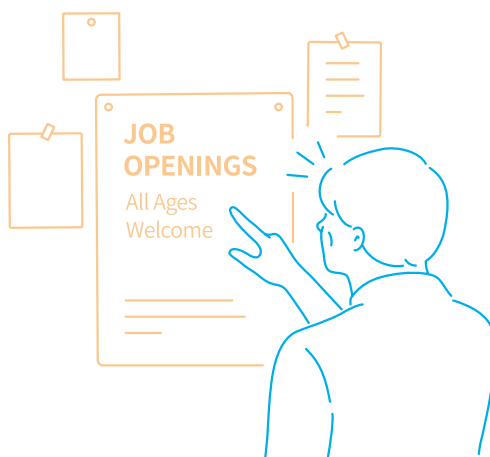


Ageism and the Right to Work in Later Life





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AGAC ISSUE FOCUS

Ageism and the Right to Work in Later Life

ASEM Global Ageing Center

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We would like to express our gratitude to the AGAC Issue Focus Advisory Group—Jung-Hwa Ha at Seoul National University; Sabine Henning at the United Nations Economic and Social Commission for Asia and the Pacific; Mijin Lee at Konkuk University; Silvia Perel-Levin at the NGO Committee on Ageing in Geneva; and Margaret Young at Age Knowble and the Global Alliance for the Rights of Older People. They provided general guidance on the outline and theme of this report.

Valuable insight and input were provided by the contributors to this issue—Sabine Henning and Napaphat Satchanawakul at the United Nations Economic and Social Commission for Asia and the Pacific (UN ESCAP); Philipp Hessel and Lisa Warth at the United Nations Economic Commission for Europe (UNECE); Liat Ayalon, Rachel Crossdale, Sourav Das, and Veronika Kotýnková Krotká at the Louis and Gabi Weisfeld School of Social Work, Bar Ilan University; and Ferdoushi Begum at the Resource Integration Centre, Bangladesh.

In recent years, ageism has received growing attention in international discussions on population ageing and the human rights of older persons. In response to these developments, the ASEM Global Ageing Center has sought to contribute to global dialogue through research, international cooperation, and the *ASEM Forum on the Human Rights of Older Persons: Present and Future*. Through these efforts, we identified the need for a more in-depth discussion on the relationship between ageism and work in later life, especially from the perspectives of dignity, participation, and equality.

Against this backdrop, we selected “Ageism and the Right to Work in Later Life” as the theme for this year’s first *Issue Focus* edition. We hope that the diverse perspectives presented in this edition will contribute to a deeper understanding of ageism in the world of work and encourage continued discussion on how societies can create age-inclusive environments in which older persons can participate, contribute, and exercise their rights free from discrimination.



Chung Ha SUH

Executive Director, ASEM Global Ageing Center (AGAC)

AGAC ISSUE FOCUS ADVISORY GROUP

The AGAC Issue Focus Advisory Group is a group of experts focused on ageing and the human rights of older persons. They advise on the themes and topics of Issue Focus publications and provide feedback on the volumes. The advisors share their insights and views, bringing to bear expertise from around the world. Issue Focus addresses issues and agendas of ageing that are relevant to all ASEM partners.

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Ferdoushi Begum holds a master's degree in Economics from the University of Dhaka, Bangladesh. She is an assistant general manager at the Resource Integration Centre (RIC), where she has worked for more than 24 years advocating for the human rights and social security of older persons. Her work focuses on developing advocacy tools, coordinating participatory programmes, and promoting policies that support the dignity and rights of older persons. Begum currently serves as coordinator of the Forum for the Rights of the Elderly, Bangladesh (FREB), an apex network of 31 organizations working on ageing issues, and is actively involved with the Global Alliance for the Rights of Older People (GAROP). In addition to her work on ageing, she is engaged in advocacy on women's rights and intergenerational solidarity, and has participated in international forums including the United Nations Open-ended Working Group on Ageing (OEWGA), Women Deliver 2023, and regional conferences organized by HelpAge International.

Ageism and the Right to Work in Later Life

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Introduction

Bitna Kim | *ASEM Global Ageing Center*

Ageism, Longevity, and the Future of Work

Extended life expectancies are playing a significant role in reshaping society and labor markets; however, ageism and age-based discrimination continue to limit the opportunities for meaningful social participation and work among diverse groups of older persons. As population ageing is a global megatrend, addressing ageism and advancing the right to work in later life have emerged as important global priorities at the intersection of human rights, labor market, and socio-economic policy frameworks.

We are living in an era in which people are spending more years in later life than ever before. According to the *world population prospects 2024* report, global life expectancy at birth has reached 73.3 years in 2024 (United Nations, 2024). This longer and, increasingly, healthier later life is now widely recognized as a stage during which individuals can continue to participate in social and economic activities, maintain and build relationships, and pursue self-fulfillment. The demographic transformation extends beyond the lives of older individuals themselves. It is also closely linked to broader socio-economic challenges such as labor shortages; across Asia and Europe, it contributes to growing recognition of older persons as an important part of the labor force. In this context, increasing attention is being given to considering older persons not merely as recipients of social protection but as active contributors to society, who can continue to participate in social and economic development.

Beyond demographic and economic considerations, work in later life is increasingly being discussed in relation to dignity, participation, the agency of older persons, and non-discrimination. From this perspective, work in later life means more than only earning an income. It is related to the independence and dignity of older persons, and their rights to participation and non-discrimination that are articulated in the UN Principles for Older Persons (United Nations, 1991). The UN Independent Expert on the enjoyment of all human rights by older persons has noted that many older persons would like to continue to contribute to society and the economy with their skills and experience. At the same time, many other older persons need to remain in work to prevent poverty and maintain an adequate standard of living (UN Independent Expert on the enjoyment of all human rights by older persons, 2025). Against this backdrop, ensuring that older persons have the opportunity

to work in later life, and developing an environment that respects and supports their choices, are important parts of the human rights agenda.

Many older persons face barriers to employment and labor market participation as a result of ageism. Age-based prejudice—such as assumptions that older age is associated with lower productivity or a reduced ability to learn new skills—as well as social and self-stereotypes regarding work in later life can directly and indirectly affect opportunities for employment, vocational training, workplace protection, and decent working conditions. In some countries, upper age limits continue to restrict participation in the labor market, while many societies offer only a limited range of employment opportunities for older persons. These challenges emphasize that ageism is not only a matter of individual attitudes, but also a broader social and institutional issue that shapes how opportunities for work are distributed across the life course. Ageism often intersects with other forms of discrimination such as those based on gender and disability, further exacerbating inequalities in work in later life (WHO, 2021; UNECE, 2019).

Understanding Ageism and Work in Later Life: Emerging International Discussions

International discussions on ageism and work in later life have increasingly incorporated rights-based perspectives alongside traditional welfare, labor market, and social protection approaches. Both the UN Principles for Older Persons (1991) and the Madrid Action Plan on Ageing (2002) promote an enabling environment for older people's continued engagement in society, including work (United Nations General Assembly, 1991; United Nations, 2002). In the 2010s, with the establishment of the UN's Open-Ended Working Group on Ageing, the human rights of older persons were recognized as part of the international agenda, which resulted in greater awareness of ageism as a structural cause of, and barrier to, labor participation in later life. This awareness was strongly supported by the WHO's Global Report on Ageism (2021), which defined ageism as 'the stereotypes, prejudice and discrimination directed towards others or oneself based on age'. The report also explicitly stated that ageism occurs throughout the entire employment cycle, from hiring and recruitment to training, advancement opportunities, retention, and even retirement (WHO, 2021).

Furthermore, although we still do not have a legally binding international instrument specifically supporting the human rights of older persons, the guarantee of the right to work in later life has increasingly been emphasized from the perspective of universal human rights. The International Covenant on Economic, Social and Cultural Rights (ICESCR) guarantees the right

to work, encompassing everyone's right to the opportunity to earn a living through freely chosen or accepted employment, and mandates that appropriate measures be taken to protect this right (United Nations, 1966, Article 6). The 2030 Agenda for Sustainable Development Goals (SDGs) further reinforces the principles of decent work, reduced inequalities, and no poverty, under the rubric of 'leaving no one behind' (United Nations, 2015). These developments reflect a broader shift toward recognizing older persons as rights holders and active contributors to society, and viewing work in later life as a means of promoting dignity, equality, and meaningful participation. As a result, addressing ageism and ensuring age-inclusive work environments have become important priorities within both human rights and public health agendas.

The selection of **"Ageism and the Right to Work in Later Life"** as the theme for this edition of *Issue Focus* is based on these developments. While the importance of work in later life continues to grow in ageing societies, experiences vary considerably across countries and regions, and reflect different socioeconomic circumstances, health conditions, disability status, gender, educational attainment, and employment histories. Yet these diverse realities are not always adequately reflected in policy discussions, research, or public discourse. Moreover, ageism affects not only older persons today, but also the ways individuals across all generations perceive ageing and their future selves. Addressing ageism requires approaches that extend beyond policies targeting a specific age group and instead support the realization of rights throughout the life course, thus fostering more age-integrated societies (ASEM Global Ageing Center, 2025).

Against this backdrop, this edition presents a range of perspectives and experiences concerning ageism and the right to work in later life. It examines regional developments across Asia and Europe, explores the intersectional dimensions of inequality, and highlights practice-based approaches that contribute to the advancement of more inclusive and age-responsive societies.

Regional, Intersectional, and Practice-Based Perspectives on the Right to Work in Later Life

In this edition, four contributions from invited authors encompass regional, intersectional, and practice-based perspectives to foster a more nuanced understanding of ageism and the right to work in later life. Drawing on diverse social and cultural contexts, each article highlights different aspects of later-life work and ageism, while providing insights into more inclusive, rights-based approaches to policy and practice.

To shed light on the current state of employment for older persons in ASEM member countries, and various initiatives aimed at overcoming ageism, two international organizations with extensive research experience in this field, UN ESCAP and UNECE, have contributed articles. **Dr. Sabine Henning and Dr. Napaphat Satchanawakul of the United Nations Economic and Social Commission for Asia and the Pacific (UN ESCAP)** examine the current landscape of active workforce participation among older adults in the Asia-Pacific region, highlighting the limitations of statutory retirement age policies that fail to account for increasing life expectancy. Their article examines ageism within regional workplaces, and explores the creation of new opportunities through lifelong learning, digital inclusion, and the silver economy. It also highlights best practices for combating ageism and fostering decent work, and provides recommendations for collective consideration.

Dr. Philipp Hessel and Dr. Lisa Warth of the United Nations Economic Commission for Europe (UNECE) examine the individual, institutional and structural nature of ageism in the workplace. They also provide promising policy approaches to combating ageism in the UNECE region, including, but not limited to, strengthening legal frameworks, reshaping workplace culture, and supporting lifelong learning and digital inclusion, alongside cultivating age-inclusive workplaces.

To examine the issue of ageism in its intersectional aspects, we have incorporated disability—widely recognized as one of the most critical challenges in later life—as another key theme. **Prof. Liat Ayalon, Dr. Rachel Crossdale, Dr. Sourav Das, and Dr. Veronika Kotýnková Krotká** discuss the intersection of ageism and ableism in the European workforce. Their article provides an overview of the current impacts of disability for older workers and the interwoven effects of ageism and ableism, and discusses strategies to combat both.

Finally, the **Resource Integration Center in Bangladesh** shares its valuable institutional experience in the field, highlighting the gap between policy and practice regarding ageism and the right to work. **Ms. Ferdoushi Begum** examines work engagement in later life through the lens of the microcredit program, drawing upon the lived experiences and work histories of older persons in rural areas. Her article explores the opportunities and ageist barriers faced by older individuals in practice, and presents recommendations for implementing age-inclusive microcredit programs.

Shaping Age-Inclusive Futures of Work

Increased longevity is reshaping how societies understand work, participation, and ageing. The central question is no longer how long older persons can remain in the workforce, but whether they have access to opportunities and environments that enable them to continue working, free from stereotypes and discrimination, should they choose to do so. Discussions about work in later life are no longer relevant only to today's older individuals; they increasingly concern the experiences, expectations, and aspirations of future older persons as well.

The contributions in this edition aim to broaden discussion on ageism and the right to work in later life, and to encourage further reflection on what age-inclusive futures of work might look like in different social and cultural contexts. The articles seek to encourage continued dialogue on how societies can create age-inclusive futures of work where participation, contribution, dignity, and opportunity remain attainable throughout the life course. In doing so, this report seeks to contribute to ongoing efforts to build age-inclusive societies in which older persons are recognized not only for their needs, but also for their rights, capabilities, and continued contributions throughout the life course. This edition hopes to serve as a foundational resource that enables both current and future older generations to envision their lifelong engagement in society, and actively discuss the capabilities and possibilities that could shape their later years.

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Promoting Decent Work and the Right to Work in Later Life

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Introduction

Asia and the Pacific is undergoing a rapid demographic transition resulting in shifts in population age structures. The transition from ageing to aged society presents profound economic and social challenges and opportunities. Importantly, older persons are not passive recipients of care, or dependents; they are active contributors, caregivers, mentors, entrepreneurs and custodians of cultural and social capital. Recognizing and enabling their diverse roles are essential for sustainable economic growth and social cohesion across age cohorts (ESCAP, 2026a).

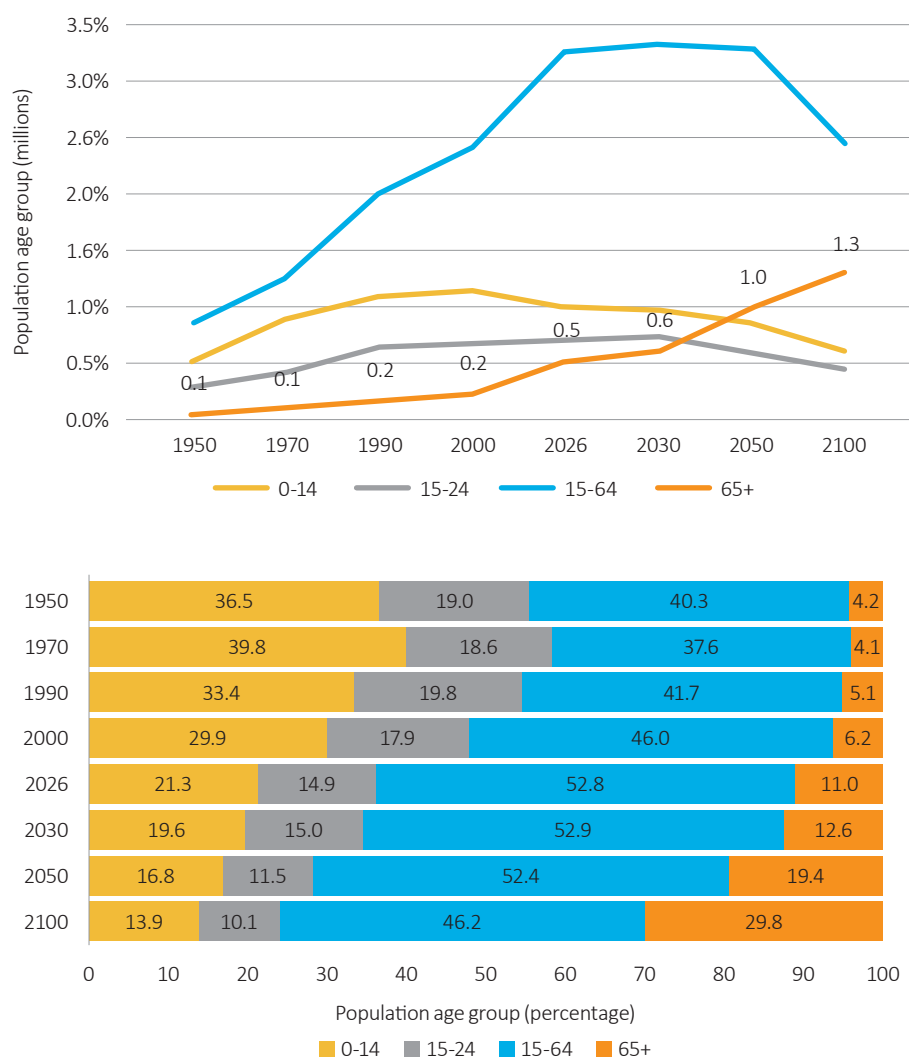
Asia and the Pacific Transitioning from an Ageing to an Aged Society

Asia and the Pacific is undergoing rapid and significant demographic changes, driven by declining fertility and mortality, leading to shifts in population age structures towards an increase in the number and share of older persons. The region's population, once expanding rapidly, is now growing at its slowest pace in decades and is projected to peak at about 5.1 billion people by the early 2050s before declining (United Nations, 2024). Behind this aggregate figure lie divergent realities: while some countries are already experiencing population decline, others continue to grow, albeit at slower rates. This demographic transition, from high fertility and mortality to longer lives and smaller families, is reshaping every aspect of societies and economies across the region.

As a result of these changes, the number of children (aged 0-14) and youth (aged 15-24) peaked in the mid-1990s and late 2000s, respectively, and has declined since then. The number of working-age people (aged 15-64) is projected to peak in the mid-2030s and then decline. The number of older persons (aged 65+) is currently estimated at 530 million and projected to double in size to one billion by 2050. Currently, one in 10 persons in Asia and the Pacific is an older person. By 2050, there will be one older person for every 5 people in the region (figure 1).

Figure 1

Population age groups (millions and percentage) in Asia and the Pacific, 1950, 1970, 1990, 2000, 2026, 2030, 2050 and 2100

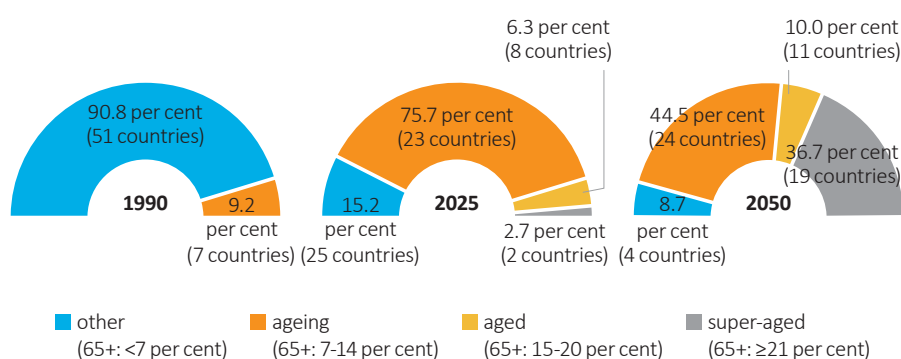


Source. ESCAP calculations based on United Nations, Department of Economic and Social Affairs, Population Division, World Population Prospects, Online Edition. Available at <https://population.un.org/wpp> (accessed on 1 July 2025).

The shift in the population age structure towards a greater number and share of older persons has unfolded at different times and speeds across countries and subregions in Asia and the Pacific. However, while countries in the Global North took centuries to transition from an ageing to an aged society, countries in Asia and the Pacific are generally taking much less time. The entire region is projected to require, on average, 26 years to transition from an ageing to an aged society by 2034, and 21 years to transition from an aged to a super-aged society by 2055. According to the latest data, the number of ageing, aged and super-aged countries in the region will increase from 23, 8 and 2 in 2025 to 24, 11 and 19 in 2050 (figure 2).

Figure 2

Proportion of the population and number of countries that are ageing, aged and super-aged societies in Asia and the Pacific, 1990, 2025 and 2050



Source. ESCAP calculations based on United Nations, Department of Economic and Social Affairs, Population Division, World Population Prospects, Online Edition. Available at <https://population.un.org/wpp> (accessed on 1 July 2025).

Older Persons Remain Active Participants in the Labour Markets

Economic and social development must be grounded on the recognition that every person, regardless of age, gender, disability status or other criteria, has the right to work and contribute productively to society. Yet, labour force participation among older persons varies widely across Asia and the Pacific, shaped by economic structures, cultural norms, gender inequalities and policy environments (ILO, 2025a, 2025b). Regional participation averages range from 30.7 per cent for men to 14.9 per cent for women, with persistent gender gaps

(figure 3). Participation is highest in agricultural economies—often exceeding 50 per cent for men and 35 per cent for women—driven mainly by economic necessity in informal and subsistence work rather than access to formal employment opportunities.

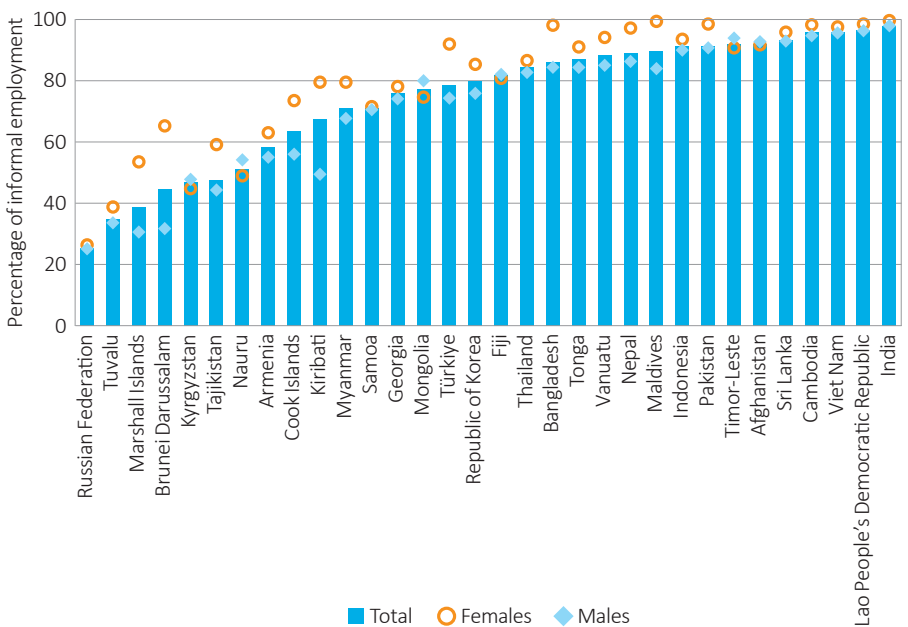
Figure 3

Labour force participation rates of older persons aged sixty-five or over by sex, by subregion and selected countries, Asia and the Pacific, latest available year



Source. ESCAP calculations based on International Labour Organization, “Labour force participation rate by sex and age”, ILOSTAT database. Available at <https://ilostat.ilo.org/data/> (accessed on 14 August 2025).

Figure 4
Employment of older persons aged sixty-five or over in the informal sector, percentage of total non-agricultural employment by sex, selected Asia-Pacific countries, latest available year



Source. ESCAP calculations based on International Labour Organization, “Informal employment rate”. ILOSTAT. Available at <https://ilostat.ilo.org/data/snapshots/informal-employment-rate/> (accessed on 14 August 2025).

Participation has taken different trajectories at subregional levels over recent years: one-third of countries experienced declines, particularly in the Pacific and parts of South and South-West Asia; another third showed increases of 5 to 15 per cent in rapidly developing economies; and the remainder saw little change. These examples reflect differing stages of economic development and varying levels of social protection. Gender disparities remain high across the region, with men's participation exceeding women's by 15.8 percentage points. Often, these gender differences result from strict norms regarding gender roles, educational mismatches, and cumulative disadvantages arising from inequalities over the life course related to access to formal employment and social protection, as well as caregiving, mostly provided by women.

Work in the informal sector remains very prevalent in the region. In several countries of Asia and the Pacific, informal employment rates among older persons exceed 90 per cent, including in Cambodia, India, Indonesia, Lao People's Democratic Republic, Sri Lanka and Viet Nam. Skills mismatches, lack of formal work, inflexible work environments, prohibitive low mandatory retirement ages and lack of social protection often force older persons to seek work in the informal sector. Although informal employment offers flexibility and autonomy, it is often a necessity and not a choice. Older women often have higher informality rates than men due to their concentration in domestic work and home-based production, providing them little safety and job security, minimal social protection coverage, and low earnings (figure 4).

Education and Health Affect the Current and Future Labour Force Participation of Older Persons

Education plays an important role in shaping the current and future workforce, including employment of older persons. The region has made great progress in access and participation in education, especially at primary and lower secondary levels, but there are persistent disparities between countries with regard to equity and quality of education as well as completion rates. According to the latest Asia-Pacific SDG Progress report, minimum proficiency in reading and mathematics is regressing compared to 2015 values (ESCAP, 2026b). Yet, due to the overall expansion of education in every country of the region, future older adults will increasingly be better educated than current ones. Consequently, informal employment in Asia-Pacific countries is expected to decrease over time. A life-course approach to human capital investment—encompassing education, health and skills development—is therefore essential to support sustained labour market participation in ageing societies. Current investments in human capital, as measured through frameworks such as the World Bank Human Capital Index (World Bank, 2026), will shape the employability of future cohorts of older workers.

Currently, most older adults close to retirement (aged 50 to 64) have at most a primary education in a significant number of countries in Asia and the Pacific. However, there are variations by subregion and country. Older adults in East and North-East Asia and in North and Central Asia already possess at least secondary education. By 2060, the projected education structure in each country (with the exception of Afghanistan) will likely be such that the majority of older adults will have secondary, if not post-secondary, education. These developments will be favourable for older workers' employability (ESCAP, 2023).

Together with education, health is a vital factor influencing human capital development. Health status at older adult ages is closely related to the health status at younger ages. Health outcomes accumulate over the life course. Health status differs by, for example, age, gender, education, occupation, income and residence. Overall, survival to older ages is a regional success story, with life expectancy at birth having increased by 32.1 years over the past 75 years. Increases in life expectancy at birth were particularly high in East and North-East Asia and South and South-West Asia, followed by South-East Asia, North and Central Asia and the Pacific. However, living longer does not always mean individuals are living healthier lives. Comparing life expectancy to healthy life expectancy at age 60 illustrates the interplay of health and longevity in old age. In 2021, older persons aged 60 or over in Asia and the Pacific were spending on average 4.5 years in less than full health. Women generally spent about 5.0 years in less than full health compared with 3.9 years for men. Between 2000 and 2021, life expectancy at age 60 increased by 1.1 years compared with 0.7 years for healthy life expectancy. In several countries, both measures declined due to the impact of the COVID-19 pandemic (WHO, 2025).

The fact that people are living longer—often spending their final years in ill health—coupled with declining fertility and shrinking household sizes, means that care needs are rising rapidly. Furthermore, these growing needs can no longer be met solely by family members. Women, who generally outlive men, will be particularly affected by this shift. In this context, it is important to note that when family members provide care, the burden falls primarily on women—who themselves are often older.

Yet, the positive association between education and health outcomes will improve future work prospects and overall well-being for older individuals. As health and education continue to advance, active and healthy ageing will become a reality for many older persons in Asia and the Pacific.

Statutory Retirement Ages Reflect Misalignment between Policy and Longevity

Current retirement age policies show misalignment with demographic realities. Statutory or mandatory retirement ages across the region range from 45 to 65 years, while life expectancy at age 60 ranges from 13.3 to 28.9 additional years. Healthy life expectancy at age 60 ranges from 9.9 to 21.9 years. Most older persons therefore have many more healthy and active years beyond statutory retirement, yet opportunities in the formal labour market remain limited.

In several Pacific countries, statutory retirement ages of 45-50 years (such as in Papua New Guinea, Solomon Islands, and Tuvalu) contrast with 15-20 years of remaining life expectancy at age 60. Countries with a retirement age of 60, including Bangladesh, India, Malaysia, Sri Lanka, and Thailand, show 16 to 23 remaining years of life expectancy, indicating more than a decade of productive potential beyond retirement. Some countries are adopting phased approaches to address these gaps. Singapore increased its retirement age from 62 to 63 in 2022 and plans to increase it further to 65 by 2030, while extending re-employment opportunities to age 70. Indonesia is raising the public pension age from 56 to 59 and plans to raise it further to 65 by 2043, with one-year increments every three years. The Republic of Korea is gradually increasing the normal pensionable age from 60 to 65 between 2013 and 2033 by birth cohort, accompanied by a statutory company retirement-age floor of 60 introduced in 2016. These incremental approaches allow employers and workers time to adjust while maximizing productive potential (ESCAP, 2026a).

Older workers with only primary education are more likely to continue to work in the informal sector, given the lack of social protection, while workers with tertiary education exhibit a drop in employment at about statutory retirement ages (ADB, 2024). Less educated workers often continue to work to make a living, while others can rely on their pensions and assets in old age.

Gender disparities further compound these misalignments. Women's retirement ages are commonly two to five years earlier than men's, despite longer life expectancy. In China, for example, reforms will increase retirement ages to 63 for men and 58 for women, even though healthy life expectancy at 60 is 19.4 years for men and 23.1 years for women. Similar patterns in several countries contribute to cumulative pension and earnings disadvantages that exacerbate gender inequalities in older age. Evidence also shows that workers in rural areas and those with lower levels of education tend to retire later than urban and more educated workers (ADB, 2024).

Because of inadequate social protection over the life course across many developing Asia-Pacific countries, retirement is a luxury many cannot afford. Driven by financial necessity, older individuals, many of them older women, are forced into precarious, low-paid informal labour.

Ageism in the Workplace Remains a Reality

Driven by declining fertility rates and rising lifespans, much of the region's economic future will depend on its ageing workforce. However, deep-seated workplace ageism remains a major obstacle, locking valuable human capital out of the labour market and worsening regional inequalities. Ageism and age discrimination affect recruitment, retention, promotion, skills development and dismissal (ADB, 2024).

In many countries of Asia and the Pacific, filial piety—which requires that families, in particular women, care for their elders—contributes to age discrimination in professional settings. Employers might assume that older workers are inherently deserving of deference or accommodation, while others see them as taking away jobs from younger cohorts. Others might perceive older workers as too expensive, rigid or resistant to the rapid digital transformation sweeping across the region's economies. As a result of these biases and stereotypes, older professionals face severe hiring biases, are systematically excluded from technology upskilling programmes, or are pressured into early retirement. At the same time, younger workers might face judgment about their productivity or workplace loyalty while also experiencing increased work stress when fulfilling familial duties. Women are particularly affected, since they are often the primary caregivers of older persons. Importantly, empirical evidence consistently finds no systematic displacement effect between older and younger workers' employment, challenging the persistent perception that extending working lives reduces opportunities for youth (OECD, 2019).

Overall, multigenerational workforces have been recognized to benefit relations in the workplace, contribute to knowledge-sharing, mentoring and skills transfers, enhance innovation, increase productivity, strengthen organizational resilience, and help with succession planning. Importantly, given their different skill sets, work styles and levels of experience, younger and older workers tend to complement one another rather than substitute for one another in the labour markets.

Lifelong Learning and Digital Inclusion Increase Job Prospects and Satisfaction as People Age

Population ageing is reshaping global education by increasing demand for

systems that support continuous skill development and digital inclusion. Rapid economic and technological changes—particularly labour market automation, digitalization and artificial intelligence (AI)—make skills once acquired early in life obsolete. Consequently, lifelong learning systems spanning formal, non-formal and informal structures have become essential. These frameworks allow older persons to safely maintain their employability, successfully adapt to emerging technologies and remain active contributors to modern society. A major barrier for older persons is limited access to affordable and age-inclusive learning opportunities. Many countries lack clear policies supporting continued adult learning and skills development for older populations. Educational institutions often prioritize younger learners, while workplace training frequently excludes workers aged 50 or over. Research consistently indicates that employers often overlook older workers for training and development opportunities, as the perceived returns on training investment are expected to be lower (OECD, 2019; ADB, 2024). In response, legislation in Japan, the Republic of Korea and, most recently, the Maldives has placed responsibility on employers to ensure appropriate development opportunities are provided to older workers.

Despite infrastructure investments in Asia and the Pacific, a “grey digital divide” persists, with older persons facing barriers to device access, skills, and safe usage. Internet access drops significantly after age 75, often falling below 10 per cent in developing countries and hovering around 40–60 per cent in advanced economies of the region, driven by factors including age-related changes in physical and cognitive abilities. Gender further compounds age-based exclusion. Educational attainment is also a critical determinant of digital engagement, with people without formal education more likely to lack Internet access than those with higher education. Urban older persons are more likely to have access than their rural counterparts across most countries.

The Silver Economy Offers Opportunities for Older Persons as Producers and Consumers

Population ageing across Asia and the Pacific is restructuring economic relationships through the expanding “silver economy”, positioning older persons as dynamic consumers, asset holders, and entrepreneurs. This multi-sectoral market spans healthcare technologies, tailored financial services, tourism and age-friendly housing. Proactive policies to harness the benefits of the silver economy from across the region demonstrate that ageing can actively stimulate innovation and growth and contribute to social cohesion (ESCAP, 2026a).

Through their accumulation of assets with age, their diverse preferences and increased lifespans, older persons constitute an important consumer group

for services and products tailored to their needs, preferences and requirements, thereby contributing to economic growth and innovation.

Older adults also challenge traditional productivity assumptions by driving both necessity- and opportunity-based entrepreneurship within micro, small and medium-sized enterprises. But while programmes in Malaysia, the Philippines and the Republic of Korea provide targeted livelihood and enterprise support, older entrepreneurs still face structural barriers such as digital skill gaps and limited access to capital.

Senior and medical tourism are thriving growth sectors—particularly in India, Malaysia and Thailand—promoting social inclusion and functional well-being. To achieve a fully inclusive economic transformation, however, future policy must bridge deep-seated digital, gender and income divides. Rather than treating older adults as a siloed market segment, frameworks should mainstream physical and technological accessibility to empower them as lifelong economic contributors and consumers.

Countries in Asia and the Pacific Demonstrate Good Practices in Creating Decent Work Opportunities for Older Persons

Asia and the Pacific has seen much progress in developing employment policies for older workers, with countries pioneering innovative approaches that demonstrate the potential for transformative change and possibilities for upscaling. Sharing of experiences and lessons learned contributes to regional collaboration. ESCAP has developed a [repository of policies on population ageing](#) and a [database of good practices](#) that showcase examples from across the region on an interactive website (ESCAP, 2025a, 2025b). Examples presented below provide a snapshot of what countries have developed in this regard in recent years. Often, the programmes listed below are implemented in combination with each other, increasing their reach and impact.

A) Skill Development and Capacity-Building

Lifelong learning is essential for maintaining older workers' employability, requiring targeted upskilling to address rapid technological shifts (OECD, 2020). Across the region, countries like Australia, Indonesia, Japan, Malaysia, Singapore and the Russian Federation have introduced various initiatives such as subsidies for training, career transition support and reskilling for the growing green economy to leverage traditional ecological knowledge (ESCAP, 2025a, 2025b; ILO, 2018). Lifelong learning is, for example, a priority for the Republic of Korea, Singapore and Thailand, where it is offered through com-

munity centres and programmes subsidized for learners of all ages. To support older workers, specialized training should be integrated with green jobs initiatives to improve adaptation to climate change.

B) Intergenerational and Inclusive Models for Digital Empowerment

Despite ongoing challenges, innovative, inclusive digital empowerment programmes across Asia and the Pacific demonstrate the potential of targeted learning pathways that address older persons' specific needs. Australia offers online activities focused on digital safety and skills, China operates senior universities, and Türkiye has launched "digital spring rooms" in nursing homes where older persons can access technology to play games, access services online and participate in video calls with family members. In Singapore, digital learning is integrated into community structures, supported by young volunteers acting as digital ambassadors. Viet Nam's Intergenerational Self-Help Clubs create reciprocal learning relationships by integrating digital literacy training with traditional knowledge exchange through cost-effective and localized learning environments.

C) Job Placement and Career Transition Support

Career transitions become increasingly complex with age due to factors like skills mismatches, limited networks, and age discrimination, prompting some countries to adopt targeted support services. Initiatives include a community service programme in Guam/Northern Mariana Islands, India's digital matching platform, Mongolia's mandatory job support, and wage supplements in the Republic of Korea. The Japan Organization for Employment of the Elderly, Persons with Disabilities and Job Seekers runs a comprehensive set of employment support services for older workers, aimed at extending working lives, improving workplace conditions, helping companies adapt to an ageing workforce and providing training for re-employment in later life. However, such support is still not the norm, leaving many older workers to navigate job searches without systematic assistance.

D) Age-Diverse Workplaces

Multi-generational workforces enhance productivity, creativity, and succession planning because older and younger workers complement each other rather than competing for fixed roles (OECD, 2020). Because they typically occupy different roles and possess distinct skill sets, age-diverse teams thrive on knowledge transfer. In several countries of the region, such as Japan, the Philippines and Singapore, private-sector companies, supported by government, run mentorship programmes where senior workers mentor younger

staff, fostering knowledge transfer and contributing to enhanced productivity and innovation. However, unlocking these benefits requires targeted strategies to address workplace tensions and combat persistent ageist attitudes.

E) Re-Employment and Flexible Work Arrangements

Re-employment and flexible work arrangements, including remote roles, part-time work, job-sharing and phased retirement, extend working lives while accommodating older persons' capacities, with notable models in Japan, Singapore and the Republic of Korea (ESCAP, 2025a; OECD, 2020). While high-income countries lead in implementation, the Asia-Pacific region faces uneven adoption, highlighting a need for safeguards against involuntary part-time work and to ensure decent working conditions.

F) Workplace Rights and Anti-Discrimination Protections

Ageism persists in labour markets, limiting opportunities, while diverse legislative frameworks—such as those in Australia, Japan, Fiji and the Republic of Korea—aim to combat discrimination by, for example, imposing fines and shaming violators (ADB, 2024; ESCAP, 2025a, 2025b). While legal protections, when enforced, boost older worker participation, comprehensive workplace adaptations for accessibility remain limited across the region (ESCAP, 2025a, 2025b; Burn et al., 2023). Furthermore, the lack of systematic evaluation for these policies hinders understanding of their true impact on employment quality (ADB, 2024). Future initiatives must prioritize evidence-based approaches to ensure effectiveness.

G) Workplace Adaptations

Age-inclusive workplaces require physical, technological, and organizational adaptations, such as ergonomic improvements, accessible infrastructure and universal design, to accommodate diverse functional capacities, as disability prevalence increases with age. In many countries across the region, including in North and Central Asia, adjustable workstations and modified tools and equipment are used to support older workers in the workplace. Yet, despite these changes, comprehensive accessibility measures remain limited across the region, highlighting a need for regional knowledge-sharing. Furthermore, the lack of monitoring for existing policies restricts understanding of their impact, necessitating evidence-based approaches for future employment frameworks.

H) Incentives for Employers to Retain or Re-Employ Older Workers

Wage subsidies and tax breaks promote the employment of older persons. In

Australia, Japan, Singapore, Thailand and the Republic of Korea, for example, age-friendly enterprise programmes provide financial support, including tax credits, hiring subsidies and wage offsets, to companies that hire a certain number of older workers in specific occupational categories (ADB, 2024; ESCAP, 2025a, 2025b). Some of these programmes are complemented by upskilling and workplace adaptations for mainlining employment of older workers for longer periods.

Recommendations to Promote Decent Work and the Right to Work in Later Life

Population ageing is a megatrend across the region, and its scale and speed are particularly rapid. Older persons are not passive recipients of care, or dependents; they are active contributors, caregivers, mentors, entrepreneurs and custodians of cultural and social capital. Recognizing and enabling their diverse roles and abilities will contribute to active and healthy ageing. The following recommendations support this aim:

- Invest in education and health over the life course; today's youth will be tomorrow's older persons.
- Ensure policy coherence across legislative and policy frameworks related to ageing.
- Create opportunities for re-employment and extended career pathways that continue beyond traditional retirement ages.
- Eliminate age-based discrimination in recruitment, promotion and retention through enforceable legal frameworks and employer incentives.
- Institutionalize flexible working arrangements, including part-time work, phased retirement, remote work and job-sharing options.
- Invest in age-friendly workplace adaptations, including ergonomic improvements and accessible technology infrastructure.
- Implement systematic digital reskilling programmes that enable older workers to remain productive and engaged.
- Integrate green economy training, leveraging older workers' traditional knowledge for climate adaptation and sustainable practices.
- Leverage the silver economy for inclusive growth; harness older persons'

economic agency as consumers and producers.

- Recognize, reduce and redistribute unpaid care work, so older workers can better balance work and family responsibilities, in particular older women.
- Incentivize upskilling and reskilling of the workforce, and retaining older workers beyond statutory retirement ages.
- Create intergenerational workforces that enhance cross-generational learning and information exchange and contribute to innovation and increased productivity.
- Strengthen evidence-based policymaking by collecting, compiling, analysing and disseminating age-disaggregated data and information about ageing and work.

The views expressed herein are those of the authors and do not necessarily reflect the views of the United Nations.

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Ageism and the Right to Work in Later Life in the UNECE Region

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1. Introduction

Population ageing is fundamentally reshaping labour markets across Europe and the wider region of the United Nations Economic Commission for Europe (UNECE), which brings together 56 countries across Europe, North America, Central Asia, the Caucasus and parts of Western Asia. Between 2000 and 2023, the share of workers aged 55–64 doubled, and in countries such as Germany, Latvia, and Lithuania, older workers now constitute more than one quarter of the total labour force. Simultaneously, life expectancy at age 65 has reached approximately 20 years across much of the region, and the average age of workers is projected to rise steadily (UNECE, 2025). These trends reflect sustained structural transformations driven by low fertility rates and continuous improvements in survival at older ages.

The implications of these shifts are multi-dimensional. On the one hand, an ageing workforce presents economic and fiscal challenges. A shrinking working-age population may reduce output, intensify labour shortages, weaken the tax base, and increase pressure on pension, healthcare, and long-term care systems. These pressures are particularly acute in countries experiencing rapid ageing alongside overall population decline.

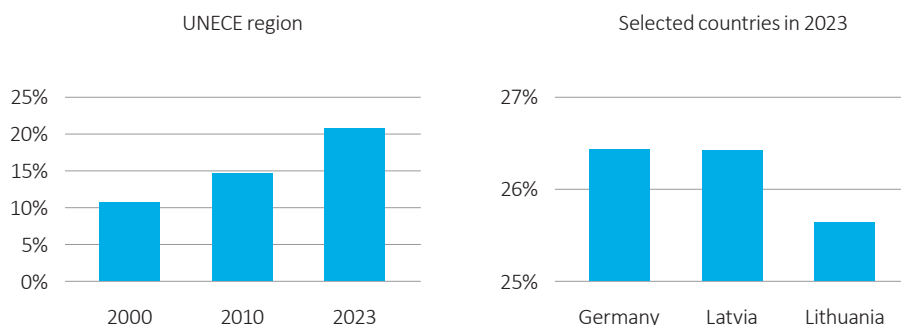
On the other hand, longer lives enable individuals to remain engaged in paid work. Older workers bring valuable experience, professional knowledge, and deep institutional memory, which enhance productivity and support intergenerational knowledge transfer. Increasing their employment rates can contribute to economic resilience, support social protection systems, and promote more inclusive labour markets.

Yet this potential remains only partly realized. Across the UNECE region, older persons continue to face persistent, systemic barriers to entering, remaining in, and re-entering employment (UNECE, 2025). A central reason is the persistence of ageism in the world of work (UNECE, 2019). Ageism—understood as stereotyping, prejudice, and discrimination based on age (WHO, 2021)—shapes recruitment, limits training and career progression,

The share of older workers exceeds one fifth of total workforce in the region and more than a quarter in some countries

Figure 1

Older workers (55+) as share of the total workforce, selected UNECE member States, 2000–2023



Source. UNECE Statistical Database, see https://w3.unece.org/PXWeb2015/pxweb/en/STAT/STAT__30-GE__03-WorkAndeconomy/001_en_GEWELabourActivity_r.px/

Note. The average for the UNECE region was calculated using data for the following 31 countries for which data for 2000, 2010 and 2023 were available: Austria, Belgium, Bulgaria, Canada, Croatia, Cyprus, Czechia, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands (Kingdom of the), Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland.

influences workplace dynamics, and affects retirement transitions. These dynamics are economically inefficient and raise fundamental questions about the realization of the right to work in later life.

This article examines how demographic change, labour market dynamics, and ageism interact. It argues that the key challenge is not merely to extend working lives, but to ensure that older persons can participate in employment on an equal basis with others as a genuine, dignified choice.

Drawing on recent UNECE Policy Briefs on Ageing as well as the 2025 report by the Independent Expert on the enjoyment of all human rights by older persons (Mahler, 2025), it shows that ageism is both a practical labour market barrier and a profound normative issue concerning equality, dignity, autonomy, and social inclusion. Furthermore, by utilizing information newly available through the UNECE Ageing Policies Database, the article highlights concrete policy solutions and good practices from the UNECE region that demonstrate how more inclusive, age-responsive labour markets can be achieved in practice.

2. Demographic Change and the Macroeconomic Imperative of Addressing Ageism in the World of Work

To understand the urgency of addressing ageism, one must first look at the inescapable macroeconomic realities currently unfolding across Europe and other countries with ageing populations (ILO, UNECE, UNFPA, 2025). According to demographic projections, the relative balance between age groups across UNECE countries is shifting, moving toward a reality where there will be approximately one older person who has exited the labour market for every two individuals of working age by the middle of the century.

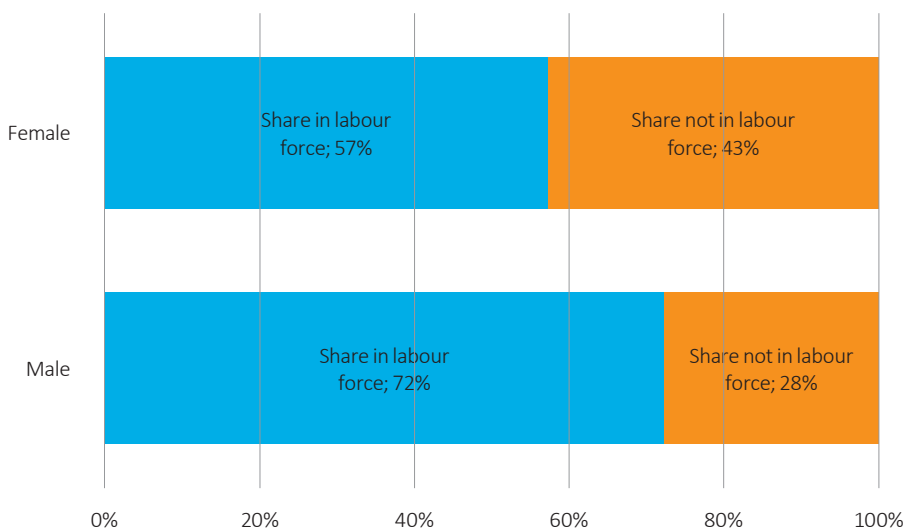
This demographic shift is triggering a profound structural transition within European economies: a pivot from managing unemployment to mitigating persistent, systemic labour and skill shortages. As Eurofound (2025) and OECD (2025) analyses highlight, the modern economic era is increasingly characterized by a move “from job shortages to labour shortages”. European industries across health, logistics, education, public administration, and technology are already struggling to fill vacant positions. This structural deficit threatens to suppress potential GDP growth, weaken public revenues, and strain the financial sustainability of social protection and pension infrastructure.

In this specific economic climate, extending working lives has transitioned from a policy preference to a macroeconomic necessity. Macroeconomic

Large untapped potential of older workers in the European region

Figure 2

Share of persons aged 55–64 by labour force status and sex, 2024 or latest year, regional average



Source. International Labour Organization, ILOSTAT, see <https://ilostat.ilo.org/topics/population-and-labour-force/>

Note. The maximum of 100 per cent labour force participation is a hypothetical one which may not be achievable. For most countries the data are for 2024, whereas for some countries the latest data are from 2016–2023. The regional average was calculated using data for 53 countries for which data were available: Albania, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Canada, Croatia, Cyprus, Czechia, Denmark, Estonia, Finland, France, Georgia, Germany, Greece, Hungary, Iceland, Ireland, Israel, Italy, Kyrgyzstan, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Montenegro, Netherlands (Kingdom of the), North Macedonia, Norway, Poland, Portugal, Republic of Moldova, Romania, Russian Federation, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tajikistan, Türkiye, Ukraine, United Kingdom, United States, Uzbekistan.

modelling indicates that population ageing could reduce long-term GDP per capita growth by up to 40% in highly developed economies (OECD, 2025). Conversely, effectively lifting the employment rates of older cohorts can substantially mitigate these losses, preserve productivity and expand the tax base required to fund public services.

Employment rates among people aged 55–64 have increased significantly—by nearly 20 percentage points in the European Union between 2010 and 2023. Yet, despite this rising participation, the potential of older workers remains underutilized, as around one third of this group remains economically inactive across the region. This gap highlights considerable scope to expand participation further, but the current policy framework remains deeply flawed because it relies primarily on financial penalties or structural adjustments to pension eligibility.

While raising the statutory retirement age creates a financial incentive to work longer, it does not automatically guarantee that older persons can secure or retain work. The capacity to sustain prolonged employment depends on a complex web of structural, health, and market conditions across the entire life course. Poor health continues to drive early labour market exit, even as healthy life expectancy improves. Furthermore, older jobseekers face unique, compounding labour market risks: once displaced due to structural shifts or corporate downsizing, they experience a 13.5 percentage point higher risk of falling into long-term unemployment compared to mid-career workers (Eurofound, 2025). Financial pressure alone, without systemic adjustments to combat ageism, improve workplace health, and provide robust upskilling, therefore risks pushing vulnerable older persons out of formal employment and into underemployment or poverty.

3. The Multi-Layered Nature of Ageism at Work

To comprehend how age-based disadvantage operates within labour markets, ageism must be analysed as a multi-layered phenomenon operating dynamically across three interconnected and mutually reinforcing levels—individual, institutional, and structural—which undermine the principles of dignity, autonomy, equality, and non-discrimination.

3.1. The Individual Level: Stereotypes and the Erosion of Dignity

At the individual level, ageism manifests as deeply ingrained stereotypes and prejudices held by employers, human resource managers, line managers, and colleagues regarding the capabilities of older workers. Older employees are frequently portrayed through a deficit-based lens: they are assumed to be less

productive, less adaptable to organizational change, resistant to learning new skills, and technologically deficient (UNECE, 2019). Conversely, the unique positive attributes that frequently characterize older workers—such as high institutional loyalty, lower absenteeism, advanced conflict-resolution skills, and mentoring capacities—are systematically undervalued.

From a human rights standpoint, these stereotypes directly infringe upon individual dignity and autonomy. By judging an individual based on their chronological age rather than their actual abilities, individual ageism strips older workers of their professional agency.

A particularly insidious dimension of individual ageism is its internalization. Over time, repeated exposure to negative societal messaging and subtle workplace marginalization causes older workers to internalize these very stereotypes (WHO, 2021). They may come to believe that they are indeed incapable of mastering new digital systems or that they are “too old” to seek promotions or training opportunities. This psychological internalization leads to self-exclusion, discouraging individuals from applying for new positions, pursuing upskilling, or asserting their rights, thereby creating a self-fulfilling prophecy that prematurely detaches them from the workforce.

3.2. The Institutional Level: the Employment Cycle and the Right to Equality

At the institutional level, ageism becomes embedded within corporate policies, human resource frameworks, and formal operational procedures. This institutionalized bias manifests flagrantly across the entire lifecycle of employment, and can violate the right to equal treatment and non-discrimination:

Recruitment and Hiring: Age discrimination often begins before an application is even submitted. Automated algorithmic applicant tracking systems (ATS) can subtly filter out candidates with extensive experience or older graduation dates. Job advertisements frequently utilize age-coded language (e.g., seeking “digital natives” or “energetic individuals”) that effectively signals to older applicants that they are unwelcome, violating their right to equal access to employment.

Training and Professional Development: Institutional ageism severely restricts access to lifelong learning. Standard corporate return-on-investment (ROI) calculations often operate on the flawed assumption that investing in the training of an older worker is inefficient due to their perceived proximity to retirement. As a result, training resources are disproportionately funnelled toward younger cohorts, leaving older workers vulnerable to skills obsoles-

cence. This unequal treatment violates the right to vocational training that is explicitly protected under regional instruments like the European Social Charter (Council of Europe, 1996).

Retention and Promotion: Older workers face subtle yet real barriers to career advancement. They are often passed over for promotion under the assumption that they lack long-term career ambition. Furthermore, when firms undergo restructuring, older workers are frequently targeted first for redundancy, disguised as “early retirement packages”, regardless of their actual performance or desire to continue working, undermining their security of employment.

3.3. Structural Level: Life-Course Compartmentalization and the Interdependence of Rights

At the structural level, ageism is reinforced by societal arrangements and cultural norms that split the human life course into rigid, chronological compartments: education for youth, work for midlife, and retirement for older age (UNECE, 2017). This structural framework penalizes anyone navigating the life course fluidly, treating later-life education as an anomaly. And it reveals the profound interdependence between the right to work and the right to social protection (Mahler, 2025). When public pension systems are inadequate, older persons are frequently forced to remain economically active indefinitely as a survival strategy, turning later-life employment into economic necessity rather than a choice. Conversely, systemic exclusion from the labour market due to institutional ageism directly undermines an individual’s eventual right to social protection by disrupting continuous pension contributions.

This structural exclusion heavily impacts older women, whose careers are frequently interrupted by the gendered distribution of unpaid care work, culminating in substantial gender pension gaps and heightened poverty risks in old age. Older women, persons with disabilities, migrants, and rural residents face cumulative, intersectional barriers.

From a human rights standpoint, later-life disadvantage reflects inequalities accumulated over the entire life course. Because age is rarely explicitly recognized as a prohibited ground of discrimination in foundational treaties, a higher threshold remains for identifying and remedying age-based disadvantage. Human rights principles demand that older persons have the genuine autonomy to decide whether, when, and how to transition out of the workforce. Consequently, mandatory retirement ages or arbitrary recruitment age limits are highly problematic when they cannot be objectively and reasonably justified.

4. Policy Approaches to Combat Ageism in the UNECE Region

To translate human rights principles into actionable national strategies, inter-governmental policy frameworks like the Madrid International Plan of Action on Ageing (MIPAA) (United Nations, 2002), its UNECE Regional Implementation Strategy (RIS) (UNECE, 2002), and succeeding Ministerial Declarations, have provided important guidance to governments in the UNECE region.

MIPAA acknowledged older persons as active rights-holders and vital contributors to economic and societal development. MIPAA explicitly addresses “work and the ageing labour force”, calling on governments to create “employment opportunities for all older persons who want to work”, and spelling out a range of concrete policy actions to this effect. The UNECE RIS, adopted in the same year, highlighted that realizing the right to work in later life depends on structural factors: creating adaptable, age-friendly working conditions, offering accessible vocational training, and designing coherent pension systems that do not discourage continued employment (UNECE, 2002).

Subsequent UNECE Ministerial Declarations have continued to emphasize the importance of work. While early commitments framed the employment of older workers largely in terms of extending working lives and sustaining labour supply, later declarations—particularly Vienna (2012), Lisbon (2017), and Rome (2022)—increasingly emphasize the need to combat age discrimination, promote participation across the life course, and create flexible and supportive conditions for longer and healthier working lives.

These instruments can serve as catalyst frameworks, driving national legislative reforms and setting normative benchmarks. To translate these normative principles and policy commitments into practical reality, countries across the UNECE region have deployed diverse policy interventions. Analysis of these measures reveals major areas of intervention: strengthening legal frameworks, reshaping societal attitudes, and cultivating age-inclusive work environments, backed by comprehensive lifelong learning and financial incentives.

The policy examples shared in this article, unless specifically referenced, can be found in the UNECE Ageing Policies Database. Details are provided in Appendix A.

4.1. Strengthening Legal and Regulatory Frameworks

Robust legal protection is the bedrock of any serious strategy to eliminate labour market ageism. Legislation ideally moves beyond generic anti-discrimination statements to target the specific mechanisms of age-based exclusion.

Several UNECE member states offer valuable precedents. The United Kingdom abolished the default retirement age, preventing employers from terminating contracts simply because an employee reaches a specific chronological milestone. Sweden strengthened its equality legislation through its Discrimination Act by introducing proactive obligations that require employers to take active measures—including documenting, evaluating, and implementing internal actions—to prevent discrimination, including on the basis of age. To combat discrimination in the recruitment phase, Denmark implemented a prohibition on requesting age information or birth dates during job applications. This measure effectively prevents employers from utilizing age as a preliminary screening filter, ensuring that applicants are evaluated solely on their competencies and experience.

However, legal frameworks are not self-executing. Individual awareness of rights remains low, and proving age discrimination in recruitment or promotion is notoriously difficult. Therefore, the efficacy of legal protections depends heavily on the presence of well-funded, independent enforcement mechanisms—such as national equality bodies, specialized ombudspersons, and proactive labour inspectorates.

4.2. Reshaping Stereotypes and Workplace Culture

Because ageism is deeply embedded in social norms and implicit biases, legal measures must be paired with sustained cultural interventions. Public awareness campaigns and targeted employer-oriented initiatives are essential to challenge the pervasive “deficit model” of ageing and replace it with a narrative that values experience and diversity.

Across Europe, communication campaigns have sought to challenge age-related stereotypes and perceptions in the workplace. In Belgium, for example, the campaign “Still young yet already old at work?” used visual contrasts to highlight how workers may feel prematurely labelled as “too old”, drawing attention to the persistence of age-based biases in employment. Similarly, Lithuania’s “Age Doesn’t Matter” campaign utilized media platforms to highlight the economic and creative contributions of older workers, countering outdated stereotypes. Complementary awareness initiatives in Austria, Ireland, and the Netherlands have focused on embedding age diversity into

corporate social responsibility (CSR) frameworks, framing age-inclusive workforces as a competitive business advantage rather than a compliance burden.

4.3. Supporting Employability, Lifelong Learning, and Digital Inclusion

Ensuring that older workers possess relevant skills is a vital prerequisite for maintaining the right to work in rapidly changing economies. Participation in formal and informal training typically declines sharply with age, creating a skills gap that leaves older workers vulnerable to market shifts and technological displacement. To reverse this trend, governments are designing targeted educational programmes.

Austria's Level Up initiative offers free, comprehensive access to basic and compulsory education, vocational coaching, and career counselling for older persons trying to navigate job transitions. Ireland's Skills to Advance programme provides highly subsidized upskilling and reskilling opportunities tailored for older persons aged 50 and over, ensuring they remain competitive in high-demand sectors. In Germany, the Qualification Opportunities Act directly targets the demand side by subsidizing both training costs and wages for employers who invest in the continuing education of their existing older staff. Concurrently, Lithuania has codified rights to paid educational leave, allowing older persons to pursue professional development without sacrificing income.

Digital inclusion forms an especially important part of this upskilling agenda. As digital transformation accelerates, treating digital competence as an unbacked prerequisite effectively excludes older workers. Italy addressed this via its National Strategy for Digital Competencies, embedding specific training modules for persons over 55. Cyprus provides free, specialized digital training through its Productivity Centre, ensuring older persons can operate modern digital systems. On a transnational scale, the eDigiStars project in the Danube region has successfully developed specialized frameworks to identify, train, and certify older self-employed individuals and digital entrepreneurs.

4.4. Cultivating Age-Inclusive Workplaces

Parallel to skills development, the physical and operational structures of the workplace must undergo adaptation. Age-inclusive workplaces recognize that adjustments in ergonomics, working hours, and job design are essential to sustain long-term productivity and protect worker health.

In Slovenia, the initiative Support for Companies in Prolonging Work Activity provides direct advisory services to businesses, helping HR managers design age-management strategies and build intergenerational competence frame-

works. In Latvia, the project Support for Better and Longer Working Lives focuses heavily on occupational health, offering proactive health screening, ergonomic adjustments, and targeted job redesign to mitigate physical strain.

Furthermore, structural flexibility in scheduling is vital to accommodate caregiving roles across the life course. Germany's family care leave frameworks allow workers to temporarily reduce their working hours or take leave to care for ageing relatives, providing the institutional flexibility needed to prevent older workers—especially women—from being forced out of the labour market prematurely. Historically successful initiatives implemented by several countries in the region, such as job-sharing frameworks, for example in Czechia, and structured intergenerational mentoring networks, for example in Austria, further demonstrate that age-inclusive policies are about organizational optimization: retaining specialized institutional knowledge, fostering collaborative workplace cultures, and treating age diversity as an asset.

4.5. Financial Incentives and Targeted Employment Programmes

To directly incentivize the hiring and re-entry of long-term unemployed older jobseekers, several European countries utilize targeted financial instruments and active labour market policies (ALMPs). These instruments seek to counter direct labour market exclusion by altering employer financial calculations.

Austria employs a robust system of combined wage subsidies for employers who integrate jobseekers aged 50 and over into permanent roles, offsetting the perceived financial risks of hiring older candidates. Luxembourg provides targeted re-employment aid, financially compensating older workers who accept lower-paid positions to ensure their lifetime earnings and eventual pension entitlements remain secure. Similar financial instruments have been deployed effectively in Slovakia and other parts of the region. Extensive regional evaluation indicates that while these financial incentives are powerful mechanisms, they are most effective when integrated into a holistic policy approach that combines financial support with anti-discrimination enforcement, public awareness campaigns, and continuous upskilling.

5. Towards Age-Inclusive Labour Markets

Achieving the full realization of the right to work in later life requires moving beyond narrow labour market interventions toward a comprehensive life-course perspective. The systemic disadvantages experienced by older workers reflect the impact of inequalities and structural biases that accumulate across the entire life course—spanning early access to education, continuous training, gendered caregiving divisions, and gaps in social insurance.

Dismantling ageism in later life therefore requires proactive intervention much earlier in life, including structural support for lifelong learning, the universal promotion of occupational health, and the formal recognition and redistribution of unpaid care work.

To safeguard human rights, policy frameworks should aim to structurally integrate macroeconomic imperatives with normative human rights principles. Extending working lives can support fiscal stability, but these policies must not become coercive or punitive. The primary policy objective should not be to merely increase labour force participation rates but to ensure that older persons can remain in employment—or choose to exit—under conditions of equality, autonomy, and dignity. This requires a fundamental shift away from deficit-based economic models toward a rights-based framework that recognizes older persons as equal rights-holders, mentors, and essential contributors.

A critical step is promoting age diversity as a collective asset rather than an organizational burden. Age-diverse teams improve overall productivity, enhance service quality, and foster resilient intergenerational learning, particularly where workplaces are designed inclusively and human resource practices support workers across all career stages (UNECE, 2019). This requires a narrative transformation, abandoning outdated paradigms that equate ageing entirely with economic decline and replacement costs (UNECE, 2026).

Ultimately, older persons must be actively and meaningfully involved in the design, implementation, and evaluation of the policies and regulatory frameworks that affect them. Active participation is a prerequisite for policy effectiveness. Whether developing digital retraining, restructuring pension systems, designing age-friendly workplace tools, or drafting anti-discrimination legislation, the direct input and lived experiences of older persons themselves ensure better policy design. Through a participatory, rights-based approach, European countries can transform their labour markets to meet demographic challenges while upholding dignity and equity for all generations.

6. Conclusion

Ageism remains one of the most significant barriers to the realization of the right to work in later life across Europe. Despite compelling demographic imperatives and considerable policy development, older workers continue to face structural disadvantages in recruitment, training, promotion, retention, and labour market re-entry. These disadvantages reflect persistent stereotypes, institutional biases, and structural assumptions that rigidly confine

human productivity to midlife and view retirement through a chronologically absolute lens. At the same time, the UNECE region offers a rich, diverse range of promising examples showing that ageism can be addressed. Through comprehensive legal reforms, targeted awareness campaigns, life-course approaches to lifelong learning, operational workplace adaptations, and robust financial incentives, countries in the region have demonstrated that an ageing workforce can thrive.

From a human rights perspective, however, the ultimate goal of these interventions must not be reduced to merely raising labour force participation rates or easing public pension expenditure. The true measure of policy success is ensuring that older persons can work if they wish to, or choose not to work beyond retirement, under conditions of equality, dignity, autonomy, and adequate social protection, so that work in later life is an option characterized by choice and opportunity rather than a survival strategy dictated by fiscal erosion. To achieve this means anchoring practical labour market tools in established human rights frameworks.

The views expressed herein are those of the authors and do not necessarily reflect the views of the United Nations.

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Appendix A. Policy Examples Included in the UNECE Ageing Policies Database

The policy examples discussed in this article were retrieved from the UNECE Ageing Policies Database (<https://ageing-policies.unece.org>) on 3–4 June 2026 and include:

- Prohibition against Employers Screening Job Applicants Based on Their Age (Denmark, 2022)
- Campaign to Change Society's Attitude towards Older Persons (Lithuania, 2019)
- Age Friendly Workplaces (Ireland, 2025)
- Level Up (Austria, 2012)
- Skills to Advance (Ireland, 2021)
- Qualification Opportunities Act (Germany, 2019)
- Academic Leave for Employees Attending Informal Adult Education (Lithuania, 2002)
- National Strategic Plan for the Development of Adult Skills (Italy, 2021)
- Cyprus Digital Skills National Action Plan (2021–2025) (Cyprus, 2021)
- eDigiStars Project (Bulgaria, 2020)
- Support for Companies in Prolonging Work Activity (Slovenia, 2025)
- Support for Better and Longer Working Lives (Latvia, 2024)
- Family Care Leave (Germany, 2024)
- Combined Wage Subsidies (Austria, 2009)
- Article L. 541-7 (2) of the Labour Code: Re-Employment Aid (Luxembourg, 2017)
- Discrimination Act's Requirement of Active Measures (Sweden, 2009)
- Abolishment of the Default Retirement Age (United Kingdom, 2011)
- Still Young, Already Old at Work? (Belgium, 2012)
- We Want to Be Active on the Labour Market (50+) (Slovakia, 2015)
- Job Sharing (Czechia, 2019)

Ageism, Ableism and the Right to Work in Later Life

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Introduction

This review paper briefly discusses the issue of ageism, defined as ‘a process of systematic stereotyping and discrimination against people because they are old’ (Butler, 1969: 243), ableism, defined as a compulsory preference for able-bodiedness (Campbell, 2009), and their intersection in the European workforce. We start by discussing older workers in the workforce as well as disability among older workers. The paper then turns to ageism and ableism as major barriers to the inclusion of older workers in the workforce. The paper concludes with policy, practice, and research recommendations to address ageism, ableism and their intersection in the workforce to ensure that older workers are able to fulfil their full potential, including the right to work.

A note on the term ‘disability’: It is important to acknowledge that the term ‘disability’ is understood differently across disciplines and national contexts. We adopt a critical disability studies lens, viewing disability as a socially constructed experience shaped by structural contexts rather than just bodily impairments. This broad definition includes chronic health conditions that limit everyday participation (e.g., Kafer, 2013; McRuer, 2006; Goodley, 2012). We use ‘health conditions’ descriptively, while analytically situating many within disability when they limit participation. We acknowledge ongoing debates around the definition of disability and its terminology (e.g. ‘disabled people’ vs. ‘people with disabilities’), as well as the blurred lines between ‘disability’ and ‘health’ which reflect different models of disability and vary across national contexts and disciplines (Feely, 2016; Goodley, 2012; Putnam & Stark, 2025; Oliver, 1990; Shakespeare, 2013; Disability Rights UK, n.d.; van der Horst & Vickerstaff, 2022).

Older Worker Trends

Population ageing has emerged as a structural trend. Declining fertility rates, declining mortality rates, and rising life expectancy have increased the share of older individuals in the working-age population. In several European countries, particularly Germany (the largest economy in Europe), Italy, and Portugal this trend is especially pronounced, as the baby boomer generation (individuals born between 1946 and 1964 and one of the largest cohorts in the labour force) is now approaching retirement or already retired. While increased longevity creates opportunities for extended working lives and prolonged economic participation, it also presents important challenges. This ageing trend is unequally distributed, with a gap between life expectancy and disability-free or 'healthy' life expectancy (European Commission, 2025a). In European datasets disability is measured using the Global Activity Limitation Indicator (GALI), which assesses activity limitations people have experienced because of health problems for at least the previous six months.

As life expectancy increases, disability-free life expectancy is not keeping pace, meaning older people face increased years with disabilities. This difference is influenced by income, education, and socioeconomic inequalities among others, with the most vulnerable or disadvantaged individuals facing up to 20 more years of ill-health than those least deprived (European Commission, 2025a). With this increase in unhealthy years comes a higher prevalence of chronic health conditions and functional limitations, which impacts labour market participation and productivity (Noto, 2023).

Population ageing is already showing effects on the international labour market, as the proportion of older people in Europe is projected to equal and then outstrip the proportion of working-age people (Eurostat, 2026). There is also projected to be a significant increase in the ratio of people aged 65+ per 100 working-age people (15–64), from 35% in 2025 to 60% in 2100 (European Commission, 2026) (a projection which recognises the ageism inherent in the commonly used 'age-dependency ratio' in the absence of a widely accepted alternative (Skirbekk et al., 2022)). One solution to this has been to increase the proportion of older workers in the workforce. The EU Lisbon Strategy set a target to increase the participation of older workers (55–64) to 50% by 2010 across Europe. While this was not met, with the EU-27 reaching 46%, this was nonetheless a marked increase from 37% in 2000 (European Commission, 2011), and has reached 66% in 2025; however, there continues to be variation between countries, with the Czech Republic and Sweden having the highest participation rates, at 78%, and Türkiye having the lowest, at 38% (Eurostat, 2026).

Disability among Older Workers in Europe

Despite advances in medicine and increasing recognition of the greater impact of social factors over biological or chronological factors (Walker, 2012), there continues to be a correlation between chronological age and disability; thus an increasing older population comes hand in hand with an increase in the proportion of the population with ill-health. Nonetheless, disability in later life can be analytically distinguished in two related dimensions: ageing with disability, and disability in old age. Ageing with disability refers to individuals who acquire disabilities earlier in life and continue to live (often work) with these conditions as they age. In contrast, disability in old age refers to impairments that emerge later in life, typically associated with age-related processes and chronic conditions such as cardiovascular diseases, musculoskeletal disorders, or cognitive decline.

These two dimensions are associated with distinct life-course trajectories and labour market outcomes. Individuals ageing with disability often face cumulative disadvantages over the life course, including interrupted employment histories, and weaker attachment to the labour market. Consequently, they are more likely to experience exclusion from stable employment well before reaching retirement age. By contrast, individuals who develop disabilities later in life are typically more strongly integrated into the labour market but may face sudden reductions in work capacity. This often results in transitions into part-time employment, early retirement, or disability-related labour market exit (Collischon et al., 2025).

In 2022, the proportion of workers in the EU with a disability was 54.3%, with around half of this figure comprising those aged 50–64 (Zólyomi, 2024). Those with a disability face an employment gap of 24% compared to those without a disability (Felix, 2023). This is due to a combination of a lack of reasonable accommodations within the workplace and ingrained structural discrimination (discussed in more detail later in this article), which make employment untenable for those with disabilities and may also manifest in interpersonal relations and in self-stigma. In addition, work can have a negative (physical or mental) impact on health conditions and encourage early labour market exit. Such work-related disability constraints are particularly binding in physically demanding occupations (Börsch-Supan et al., 2008).

What is Ageism?

Butler (1969) defined ageism as ‘a process of systematic stereotyping and discrimination against people because they are old’. Aspects of ageism are encompassed by stereotyping, prejudice, and discrimination (Levy & Mac-

Donald, 2016). Stereotyping refers to thoughts and beliefs, oversimplifying and inaccurately generalising a diverse group of people based on their chronological age. Prejudice refers to feelings and attitudes, holding negative emotions towards a person based solely on their age. Discrimination refers to actions and unfair or unequal treatment of people because of their age. While the term ‘ageism’ exists in English there is not always an established equivalent in other languages (Ayalon, 2020). As such, people may not necessarily identify with the concept of ageism, and the majority of instances are thought to go unreported (Ayalon, 2026).

Ageism is not experienced equally, and the impact and consequences of ageism vary across and within age groups (van der Horst, 2019). This is because age is an amplifier of other inequalities such as education, gender, health status, disability, ethnicity, and caring commitments (among others), creating an experience of cumulative disadvantage across the life course that carries into older age (Dannefer, 2003). The competitive nature of the labour market makes it a particular site of discrimination, including ageism (Raj, 2022).

Ageism in the Workforce

The need to target culturally ingrained ageism in the workforce has been recognised since the early 1980s (Walker, 1981). Despite shifting demographics and an ageing global workforce, ageism remains the most widespread form of discrimination, impacting more than one-third of participants in the European Social Survey (Ayalon, 2013; WHO, 2021).

Ageism manifests at three levels: institutional (in organisational policies and practices), interpersonal (directed towards other people), and intrapersonal (directed toward oneself) (Marques et al., 2020). In the workplace, it is well-known that ageism acts as a barrier to promotion, recruitment, training and development, and career change at the institutional level, as well as encouraging early labour market exit (van der Horst, 2019). At the interpersonal level, ageism can look like persistent stereotypes, such as the belief that older workers are less motivated, more resistant to change, more reliable or more hardworking than younger workers, despite evidence to the contrary (Harris et al., 2018; Kunze et al., 2013). Similarly, older workers are faced with a ‘silver ceiling’ and considered less compatible with leadership roles than their younger counterparts, in the same way that women face a ‘glass ceiling’ when compared to men (De Boeck et al., 2025). At the intrapersonal level, ageism is an internalised experience, with continuous exposure to ageism causing older people themselves to internalise and believe ageist stereotypes (Ayalon & Tesch-Römer, 2017).

Cumulative disadvantage places those already in vulnerable positions at higher risk of ageism, particularly women, racially minoritised groups, people with disabilities, those with lower socioeconomic status, lower educational level, or in precarious employment positions. Digitalisation further disadvantages older workers as newly qualified workers in high-tech industries such as banking and finance come ready trained on up-to-date systems, diluting the value of experience and tenure-based loyalty (Foster et al., n.d.). The global economic crisis has shifted recruitment toward candidates with existing qualifications in preference to those requiring training. This disadvantages older workers, who are more likely than younger peers to lack formal or up-to-date qualifications (Penning et al., 2025).

Strategies to Combat Ageism in the Workforce

The need to challenge ageism was first recognised on a global scale at the Second World Assembly on Ageing (Annan, 2002). This event shifted the focus from the humanitarian aspects of ageing to the developmental and human rights implications of population ageing. While most European countries legislate against age discrimination under EU-level rights-based legislation such as the European Human Rights Commission and the European Employment Directive on Equal Treatment, which mandate EU countries to have anti-discrimination laws protecting against discrimination on the grounds of protected characteristics that include age, these national-level policies often fall to employers to enforce (Crossdale et al., 2025). Employer-level policies vary by sector and organisation, creating inequality of provision and access. For example, larger organisations with dedicated Human Resource (HR) departments, and those sectors with strong trade union membership, are more likely to have more robust strategies to combat ageism (Turek & Perek-Białas, 2013). Similarly, those in stable, high-skilled, and well-paid positions are most likely to benefit from this provision, while those in precarious conditions (who arguably need it most) are excluded (Lain, 2012).

Most anti-ageism policies are ‘age-neutral’ to avoid the potential bias of age-specific initiatives. However, as with ‘positive ageism’ (favourable treatment towards someone because of their age), protections intended for older workers can inadvertently fuel ageism; in Poland, for instance, pre-retirement safeguards often incentivise employers to dismiss workers before they qualify for such protections (Perek-Białas et al., 2013). Ultimately, ingrained cultural biases undermine the enforcement of these policies, and the majority of workplace ageism goes unreported.

What is Ableism?

As older age is often associated with higher levels of disability, many older persons experience not only ageism, but also ableism. Ableism can be understood as a multifaceted system of beliefs, norms, and institutional practices that privilege able-bodiedness while marginalising people with disabilities. It encompasses stereotypes, prejudice, and discrimination, as well as structural and environmental arrangements that systematically restrict equal access to key domains of social life, including employment, healthcare, education, public spaces, transportation, and care systems, etc. (Bogart & Dunn, 2019). Contemporary scholarship differentiates between explicit and implicit forms of ableism, including internalised stigma and everyday microaggressions, and highlights how such dynamics operate at individual, organisational, and policy levels (Bogart & Dunn, 2019). Ableism is not only about individual attitudes but about pervasive organisational norms and systems that reproduce disability disadvantage (Campbell, 2009).

Ableism in the Workforce

Ableism in the labour market is not merely a collection of isolated incidents but a multifaceted system of beliefs and practices that marginalises individuals with disabilities while privileging those perceived as ‘able-bodied’. It operates through a complex interplay of interpersonal, organisational, and cultural mechanisms that collectively construct disability as a fundamental deviation from the normative ‘ideal worker’ (Østerud, 2023; Jammaers et al., 2016; Lundberg, 2022). Even when inclusion is attempted, it is often framed by frontline workers and employers through ‘success stories’ of individual resilience (Lundberg, 2022).

This exclusion is driven by a neoliberal logic of marketisation and privatisation, creating hostile environments where worker ‘value’ is tied to performance metrics that clash with the lived realities of disability (Remnant et al., 2024; Nash, 2024). This is fundamentally rooted in productivity-oriented temporalities of labour; by rendering non-linear or embodied temporalities invisible, this temporal organisation acts as a primary structuring force of ableism (Georgiadou & Damianidou, 2025; Porkertová & Kotýnková Krotká, 2026). Such exclusionary pressure extends even to individuals with undiagnosed conditions (Draper et al., 2012).

In the labour market, ableism functions as a pervasive barrier restricting professional trajectories across the working life course—from recruitment to long-term retention. These obstacles frequently drive involuntary withdrawal from employment, the result of inaccessible environments and ingrained

cultural attitudes rather than a lack of individual capacity (Pott, 2017). This impact is intensified by cumulative disadvantage: disabled workers from racially minoritised groups, lower socioeconomic backgrounds, and women face compounded barriers, leading to heightened economic precarity (Jammaers & Fleischmann, 2025; Timmons et al., 2024). Institutional ableism further facilitates ‘self-exclusion’; when workplace cultures equate disability with ‘cultural incompatibility’ (Østerud, 2023), employees may forego promotion to avoid increased scrutiny or disclosure risks. This leads to a tangible, monetary difference, with people with disabilities facing a ‘disability pay gap’ equating to roughly 5% lower income than their able-bodied counterparts (European Trade Union Institute, 2023). This is particularly salient for women with disabilities, who face lower average wages than both women without disabilities and men with disabilities (European Disability Forum, 2022).

The contemporary shift toward ‘qualification-heavy’ recruitment—often accelerated by global economic shifts—can place workers with disabilities at a relative disadvantage. Across the EU, people with disabilities are significantly less likely to hold formal, high-level qualifications than those without disabilities (33.6% of people without a disability compared to 23.9% with some disability and just 15.3% with severe disabilities) (European Commission, 2025b). This reflects the cumulative effect of systemic barriers, inadequate support through education, lower expectations, and the impact of health conditions on learning (Aron & Loprest, 2012). Similarly, as organisations prioritise ‘ready-made’ candidates requiring minimal adjustments (Foster, 2007; Jammaers et al., 2016), individuals with disabilities are often steered toward precarious, ‘non-regular’ employment with fewer protections but high productivity expectations (Remnant et al., 2024; Schur, 2003). These dynamics culminate in the systemic exclusion of professionals with disabilities from senior roles. When environments primarily reward conformity to able-bodied norms, workers encounter a ‘glass ceiling’ that relegates them to the periphery of the organisation, necessitating sustained identity management and over-performance to maintain professional legitimacy (Robert & Harlan, 2006).

Strategies to Combat Ableism in the Workforce

The global framework for challenging ableism is anchored in the UN Convention on the Rights of Persons with Disabilities (2006), which defines the denial of reasonable accommodation as a form of discrimination (Art. 2). In the European context, this mandate is enforced through the Equal Treatment Directive (2000/78/EC), requiring employers to provide reasonable accommodation by taking appropriate measures to enable persons with disabilities to access, participate in, and advance in employment. However, unlike age-neutral policies, these strategies require active, individualised modifications, the provi-

sion of which often depends on the discretion of individual managers.

As with ageism, ‘positive discrimination’ policies designed to counteract ableism and provide a more equitable labour market experience for those with disabilities, such as the mandatory quota scheme used in over 100 countries (requiring a percentage—usually around 5%—of the workforce of large employers to be disabled individuals), or ‘disability confident’ employer schemes (ILO, 2019), can fuel ableism and tokenism through perceptions of disabled employees as ‘diversity hires’ (Vivek & Krupskyi, 2024; Huang, 2023). There is also pressure on employees with disabilities to disclose their disability, as adaptive measures are only available once a need has been established. In the UK, this has meant that people with disabilities are disproportionately likely to face disciplinary action or dismissal as employers view performance as insufficient and conduct issues as misconduct rather than as disability-related (ACAS, 2024). Discussion of disability identity is beyond the scope of this piece; however any discussion on ableism in the workplace is foregrounded in such debates (see Forber-Pratt et al, 2017; Dunn & Burcaw, 2013; Shakespeare, 1996).

The Intersection of Ageism and Ableism

There is no doubt that advancing age is associated with increased prevalence of disability, and that common age-related conditions such as osteoarthritis, COPD, diabetes and hearing loss can be life-limiting, often resulting in disability (WHO, 2022). However, many of these conditions can be delayed or prevented through lifestyle choices earlier in the life course (WHO, 2025). Declining health is only loosely correlated with age, and socioeconomic factors (e.g. social class, relative deprivation, and education) are better predictors of later life disability than age (Walker, 2018). Despite this, the link between ageing and disability is a persistent stereotype. Within this trope is the conflation of ageism and ableism.

As older age has become synonymous with (fear of) declining health, disability and death, ageism is entangled with ableism. Global narratives on ‘successful’, ‘healthy’ or ‘active’ ageing have been accused of inherent ableism (Westwood & Carey, 2018), but there has not yet been an earnest attempt to address this on an international scale. This is due in part to concerns that the two are so wholly amalgamated that separation risks neglecting the complexities of the overlap (Gibbons, 2016). Van der Horst and Vickerstaff (2022) were pioneers in this area, suggesting a reframing of ageism not to completely remove, but to better account for, ableism. To this end, they suggested moving ageism away from an individual characteristic towards social relations, with ageism a form of social oppression similar to patriarchy, and the element of age-associated

‘impairment’ moved into the domain of ableism. Regardless of this distinction, there is agreement among experts that efforts to reduce ableism would amount to a reduction in ageism (Walker, 2018; van der Horst & Vickerstaff, 2022) and vice versa (European Disability Forum, 2025).

The Covid-19 pandemic is a prime example of the overlap between ageism and ableism. Older people (aged 60 and over) accounted for 95% of Covid-19 deaths in Europe (WHO Europe, 2020). Some responses to the pandemic reinforced the link between age and health through their disproportionately negative impact on the health of older people. For example, (ageist) guidance regarding lockdowns and shielding reduced physical activity levels, increasing the risk of muscle-loss and frailty (Addison, 2021), and had mental health implications (D’Angelo et al., 2024). Older people were labelled ‘vulnerable’, a term usually reserved for people in need of ‘special care’ (Office for Health Improvement and Disparities, 2022), and in many countries older people were encouraged to continue to take health protection measures (e.g. social distancing, mask wearing) after these measures had been largely reduced or removed (de Almeida Hammerschmidt & Santana, 2020).

The intersection of ableism and ageism in the workplace exposes fundamental limitations in how inclusion is currently conceptualised and implemented. Existing organisational approaches often rely on individualised accommodations—such as flexible working arrangements—which are frequently framed as exceptional procedures rather than standard practice (Foster, 2007; Porkertová & Kotýnková Krotká, 2026). Such individualised solutions may inadvertently reinforce deficit-based perceptions of both older employees and workers with disabilities, portraying them as less productive or as requiring ‘special treatment’ that deviates from the normative ‘ideal worker’ (Østerud, 2023; Remnant et al., 2024).

Moreover, although formal anti-discrimination frameworks are in place, their implementation frequently depends on managerial discretion and informal organisational norms rather than systematic guarantees (Kotýnková Krotká & Porkertová, 2026; Jammaers et al., 2016). This results in uneven and conditional inclusion, where access to supportive practices is shaped by individual employer attitudes. This informalisation allows ableist and ageist assumptions to persist within everyday working life, often rendering the non-linear temporalities of older or disabled workers invisible or invalid (Porkertová & Kotýnková Krotká, 2026). These measures are also often heavy-handed and lack nuance.

Conclusion

In a climate of population ageing, predicted demographic change both fosters and necessitates an increase in the proportion and number of people engaged in the labour market beyond the traditional demarcation of retirement or pension age. As discussed, ageism (in all its forms), ableism, and their intersection continue to hinder full integration of the older population into the workforce across the EU. Moreover, the association and correlation between older age and disability mean a predicted increase in the proportion of the workforce with disability, highlighting the intersection between ageism and ableism as well as conflation between the two when it comes to older workers. The right to work is a fundamental human right, currently eroded for older workers, particularly those with disabilities, through systemic ingrained ageism and ableism.

Anti-discrimination strategies tend to rest on international- and national-level legislation, but with the onus on organisations for implementation and management. Inconsistencies in application and access have served to compound existing inequalities through favouring those in more advantageous labour market positions, further excluding those in the most vulnerable positions. Furthermore, organisations relieve some of the pressure on themselves by transferring responsibility to individuals, burdening them with recognising and labelling discrimination and initiating the need for adaptations, or 'reasonable adjustments', while organisations retain the power to decide the 'reasonableness' of said adjustments.

There is scope for shared learning between EU countries. Denmark, the Netherlands, and Germany are particularly strong examples of disability and age-friendly countries, characterised by comprehensive social security systems and strong trade unions, suggesting successful anti-ageism and anti-ableism initiatives are underscored by more holistic employment support. Addressing the intersection of ableism and ageism requires a fundamental shift beyond individualised adjustments toward a systemic transformation of workplace structures and cultures. Moving from a model of individual responsibility to one of organisational accountability allows inclusion to evolve from a reactive, case-by-case practice into a proactive and universal principle. Such a transition necessitates rethinking dominant productivity norms and embedding accessibility as a standard feature of work design. By fostering organisational cultures that value diverse capacities across the life course—rather than treating them as deviations from the norm—workplaces can create safe and supportive environments that accommodate and appreciate the universal need for care, both for oneself and others.

Importantly, this proactive approach to inclusion fundamentally alters the dynamics of disclosure within the professional sphere. In environments where accessibility is a baseline and responsiveness to diverse needs is normalised, the burden of formal identification is lifted from the employee. Unlike reactive systems, which typically require the disclosure of a disability or age-related limitation as a precondition for support, a systemic framework ensures that individual needs are recognised and met without forced vulnerability. Ultimately, by decoupling support from formal labels, organisations can move toward a more sustainable model of labour that views human variability as an inherent strength rather than a logistical exception.

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The Right to Work in Later Life: A Microcredit Perspective from Bangladesh

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Social security is recognized as a basic human right in both the Universal Declaration of Human Rights (1948) and the International Covenant on Economic, Social and Cultural Rights, adopted by the United Nations in 1966 (United Nations, 1948; United Nations, 1966). The Constitution of Bangladesh also contains strong provisions for all citizens, including senior citizens. In Part II, Article 15(d), titled “Provision of Basic Necessities,” it affirms the state’s responsibility to ensure social security, particularly for vulnerable groups such as older persons.

Protecting human rights is integral to all faiths and cultural practices. Recognizing that the rights of older people are fundamentally human rights is essential. Without a comprehensive understanding of human rights and meaningful improvements in their overall protection, older people cannot fully enjoy the rights to which they are entitled.

The right to work is a fundamental human right under Article 23 of the Universal Declaration of Human Rights (UDHR) and Article 6 of the International Covenant on Economic, Social and Cultural Rights (ICESCR) (United Nations, 1948, Article 23; United Nations, 1966, Article 6). It guarantees the right to gain a living through freely chosen work, equal access to employment, and protection against discrimination. However, in Bangladesh, older workers face widespread age-based discrimination, policy neglect, and structural barriers that limit their ability to remain in employment.

Ageism is a key driver of these violations, contributing to the marginalization of older people and undermining their human rights. Although ageing does not necessarily mean retirement in many developing countries, including Bangladesh, older adults often continue working out of economic necessity, due to limited pension coverage and lack of social protection. As Bangladesh’s population ages, addressing ageism and ensuring the right to work in later life are becoming increasingly urgent.

People aged 60 years and above are considered senior citizens; they constitute 9.28% of the total population of Bangladesh (more than 25 million people in an overall population of nearly 178 million) (Islam, 2022; The Daily Star, 2024). The proportion of ageing persons in the population has been increasing gradually, and is a challenge for the nation. Since 83% of the population in Bangladesh lives in rural areas, older people residing in rural areas are often discriminated against and deprived of social benefits and essential services, in the family and at all levels of society.

A significant proportion of older people in Bangladesh lives below the poverty line. Due to the lack of a proper system to support income-generating activities for older people in the country, they are often unable to contribute financially to their families and society. As a result, their poverty is increasing; ultimately, they become a burden on their families and remain neglected.

The fact that many older people face insecurity and experience various crises is becoming a national problem. Although the Constitution of Bangladesh provides strong mandates for all citizens, including senior citizens, the government has no specific provisions or support systems for older people other than the Old Age Allowance. While population ageing is an emerging issue in Bangladesh, it has not yet been addressed comprehensively; meanwhile extreme poverty, coupled with physical and mental isolation, are making older people socially and psychologically vulnerable.

Ageism in Bangladesh is shaped by socio-cultural narratives that characterize older individuals as dependent rather than economically productive. Traditional norms tend to emphasize respect and dignity for older people within the family, but do not necessarily acknowledge the fact that some older persons do make a financial contribution to, and have economic roles within, the household.

In Bangladesh, it is common for people to seek to remain engaged in economic and social activities later in life. If they have the means, many older people remain active in the informal sector, engaging in vegetable-selling, rickshaw-pulling, fisheries, agricultural work, tailoring, grocery shops, and other forms of street- and village market-based work. In spite of this reality, however, older people are most often perceived as a burden on their families and society.

In terms of formal employment, older people face challenges beyond ageism alone. Many jobs require newer technological or digital skills that older workers may not have had the opportunity to develop or update. Employment opportunities are also limited in the rural areas where the majority of older

people live and where few reskilling or age-friendly work opportunities exist. Gender is also a significant factor, as older women often face severe discrimination based on both age and gender. Older people from ethnic minority communities may face further social and economic exclusion.

Many older people do try to explore age-friendly or suitable forms of work, and engage in community and social activities or in small-scale or informal economic activities to support themselves. In this context, microcredit has emerged as one of the few viable options for older people, potentially enabling them to remain economically active and financially independent while also supporting their dignity, their social participation, and their right to work and contribute meaningfully to society.

Microcredit: The Perspective from Bangladesh

From a Bangladeshi perspective, microcredit has played a crucial role in empowering rural communities. It has enabled millions to engage in income-generating activities such as small-scale farming, handicrafts, and local trade. Microcredit has an important role to play in aiding the ageing society of a developing country, such as Bangladesh, to become financially independent (although ageism still excludes many older people from the benefits of the program).

Microcredit, which was pioneered in Bangladesh in the 1970s by Professor Muhammad Yunus, has become a powerful tool for poverty alleviation and financial inclusion. By offering small, collateral-free loans, mainly to women, it enables low-income individuals to start businesses and improve their livelihoods. Villagers, particularly women, often start small businesses such as petty trading, cattle rearing, poultry farming, tailoring, cloth trading, vegetable gardening, and basket making with the support of a small amount of microcredit. These initiatives can significantly improve their lives by enhancing their economic empowerment and decision-making capacity within the family. As a result, women become more involved in decisions related to healthcare, mobility, their children's education, and various local income-generating activities. They also gain greater participation in community affairs, including local conflict resolution and mediation.

For example, in Nazirpur Upazila of Pirojpur District, a woman borrower named Fatema Sheikh began a goat-rearing business with only two goats purchased through microcredit. Through hard work, dedication, and proper management, she gradually expanded her enterprise and eventually owned 19 goats. This demonstrates how microcredit can contribute to women's economic empowerment and sustainable livelihood development.

The modern microcredit model was institutionalized with the founding of Grameen Bank in 1983, widely recognized as the first formal microcredit institution. The microcredit program, developed 55 years ago, has now attained institutional status, and helped our country achieve the famed Nobel Prize (Muhammad Yunus is the only Bangladeshi Nobel Laureate, awarded the Nobel Peace Prize in 2006 for his pioneering work in microfinance jointly with Grameen Bank) (Grameen Bank, n.d.).

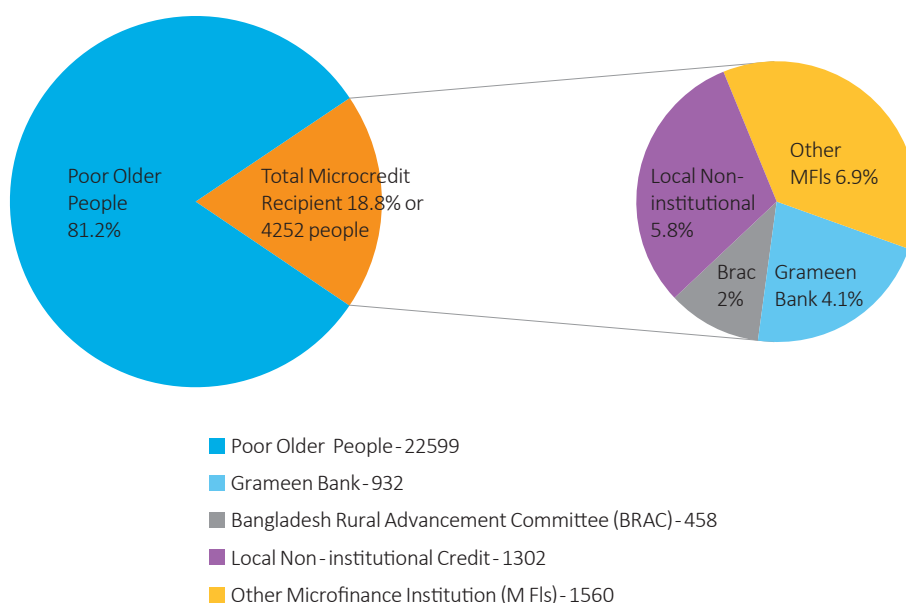
However, a large section of the underprivileged population has yet to benefit from the advantages of this program, including the acute poor and, unfortunately, many older people. At present an estimated 10 million people aged 60 and over are prevented from enjoying the rewards of the microcredit program. There is a very common saying here in Bangladesh, “Why give credit to those who already have a foot in the grave?”. This sentiment has been crucial in excluding members of the older population from access to microcredit.

Retired older people are still capable of working and earning, thus reducing their dependency on family members and allowing them to live with dignity and respect. Access to age-appropriate work in later life can support not only the economic independence of older people but also their social participation and sense of self-worth.

Survey of Older People’s Participation in Microcredit Programs

While there have been some policy initiatives for the welfare of older people in Bangladesh, including the National Policy on Older Persons 2013, the Maintenance of Parents Act 2013, and limited social support measures, these initiatives have been only partially implemented. In particular, no significant steps have been taken specifically to include older people in the microcredit program. Many microcredit institutions do not collect or record data according to age, however, which makes it difficult to represent accurately the participation of older people in the program.

A 2008 survey conducted jointly by HelpAge International and the Resource Integration Centre (RIC) among 36,784 older people in six districts of the country found that only 18.8% of older people were participating in a microcredit program. And these older people had been longstanding participants in the program; that is, they were recipients of microcredits before they entered old age. The percentage of older people who had newly entered the program was almost negligible (Resource Integration Center & HelpAge International, 2008). The pie chart below shows the findings of the survey.

Figure 1*Survey of Older People under the Microcredit Program*

Source. HelpAge International & Resource Integration Centre (RIC) survey (2008)

Table 1*Participation of Poor Older People in Mainstream Credit Programs in 375 villages*

Poor Older People	Grameen Bank		BRAC		Local Credit		Others		Total Recipients	
	No.	%	No.	%	No.	%	No.	%	No.	%
22,599	932	4.1%	458	2.0%	1,302	5.8%	1,560	6.9%	4,252	18.8%

Source. HelpAge International & Resource Integration Centre (RIC) survey (2008)

Reasons for Low Participation of Older People in Microcredit Programs

Only people aged between 18 and 50 are considered for microcredits (Government of the People's Republic of Bangladesh, 2006), an age restriction which means that older people are automatically excluded from the credit programs run by Grameen Bank and other national and local level microcredit institutions including BRAC, ASA, TMSS, etc. Since there are no proper provisions made specifically for the inclusion of older people in access to microcredits, their participation in non-governmental microcredit programs is negligible.

In Bangladesh, microcredit services are primarily delivered through microfinance institutions (MFIs) which include major organizations like Grameen Bank, the Association for Social Advancement (ASA), the Bangladesh Rehabilitation Assistance Committee (BRAC), and numerous NGO-led programs. Many of these institutions operate in partnership with, or receive support from, the Palli Karma-Sahayak Foundation (PKSF), established by the government in 1989 to aid development and employment-generation through microfinance across the country.

Many MFIs in Bangladesh, particularly those affiliated with PKSF, have introduced insurance mechanisms within their microcredit programs. It is a particular feature of the insurance system that if a borrower dies before repaying a loan, the outstanding debt is waived in full, and the borrower's savings and accrued interest are returned to their heirs. However, because mortality rates among older people are by definition higher, the amount of debt forgiven under such schemes is also perceived to be higher; as a result, many development organizations and microfinance providers are reluctant to include older people in their microcredit programs.

Another feature that militates against the participation of older people is that credit programs are usually run through weekly committee meetings, which select credit recipients, deliver credit, and collect debts. But since older people are more likely to be dealing with health-related problems, it is not always possible for them to attend weekly meetings regularly.

Furthermore, in Bangladesh, the social system does not support the employment of older people. Popular thinking says that the possibility of older people participating in any sort of earning profession ought to be low because of their advanced age; it is generally assumed that older people should rest and spend their last days in religious practices. Older people are thus discouraged, both mentally and socially, from joining a microcredit program. Many older people are also discouraged by their religious beliefs; for example, they believe that

if they die leaving unpaid debts, they will be burdening their family and will have to answer for this after their death, in the after-life.

There are currently no age-friendly services for older people in Bangladesh. The government has a National Policy on Older Persons; there are long-term and short-term strategies to implement the policy, but so far it has not been executed. In October 2025, the government of Bangladesh supported a declaration on healthy ageing adopted in Colombo, Sri Lanka, by ministers of health of the member states of the World Health Organization South-East Asia Region, to improve access to primary health care for older people (WHO SEARO, 2025). This healthy ageing plan can support older people in maintaining healthier and more active lives, allowing them to participate in local income-generating activities in their communities.

Empowering Older People in Communities for Sustainable Development: An Overview of the Resource Integration Centre (RIC)

In response to gaps in policy implementation and financial inclusion for older people, several civil society organizations have attempted to develop community-based approaches. Among them, the Resource Integration Centre (RIC) has played a pioneering role. RIC is a rights-based organization that focuses primarily on socially neglected poor and vulnerable people, mainly disadvantaged women, children and older people, as well as those who are landless and helpless. RIC was founded in 1981 by a group of highly experienced social workers who were eager to support national development efforts in Bangladesh. RIC is advancing ageing public policy and human rights of older Bangladeshi at the national level, and advocating for human rights of older people in UN intergovernmental processes.

Since 1989, with assistance from HelpAge International, UK, and other foreign donors, RIC has implemented projects on diversity issues with a primary focus on older persons. From its experience, RIC came to believe that community-based Older People's Associations (OPAs) were the appropriate vehicle for upholding rights, promoting well-being, and creating social change; RIC has motivated the establishment of grassroots-level OPAs to increase both empowerment and awareness of older people's issues. OPAs help include older people in the development process and highlight their contributions. They also protect the rights of older people in the community and improve their livelihoods.

RIC's work emphasizes the right of vulnerable and marginalized older people to access and be included in poverty reduction and health programs in Bang-

ladesh, and contributes to meeting the essential needs of poor and vulnerable older people in rural communities. RIC has been providing cash grants as a social income safety net, as well as an old age allowance, a universal social pension (from RIC's own funds), microcredits for income generation, age-friendly material support (sticks, chair commodes, wheelchairs, umbrellas, warm clothing) health services (health camps and eye care services), and support for those affected in an emergency.

RIC provides a monthly livelihood cash grant of 4000 BDT (around US\$33) to fragile and vulnerable older people with no income or family support. Banu Begum, now 86 years old, has been receiving this support for 7 years, helping her live with physical and mental comfort.



“I was alone in my struggles before. Now, thanks to RIC and my community, I feel supported and at peace.” Banu Begum

RIC's Intervention regarding Microcredits for Older People: The Story behind RIC's Microfinance Program for Older People

Following the catastrophic floods of 1988, RIC became increasingly aware of the vulnerability of poor older people and women in affected communities. In 1989, RIC's Executive Director, Abul Haseeb Khan, came into contact with representatives of HelpAge International, who encouraged community-based initiatives for older people in Bangladesh. Through a series of participatory discussions with groups of older persons in Jinardi, Narsingdi District, RIC identified key concerns raised by older people themselves, including the need for income opportunities, healthcare, social support, and access to small loans for income-generating activities.

During one field visit, an older woman named Suradhani approached Abul Haseeb Khan and requested a small loan to begin an income-generating activity because she could no longer rely on support from her children. When asked what she would do with the loan at her age, Suradhani said, “I can do what everyone else does. I am very helpless. My children do not look after me. If I

could earn some income, I would not have to depend on others at this age.” As RIC had not yet established a formal microcredit program for older persons at the time, she was provided with a small loan from the organization’s own funds on an exceptional basis to support her income-generating activities. Suradhani successfully used a small loan to start a tea shop, proving that older people could become self-reliant with financial support. During a later RIC visit to the community, Suradhani said that her tea stall was doing well and that her situation within the family had improved, causing Haseeb Khan to reflect on how earning income strengthened older people physically and mentally and brought dignity to the family. This gave him confidence to work specifically with older people in the community, and in 1989, RIC launched an experimental microcredit initiative with 150 older persons in Jinardi Union, Narsingdi District. RIC formed separate groups with older people and distributed loans to them at their convenience.

RIC also conducted focus group discussions with older people in the community to better understand and discuss their needs and challenges. These discussions revealed that older people engaged in microcredit activities based on their experience, skills and capacities. Decisions regarding participation and income-generating activities were made through discussions with family members and the wider community, helping to strengthen participation, shared responsibility, and community support.

Through practice over time, the organization became proficient in organizing microfinance activities with older people. Family members also gradually became involved in the program, in order to support older persons’ economic activities and strengthen shared family responsibility.

RIC sought to include older people in microcredit activities on a limited scale initially in order to assess whether their broader inclusion in such programs would be feasible. Since it is possible to keep older people active and productive by providing loans to poor and helpless older people with the aim of improving their quality of life and increasing their acceptance and status in society, RIC removed the age bar in its mainstream microcredit policy in order to include older people.

RIC has organized a series of consultation and discussion meetings with other MFIs and NGOs to encourage them to consider access to microcredit support as part of their programs involving older people, with the following objectives:

1. Make ageing active and productive by using older people’s knowledge, experience, and skills.

2. Build the social creditworthiness of older people.
3. Increase their contribution to family, society, and the nation.
4. Encourage MFIs to offer microcredit to older people.

This effort to restore financial solvency to older people through microfinance has already been marked as a milestone. The specialized microfinance program has received national and international recognition as a ground-breaking step. In 2003, RIC received an International award titled “Pro-Poor Innovative Challenge” from the Consultative Group to Assist the Poor (CGAP) of the World Bank. RIC was one of five organizations from five countries to win the award, out of more than three hundred applications.

Since September 2015, in collaboration with the Palli Karma-Sahayak Foundation (PKSF), RIC has been implementing a program titled “Improving Older People’s Livelihood through Community Initiative”, under the rubric of its Learning and Innovation Fund to Test New Ideas (LIFT) program, aimed at designing a sustainable credit program suitable for poor older people. After the implementation of various activities at the field level under the program, including providing loans to engage older people in age-friendly income generating activities, which is being considered as a new innovation and is adding a new dimension to the income security of poor older people. This initiative has inspired the PKSF to introduce a “Specialized Loan Program for Older People, which offers integrated financial support through skills training for older individuals, along with low interest, older people-friendly loans and grants on easy terms.

It is worth noting that in providing loans to older people, the Specialized Loan Program for Older People, which is a combination of easy terms, an extended grace period, different loan repayment periods and methods, low interest rates, etc., is creating a new financial service and product for the organization, and is playing an important role in determining poverty alleviation strategies.

“
*I can meet my expenses with my own income,
 I feel a lot of peace. I get love from everyone,
 that’s what I like.*
 ”

Samanta Ban



From the above discussion, it can be understood that an older people-friendly loan program is particularly effective in ensuring a normal and more dignified life for older people, creating a regular source of income for them, and supporting to realize not only the right to work, but progressively, the right to an adequate standard of living. Older people are being included in the micro-finance program through PKSF under the RIC's program. As such, RIC is considered a pioneer organization in the inclusion of older people in the loan program in Bangladesh. Currently the program is providing 250 million BDT (considerably more than US\$2 million) to more than 20,000 older members in a total of 34 branches under 21 subdistricts of RIC's 12 Districts.

“

*In the past, older people had no access to loans.
Today these opportunities help us start small
businesses, earn, and support our families.
With good health and community support,
I believe I can do even more.*

”

Sotto Gopal



Participation Prospects of Older People in Microcredit Programs

Even though a large part of the older population lives under the poverty line, they have usually been left out of the initiatives taken by the government and non-governmental organizations to alleviate poverty. There is a deep-rooted belief that older people are not capable of playing any role in alleviating poverty, so they are not engaged in development projects. But the reality is actually different. RIC, with its long experience of incorporating older people in microcredit, has found that it is possible to work effectively with older people in microcredit programs, firstly by changing perceptions and biases, secondly by systematic and strategic changes to traditional credit program. Including older people makes them productive and capable of working, makes them trustworthy enough to be eligible credit recipients, creates alternative employment options and makes older people independent of their family and the society so that they can solidify their position in the society as benefactors. Researchers working with older people believe that a 60-year-old person who has retired from their profession is capable of having thoughts about starting something new. We should all try to ensure that older people are leading an active old age and are capable of working. For this to happen, we need to engage them actively in familial, social, governmental and non-governmental activities. Microcredit can play an important role in engaging them in earning opportunities. This can be a financial gain; furthermore, creating opportuni-

ties for older people to participate in various important tasks will allow them to fully utilize their knowledge, experience, skills, and intelligence, which can be a social gain. Microcredit-providing institutions ought to bring older people into their programs and create opportunities for them.

To promote the inclusion of older people in mainstream microfinance operations, RIC is advocating the following recommendations to its development partners, policymakers, and microfinance institutions:

- Remove age limits so older people can access microcredit
- Design loan products tailored to older people's needs and encourage all microfinance institutions to adopt them
- Form a task force (including the Social Welfare Ministry, the Microcredit Authority, PKSf and major MFIs) to integrate older people into mainstream programs
- Raise public awareness to change negative perceptions of older people's participation in microcredit

Learning and Conclusion

Other organizations like RIC are increasingly recognizing the importance of including older people in development initiatives, particularly microcredit programs. Traditionally, such programs in Bangladesh have focused on economically active groups, often excluding older individuals unless they had prior savings. However, experience shows that microcredit can significantly reduce dependence on informal and exploitative lending systems while creating opportunities for financial inclusion. A key learning is that awareness and meaningful impact cannot be achieved by isolated efforts; rather, they require collective action and collaboration among institutions, communities, and policymakers. The formation of Older People's Associations (OPAs) demonstrates how organization and awareness can empower older individuals to advocate for their rights, regain dignity, and actively participate in social and economic life. It is being realized that ageism is a driver of discrimination against older people and one of the important root causes of the violation of human rights in old age. Being marginalized and discriminated against are the great challenges to older people being able to realize their human rights.

The concept of ageism is still unaddressed in development programs, let alone its intersection with gender inequality and disability; as a result, the risk of human rights abuses is real. Inequality and discrimination are also issues to

focus on in relation to older people's livelihoods. The first challenge is to identify ageism as it affects the real lives of older people; then to identify development strategies that will reduce the negative attitudes and approaches resulting from ageism. Without focusing on and addressing older people's rights, both the quality and dignity of their lives will be degraded. There should be a continuous fight to improve the situation of older people in society and uphold their rights. In RIC, we remain hopeful that we will be able to engage the key stakeholders and policy makers of the country in rights-based activities that will reduce inequality and disadvantage for vulnerable older people in the country.

Microfinance has proven to be a positive and secure mechanism for enhancing the social and economic well-being of older people. By extending microcredit services to marginalized older populations, it not only supports poverty reduction but also promotes dignity, independence, and inclusion. Therefore, it can be stated that microcredit initiatives promote older persons' rights by providing income-generating opportunities and improving financial independence. Such initiatives contribute to the fulfillment of the rights to work and social security, reinforcing the broader rights-based framework that strengthens the well-being and dignity of older persons.

The concept of the "right to work in later life" emerges as both a necessity and a fundamental human right. As social protection in later life constitutes an essential element of human rights, its inclusion would help underscore the global normative framework and reinforce the policy relevance of the recommendations contained in the proposed UN Convention on the Human Rights of Older Persons.

When older individuals are integrated into such programs, they can contribute to their families and the broader economy, while reducing the financial burden on households. Ultimately, inclusive microcredit initiatives can ensure that older people are not left behind, leading to improved quality of life and a more equitable society.

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ASEM Global Ageing Center (AGAC) is a specialized international institution based in Seoul that operates as a global hub for coordinating a wide variety of agendas surrounding the human rights of older persons for ASEM partners. The center aims to address various issues confronted by ASEM partners regarding the human rights of older persons and ultimately contribute to the promotion and protection of human rights of older persons through policy research, cooperation, awareness-raising and education, and information sharing.

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