economic interest or religion and are funded mainly by our membership and individual donations. We believe that acting in solidarity and compassion with people everywhere can change our societies for the better.

Contact


info@amnesty.org


facebook.com/
AmnestyGlobal


@Amnesty


amnesty.org



Amnesty International
Peter Benenson House
1 Easton Street
London WC1X 0DW, UK

Except where otherwise noted, content in this document is licensed under a Creative Commons (attribution, non-commercial, no derivatives, international 4.0) licence (see creativecommons.org/licenses/by-nc-nd/4.0/legalcode).

Where material is attributed to a copyright owner other than Amnesty International, this material is not covered by the Creative Commons licence.

For more information, visit the [permissions page](#) on Amnesty International's website.

Index: IOR 40/9069/2025

Publication: February 2025

Original language: English

© Amnesty International 2025