

IPEBLA

International Pension & Employee Benefits Lawyers Association



Keynote Address: *"Providing Adequate and Sustainable Income in Retirement: Challenges and Options for Developing Countries"*

Gautam Bhardwaj is director of Invest India Economic Foundation (IIEF). In 2000, he co-authored the OASIS Report that provided the blueprint for India's current pension reform. Over the last decade, he has served as an advisor to the Indian Ministry of Finance on pension policy, legislative, regulatory and implementation issues. Between 2006 and 2008, he advised the Government of Nepal in developing its national pension policy and is also advising the Asian Development Bank on fostering regional cooperation on pension policy formulation and implementation issues among countries in South Asia. Gautam is also a co-founder of Invest India Micro Pension Services -- the only independent agency in South Asia focused entirely on enabling and encouraging low income informal sector workers to achieve a dignified retirement through thrift and self-help using a unique "micro-pension" model.

Mr. Bhardwaj will in his talk outline some important differences in the initial conditions between developed countries with mature systems and the somewhat unique, start-up challenges for developing countries.