



# Ensuring income security in old age

*The role of Older People's Associations*





## Contents

- 3** Abbreviations
- 5** Introduction
- 6** Advancing income security through Older People's Associations across Asia and Africa
- 8** Types of income-generating activities
- 15** Key lessons
- 17** Conclusion
- 18** Annex: Case study summaries
- 23** Endnotes

**HelpAge International is a global network of organisations promoting the right of all older people to lead dignified, healthy and secure lives.**

**Acknowledgements:** We are grateful to all the older people who shared their stories and experiences. Special thanks to representatives of public institutions and non-governmental organisations who contributed to this research with their insights and valuable perspectives.

## Ensuring income security in old age

### *The role of Older People's Associations*

Published by HelpAge International  
 PO Box 78840,  
 London SE1P 6QR, UK  
 Tel +44 (0)20 7278 7778  
 info@helpage.org

**www.helpage.org**

Registered charity no. 288180

This report was written by Quyen Tran, Sylvia Szabo, Dilshad Bano, Rose Bwire Taaka, Ferdinando Almeida, Daniel Mukonto, Arthur Namara Araali and Leena Chauhan. Further comments and inputs were provided by Jessica Petitprez, Andrew Kavala, Jerome Sam-De Mwaya, Chandranshu, Vira Tum and Tapiwa Huye.

Text edited by Ronald Emmons

Design by Wajee Ruangphornwisut

Front page photo by Duc Le/HelpAge Vietnam



Copyright © HelpAge International 2025

This work is licensed under a Creative Commons Attribution-NonCommercial 4.0 International License, <https://creativecommons.org/licenses/by-nc/4.0>

Any parts of this publication may be reproduced without permission for non-profit and educational purposes. Please clearly credit HelpAge International and send us a copy or link.

# Abbreviations

AE	Association of the Elderly
AHU	Arid Horticulture Units
BAAIGM	Bangladesh Association of Aged and Institute of Geriatric Medicine
BMZ	Federal Ministry of Economic Cooperation and Development
CBO	Community Based Organisation
CNCA	China National Committee on Ageing
CSO	Civil Society Organisation
EEPNA	Ethiopian Elderly and pensioners National Association
ESHG	Elders' Self-Help Group
EU	European Commission
FAID	Foundation for Ageing and Inclusive Development
FIS	Food and Income Security
GRAVIS	Gramin Vikas Vigyan Samiti
HAC	HelpAge Cambodia
HAD	HelpAge Deutschland
HAI	HelpAge India
HAIE	HelpAge International in Ethiopia
HAIK	HelpAge International in Kenya
HAIV	HelpAge International in Vietnam
HANU	HelpAge Advocacy Network Uganda
HAT	HelpAge Tanzania
HASL	HelpAge Sri Lanka
HelpAge	HelpAge International
HENU	Health Nest Uganda
ICO	Inclusive Community Organisation
IG	Intergenerational Group
IGA	Income-generating activity
IS	Income Security
ISHC	Intergenerational Self-Help Club
ISHG	Inclusive Self-Help Group
LFR	Local fundraising
KOICA	Korea International Cooperation Agency
MAEP	Mongolian Association for Elderly People
MANEPO	Malawi Network of Older Persons' Organizations

MOSVY	Ministry of Social Affairs, Veterans, and Youth Rehabilitation
NACSCOM	National Council of Senior Citizens Organisations Malaysia
NANZ	National Age Network of Zimbabwe
NASCIF	National Senior Citizen Federation
NCOP	National Council of Older People (Uganda)
NGO	Non-Governmental Organisation
NM	Network Members
OCM	Older People's Community Monitoring
OCMG	Older People's Community Monitoring Group
OPA	Older People's Association
OPC	Older People's Club
OPF	Older People's Forums
OPO	Older People's Organisation
OSCA	Office for Senior Citizen's Affairs (Philippines)
PDM	Parish Development Model
RFS	Revolving fund schemes
RIC	Resource Integration Centre
SAGE	Social Assistance Grants for Empowerment
SCA	Senior Citizens' Association
SCAZ	Senior Citizens Association of Zambia
SCC	Senior Citizens' Committee
SCCT	Senior Citizens' Council of Thailand
SCO	Senior Citizens' Organisation
SEGOP	Special Enterprise Grant for Older Persons
SHARE	SHARE FOUNDATION
SRSP	Sarhad Rural Support Program
VAE	Vietnam Association for the Elderly
WASH	Water, Sanitation, and Hygiene
WJP	Work and Job Placement
YEU	YAKKUM Emergency Unit
ZOPA	Zimbabwe Old People's Association

# Introduction

Older People's Associations (OPAs) are community-driven organisations where groups of current and future older people come together to represent and serve their peers in the community. OPAs embrace the notion of “nothing for us without us” by leaving it up to the members of these associations to decide which functions they wish to adopt and which activities they wish to prioritise. OPAs provide multiple benefits to older people and wider communities; they are often intergenerational and incorporate activities related to income generation, health and wellbeing programmes and a range of social activities.

HelpAge has worked with OPAs and similar community-level structures for older people (e.g. older citizens' monitoring groups) for over 30 years. There are many examples, particularly in Asia and Africa, where OPAs have been shown to successfully promote older people's wellbeing, income, health, care, rights and entitlements, and ensure that their knowledge, skills, and resources are fully recognised and harnessed in community-level planning and action.

Based on a survey conducted by HelpAge amongst its network members, in 14 countries examined in Asia there were almost 727,000 OPAs with OPA members nearing 100 million. Considering the Asian data only, 80 per cent of all OPAs work on income-generating activities (IGAs).

Despite resource limitations, the services that OPAs have delivered to date have been impressive and include, for example: providing revolving fund loans to members; organising home visits for isolated older people; arranging for regular health screening and check-ups and/or to promote health education, manage grievance and redress mechanisms during humanitarian response interventions. OPA benefits also extend beyond the individual, reaching communities (through building trust and inclusion) and nations (through serving as channels that bridge older people and governments).

Specifically, with regards to income-generating activities, OPAs operate at two levels. First, OPAs provide seed funding for individual and community-level business creation and/or expansion; second, they offer various skills training, e.g. in relation to financial literacy, bookkeeping and age-friendly livelihood. In Mozambique, for example, OPAs are the recipients of seed funding from donors through implementing partners or network members, and they decide by themselves the most efficient way to invest the funds to benefit the community. Both these methods of support have been proven to improve the food and income security of older people and their household members.

Previous HelpAge research highlighted the positive impact of OPAs on older people's opportunities to establish and/or expand a business and improve their personal finances.<sup>1,2</sup> The possibility to access loans and participate in various income-generating activities has been found to constitute a critical motivating factor for older people to join OPAs. Despite the often-limited size of funds available, OPAs have been able to have an impact by supporting members to pool microloans, by providing larger group-based loans for business, or by linking the OPA members to wider income-generating opportunities.

It should be highlighted that in certain countries or contexts, such as Mozambique, older people are usually excluded from financial services due to the perceived uncertainty that they will be able to refund a loan. Having access to finance through OPA schemes enables older people as individuals or collectively to continuously generate much-needed income for themselves and their households.

Given the importance of IGAs for old-age income security, as well as the increasingly recognised effectiveness of OPA structures when it comes to increasing older people's income, the present study aims to document in a more systematic way the benefits of OPA membership in relation to IGAs. The information in this compendium is based on data obtained through a combination of research methods, including a desk review, qualitative interviews with key stakeholders (HelpAge network members) and a collection of case studies. The study was conducted between July and December 2024 through email, telephone, video and in-person interviews. Table 1 summarises the key terms used in this study.



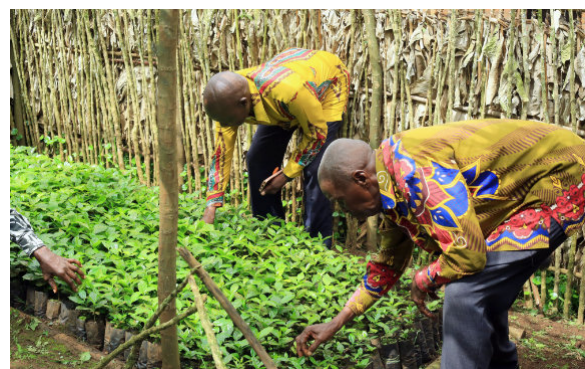
**Table 1: Key terms used in the report**

Term	Definition
Older People’s Associations (OPAs)	OPAs are community-driven organisations that are led by older people. At country level OPA many have difference name, but at global level we refer to them as OPA.
Income-generating activities (IGAs)	<p>Income-generating activities (IGAs) are, by definition, activities that generate income, through, for example, starting a farm or business. They can be managed by individuals or groups and can be considered micro or small-scale enterprises.</p> <p>IGAs can help people increase their food production to lower their family food consumption costs or increase household income and improve their ability to cope with shocks. IGAs can also be used by OPAs to recover costs or fund specific activities, such as covering the costs of the OPA monthly meeting, organising health screening and check-ups, community-development activities and helping those most in need.</p> <p>Some popular IGAs of the OPAs include growing microgreens, hydroponics, organic vegetables, growing mushrooms, animal husbandry, making handicrafts, selling food and other activities.</p>
Decent work	Decent work sums up the aspirations of people in their working lives. It involves opportunities for work that is productive, delivers a fair income, provides security in the workplace and social protection for all, better prospects for personal development and social integration, freedom for people to express their concerns, to organise and participate in the decisions that affect their lives and the equality of opportunity and treatment for all women and men. <sup>3</sup>

## Advancing income security through Older People’s Associations across Asia and Africa

While OPAs operate across all continents, sometimes under different names (e.g. self-help groups), traditionally they have been most active in Asia. Based on a survey conducted by HelpAge amongst its network members in 2022, in Asia (14 countries examined) there were almost 727,000 OPAs with OPA members nearing 100 million. Considering the Asian data only, 80 per cent of all OPAs work on income-generating activities (Table 2). Recent HelpAge research focusing on OPAs in Asia showed that they can be very diverse in nature. In some countries, such as Vietnam, OPAs have received strong governmental support. The government’s backing, which gave the OPAs a legal mandate for the expansion of ISHCs, has been a key element in the successful replication of the model in Vietnam.<sup>4</sup> In China, it is reported that there are more than 540,000 OPAs with almost 77.6 million members.

Less systematic evidence from Africa shows that OPAs are also very active and important in supporting older people’s income security. In Tanzania for example, it is estimated that the number of all OPA members exceeds 1.4 million and around 28 per cent of the OPAs have livelihood activities (see Table 3 for more details).



HENU

**Table 2: Examples of OPAs across Asia that have an income security component**

Country	OPA name	Lead Organisation	# of OPAs	Total # of OPA members	Average OPA membership size	# of OPAs that have IGA	% of OPAs that have IGA
Bangladesh	ISHC/OCM	RIC	60	780	13	60	100
	ISHC	SHARE	30	1,500	50	30	100
	OPA-NGOs	BIAAGM	65	1,625	25	0	0
Cambodia	OPA/ISHC	HAC	290	17,400	60	290	100
	OPA	Government	1,636	98,160	60	818	50
China	OPA	CNCA	540,000	77,560,000	140	415,500	75
India	ESHG	HelpAge India	5,600	112,000	20	5,600	100
		GRAVIS	1,000	20,000	20	1,000	100
Indonesia	IG	YAKUM	80	3,200	40	80	100
Malaysia	SCO	NACSCOM	800	40,000	50	400	50
Mongolia	AE	MAEP	2,000	100,000	50	1,400	70
Myanmar	ISHG	AGE Myanmar	280	14,000	50	280	100
Nepal	OPA	NASCIF	40	1,000	25	40	100
Pakistan	ICO	FAID	300	7,500	25	210	70
Philippines	OPO	Government	20,000	2,000,000	100	10,000	50
Sri Lanka	SCC	Government	12,000	1,200,000	100	6,000	50
Thailand	OPC	SCCT	30,000	4,500,000	150	30,000	100
Vietnam	ISHC	HAIV and VAE	8,432	484,000	57	8,432	100
	AE	VAE	104,000	13,520,000	130	104,000	100
<b>Total/average</b>			<b>726,613</b>	<b>99,681,165</b>	<b>61</b>	<b>584,140</b>	<b>80</b>

Note: Data as of February 2025 (except China where the available data is from 2016) based on the information provided by HelpAge International network members. Numbers provided constitute an approximation and should not be interpreted as being nationally representative, as some additional OPAs may operate in certain parts of a country on a project basis. All abbreviations are explained in the list of abbreviations.

**Table 3: Examples of OPAs across Africa that have an income security component**

Country	OPA name	OPA lead	# of OPAs	Total # of OPA members	Average OPA membership size	# of OPAs that have IGA	% of OPAs that have IGA
Ethiopia	OPA & OCMG	EEPNA	1,746	2,309,688	1,320	983	56
Kenya	OPAs	Local NGOs	124	3,720	30	124	100
Malawi	OPAs & OCMGs	MANEPO	158	20,626	131	10	6
Tanzania	OPF	Government	14,737	1,473,700	100	4,126	28
Uganda	NCOP	Government	30,000	300,000	10	30,000	100
	OPA	HANU	11	330	30	9	80
Zambia	SCA	SCAZ	35	5,000	124	0	0
Zimbabwe	OPA & OPO	NANZ	35	13,300	380	8	23
<b>Total/average</b>			<b>46,846</b>	<b>4,126,364</b>	<b>266</b>	<b>35,260</b>	<b>75</b>

Note: Data as of February 2025 based on the information provided by HelpAge International network members. Numbers provided constitute an approximation and should not be interpreted as being nationally representative, as some additional OPAs may operate in certain parts of a country on a project basis. All abbreviations are explained in the list of abbreviations.

## Types of income-generating activities

As HelpAge research shows,<sup>5</sup> the IGAs conducted within the OPAs are very diverse. As mentioned previously, these activities include community-level activities (e.g. soap making, knitting of sweaters, weaving baskets, rabbit keeping, chicken rearing, wood carving), often supported by seed funding (e.g. through a revolving fund scheme) and individual level activities. In addition, OPAs offer various educational programmes on topics such as art, crafts, technology or cooking. Below, we discuss the most popular activities of the OPAs that aim at increasing the income security of their members (a summary of the most popular types of IGAs is provided in Table 4).

First, **providing regular and ongoing awareness of Income Security** is a popular activity of the OPA. IS awareness-raising activities are often provided in the form of talks, training, and/or study visits. This is normally the first activity of the OPA IS component. To support the OPA to take the lead in IS awareness activities, over the last 30 years HelpAge has gathered various pro-poor and age-friendly examples of IS topics. The OPA leaders are trained in how to use the IS topics and share them with both the OPA and community members. OPAs with IS awareness and training are active in Bangladesh, Myanmar, Cambodia, Indonesia, Thailand, India, Sri Lanka, Kenya, Uganda, Ethiopia, Tanzania, Vietnam and the Philippines.

In order to improve IS, many OPAs encourage their members to have **access to local microcredit and saving programmes**. The microcredit and saving programmes are normally owned and managed by NGOs. All the microcredit's principal and interest are collected and belong to the NGOs. OPAs with access to microcredit and saving schemes operate in India, Bangladesh, Sri Lanka, Kenya, Ethiopia and Tanzania.

To promote greater local ownership and increase benefits, **revolving fund schemes (RFS)** have been frequently used. They are similar to microcredit and saving schemes, but instead of being owned and managed by outside NGOs, the revolving fund schemes are owned and managed by the community groups. In addition to the borrowers benefiting from increased access to the revolving fund (RF) loans, the OPAs also benefit from receiving regular monthly income from the RF interest. The profit from the RFS is used to support the OPA activities and contribute to the financial sustainability of the OPA. OPAs with RFS can be found in many countries, including Thailand, the Philippines, Vietnam and Cambodia.

For example, in Cambodia, RF grants and vocational training supported by HelpAge Cambodia have helped some of the poorest older people to participate in IGAs. OPA members have been trained in new skills suited to their physical capacity, such as livestock raising or

establishing food stalls and small shops. Additional business skills training has helped participants quadruple their profits since the project started. Monthly incomes from activities in Preak Chdor village supplemented other income sources and became a game changer in terms of older people's wellbeing.

In Mozambique, the Anglican Church, a HelpAge implementing partner in Gaza Province, enabled five OPAs to organise older people into RFS, resulting in nine groups of around 30 members each, who have been making savings over the years, each of them accumulating around US\$200 to US\$300 on a yearly basis. No seeding funds were provided, and the members started the RFS using a portion of the income from their Basic Social Subsidy (a social protection programme in Mozambique). A percentage was charged whenever a member asked for a loan, which was used to start up small vendor stalls at home, or to improve housing conditions. As part of social responsibility, the group could provide destitute children with school materials or a decent burial for deceased members.

Regardless of the sources of seed funding, we can distinguish between collective IGAs and individual IGAs. Collective IGAs have become increasingly popular with well-established OPAs. They normally allow access to greater investment and resources, and they can also increase the value of products generated by the collective IGA group, increase the scale of production, and increase income opportunities for more people, due to the division of labour and expertise. Such IGAs are popular in, but not limited to, Bangladesh, India, Indonesia, Thailand, Cambodia, the Philippines and Vietnam.

In Thailand, to reduce the impact of COVID-19 on low-income households in Chiang Mai City, the Older People's Club started the Grandma Kitchen initiative, which focused on providing affordable and healthy hot meals to those affected by the pandemic. With funding

from local donations, Grandma's Kitchen were able to sell hot meals to affected households for ฿10 to ฿20 (around US\$0.3 to US\$0.6) per package, compared to ฿30 to ฿40 (around US\$0.9 to US\$1.2) sold elsewhere. On an average day, Grandma's Kitchen could serve around 150 low-income households and create employment for eight OPC members.

In Vietnam, the ISHC provided a group loan to a fish-raising group to raise fish in a large community pond. By working together, they could get large revolving fund loans and were able to invest in larger, more profitable, income-security activities. After four years, the fish-raising group has managed to return their revolving fund loan and has generated good incomes for the fish-raising group members. Every year, the fish-raising group donated 20 per cent of their profit to the ISHC to support social and developmental activities in the community.

In Zimbabwe, financial support and training have empowered older people to initiate sustainable IGAs that have transformed their livelihoods. In Manicaland in particular, groups of older people, predominantly female, who often met for psychosocial support during the recovery from Cyclone Idai, successfully transitioned into thriving income-generating ventures. These groups engaged in activities such as livestock rearing, community bakeries, and Internal Saving and Lending Schemes (ISALs). Through these initiatives, they achieved financial independence and created stability for their families, fostering a sense of dignity and hope for the future. The sustainable income generated from these activities not only ensured families could access essential items and medical care but also promoted a productive daily routine.

In one Zimbabwean community, these initiatives supported the construction of a local clinic and enabled older people to dedicate a percentage of their income to supporting the most vulnerable members of their



Foundation for Older Persons' Development

### Text box 1: Testimonial from an OPA member in Pakistan

Ms. Masmat Morani, a 70-year-old widow and resident of Bhoora Khan district of Shikarpur, Sindh, was identified as eligible for the provision of livelihood support under the project Recovery and Rehabilitation Support after flooding in 2022 affected communities in Shikarpur, Sindh, Pakistan, which was implemented by HelpAge International and its partner organizations Hands.

Ms. Masmat, in her old age, is the only breadwinner of the house and lost her crucial belongings during the flood. To better manage her finances and to empower herself economically, Ms. Masmat purchased a goat with the thought of creating a goat farm in the future. The goat farming business is highly effective in her village as she can sell the milk and work on goat breeding. The growing number of livestock will eventually help her to enhance her income and keep her busy all the time.

She said: “I am very happy and contented to start this business as it empowers me financially and socially. I am fully occupied with my livestock and always think of them and feed them on time, so they remain healthy and nourished.”



community. The groups noted that participating in IGAs significantly shortened their recovery period after the shock of the cyclone and gave them confidence in facing future challenges. Their resilience has become a source of inspiration, with these older people now leading the way in building stronger, more resilient communities.

In addition to collective IGAs, many OPA members engage in individual IGAs. In Pakistan, through financial support and training in income generation delivered through OPAs, more than 3,000 older people have launched small businesses, achieving financial independence and securing stability for their families. Home-based enterprises and traditional crafts provided sustainable incomes, enabling families to access essential items and medical care. These initiatives not only restored livelihoods but also rekindled their self-respect and hope for the future. The support empowered older people to rebuild their lives, turning adversity into lasting opportunities and inspiring their communities with their resilience. The initiative provided financial and social empowerment, creating economic stability through livestock farming. The sustainable income from milk sales and goat breeding benefits the entire household while ensuring a productive daily routine. This approach not only improved livelihoods, but also strengthened family wellbeing and community resilience.

In India, the Water, Nutrition and Health in Thar (WNHT) project by GRAVIS, supported by HelpAge International and Age International, significantly improved the financial security of older people in the Thar Desert. Through community-driven initiatives such as the construction of rainwater storage tanks, farming dykes, and Arid Horticulture Units (AHUs), the project empowered elderly individuals to generate sustainable income. Rainwater storage tanks reduced water-fetching

burdens, enabling older adults to focus on productive activities like farming and animal husbandry. These tanks can provide water security to families for nearly 6 months. Farming dykes facilitated crop diversification, boosting agricultural output and household income.

The project enhanced production throughout the land and enabled older farmers to cultivate multiple crops at the same time. The quality and quantity of crops were doubled and resulted in better sales of crops and significantly enhanced their income. Additionally, AHUs provided fresh fruits and vegetables, saving expenses and enabling surplus produce sales. These interventions not only alleviated poverty but also enhanced social status, fostered better health, and ensured food security for over 2,500 older people. The inclusion of older people in leadership roles in village development further promoted their active participation in decision-making. This project underscores the transformative potential of integrating traditional knowledge with innovative approaches to provide water, food and income security for older people.

Revolving funds have become increasingly popular and have enabled the financing of numerous IGAs. However, they are not without risks. In Uganda, the Social Assistance Grants for Empowerment (SAGE), Special Enterprise Grant for Older Persons (SEGOP), and Parish Development Model (PDM) are key initiatives aimed at improving the livelihoods of vulnerable populations. SAGE provides monthly cash transfers to older people aged 80 and above to enhance their financial security. SEGOP focuses on providing grants to older persons' groups or associations to support income-generating activities and reduce dependency. The PDM entitles older people to 10 per cent of the disbursement to the parish, which aims to transform subsistence households into



GRAVIS

income-generating entities through community-driven development at the parish level.

However, these programmes face the risk of decapitalisation, where funds intended for sustainable projects are diverted or misused, or the livelihood activities pursued are simply unsuccessful. This in turn leads to reduced financial stability when funds are diverted or misused, and the financial base of the IGA fund weakens. This can further result in greater vulnerability to shocks and crises, and a loss of trust within the community, making it harder to secure future funding or support.

It is critical to carefully consider these risks in advance so that they can be properly mitigated. Decades of HelpAge experience with OPAs have shown that in order to mitigate these risks, it is necessary to train OPA leadership in RF scheme management, including providing the leadership with detailed manuals and guidelines. The goal for the OPA leadership should be to increase the RF amount by at least 50 per cent within 5 years. Critically, the management of the RF should have a clear reporting system to track outgoing and incoming payments on a monthly basis, and to promote the growth of the OPA's RF. The monitoring system should be transparent to all OPA members.

In addition to microfinance-related IGAs, other initiatives increasing the income security of older people include local fundraising and advocating for social protection.

**Local fundraising (LFR)** is yet another popular activity of OPAs. With proper training and networking, an OPA can start its LFR activities, which can generate sufficient income for the OPA. Due to pension inadequacy (in respect to both pension reach and amount), OPAs in countries like Myanmar, Thailand, Vietnam have supplemented government pensions with OPA-sponsored **granny schemes**, which aim to raise additional funds for needy older people in their communities. In 2020, 567 OPAs in the Korea International Cooperation Agency (KOICA) and European Union (EU) projects in Vietnam

managed to fundraise more than 1 million USD for local development initiatives.

In addition to IGAs focusing on business creation and/or expansion and fundraising activities, **promoting access to social protection, including pensions** (both social and contributory pensions) has been the core work of OPAs for more than 30 years. OPAs promote improved access to pensions by (1) providing awareness on the importance of pensions and how to access them, (2) monitoring access to pensions and the quality of the services provided, (3) providing legal support service, and (4) advocating for increased access to pensions and for an increased amount.

For example, a social protection project in Kenya saw the formation of 76 OPAs, reaching 14,000 older people. They were trained in financial literacy, selection, planning and management of income-generating activities. Some of these OPAs benefitted from 'capital' to boost their businesses. This was one of the key sustainability aspects of the project. The programme team utilised the HelpAge voice framework<sup>6</sup> to empower older people and amplify their voice in advocating for their rights. The project established OPAs and trained Older Citizen Monitors (OCMs) to empower older people to advocate for their rights. These community groups played a pivotal role in increasing awareness about social protection services, which resulted in the increased income security of older people and their households.



Duc Le/HelpAge Vietnam

**Table 4: Summary of most popular IGAs supported or managed by OPAs**

Type of IGA	Description
Income security awareness (including talks, training, study visits)	Providing regular and ongoing awareness of IS is a popular activity of OPAs. The IS awareness raising activities are often provided in the form of talks, training and/or study visits. This is normally the first activity of the OPA IS component.
Microcredit and saving programmes	To improve IS, many OPAs encourage their members to have access to local microcredit and saving programmes, which are normally owned and managed by NGOs. All the microcredit's principal and interest is collected and belongs to the NGOs.
Revolving fund schemes (RFS)	To promote greater local ownership and benefit, revolving fund schemes are like microcredit and saving programmes, but instead of being owned and managed by outside NGOs, they are owned and managed by the community groups (OPAs). All the principal and interest is collected by the OPA and is owned by the OPA. The profit from the RFS is used to support OPA activities and contribute to the financial sustainability of the OPA.
Collective IGAs	Collective IGAs have become increasingly popular with OPAs for three reasons: (1) they normally have access to greater investment and resources, (2) they can increase the value of products produced by the collective IGA group and increase the production scale, and (3) they increase income opportunities for more people, due to the division of labour and expertise.
Individual IGAs	These are similar to collective IGAs, with the difference that the RF or other microcredit source supports individual level IGAs (e.g. agricultural work, running a small shop).
Local fundraising (LFR)	These are similar to collective IGAs, with the difference that the RF or other microcredit source supports individual level IGAs (e.g. agricultural work, running a small shop).
Work and Job Placement (WJP)	In large and strong OPAs, the OPA can be a place where work opportunities are gathered and shared with the OPA and community members. By doing so, the OPA becomes an important place to connect people that need workers with those that need work. HelpAge experience shows that decent work can bring many economic, social and health benefits.
Access to pension	Promoting access to pension (both social and contributory pensions) has been the core work of OPAs for more than 30 years. OPAs promote improved access to pension by (1) providing awareness on the importance of pensions and how to access them, (2) monitoring the access of pensions, (3) providing legal support service, and (4) advocating for increased access to pensions and for an increased amount.

### Text box 2: Mrs. Chien in her vegetable garden

Background: She has been a widow for many years and she has two sons who are both married. The younger son lives separately, and the family situation is difficult. Currently, she is living with her eldest son's family. Her eldest son works freelance, with a very limited and unstable income.

After joining the ISHC, Mrs. Chien received support from the ISHC revolving fund to expand her output. This allowed her to invest in making natural fertilizer, pesticides, and to plant seeds. Additionally, she gained valuable knowledge and experience in producing pesticides from garlic and chili, as well as composting organic matter. This support not only helped her expand her scale of production and increase her income, but also improved her living conditions and created a stable income source for the future. As a result, she and her family are better equipped to face economic challenges and improve their quality of life.

After nine months, Mrs. Chien promptly repaid 50 per cent of her original loan to the ISHC and applied for an additional eight million VND (USD314.77) to expand her vegetable growing project, aiming to further boost her income. With the ISHC's financial assistance, her income stabilized, significantly improving her family's financial situation. This allowed her to support her grandson's education and her granddaughter's medical needs, easing the financial strain and healthcare concerns.



Duc Le/HelpAge Vietnam

In Kenya, OPAs and OCMGs have on several occasions engaged the duty bearers and service providers on the barriers and facilitators to the access of the Government social protection programme 'Inua Jamii'. They have utilised the skills gained from trainings in advocacy and voice to take charge of change in their lives. They have formed a movement of change called 'Nothing for us without us'.

In Zimbabwe, OPAs in urban settlements have achieved significant milestones in advocating for the rights and welfare of older people. Through their efforts, several councils now offer substantial discounts—up to 50 per cent per month—on council rates and utility bills for pensioners. This advocacy has not only eased the financial burden on older people but has also highlighted the critical role they play in their communities. The cohesion and collaboration between OPAs and OCMGs have been instrumental in raising awareness about the needs of older people and promoting their inclusion in IGAs and social protection programmes.

These groups have worked actively to ensure that older people are recognized as valuable contributors to both family and community livelihoods. A pressing concern addressed by these groups is the significant number of orphaned and vulnerable children over 60 per cent—under the care of older people. Historically, these children were often excluded from the Basic Education Assistance Module a programme designed to support underprivileged children in accessing education. Through persistent advocacy, OPAs and OCMGs have successfully drawn attention to this gap, pushing for reforms that ensure these children are no longer left behind.

Similar to Kenya and Zimbabwe, in countries such as Uganda, Ethiopia, Mozambique, Tanzania, Thailand and the Philippines, OPAs have made a major contribution in advocating for pension-related policies and programmes.

In large and strong OPAs, the OPA can be a place where work opportunities are gathered and shared with the OPA and community members. By doing so, the OPA becomes an important place to connect people that need workers with those that need work. HelpAge research shows that decent work is an important source of economic, social and health benefits.<sup>7</sup> The most obvious benefit of working in older age is financial, especially when retirement savings are meagre and social security is insufficient or modest. For many older people, working offers a sense of independence. For example, in India GRAVIS is supporting older people through various projects on water security, agriculture and animal husbandry that provide work opportunities for community members, including older people.

Importantly, with regard to increasing chances of accessing employment, OPAs play a critical role when it comes to skilling, upskilling and reskilling older people. Many provide vocational trainings in areas such as digital skills and cooking.

This has **important implications for mental wellbeing** as well. Older people do not need to rely on others and continue to contribute to their family and society, but working is an important form of social connection. As a result, it can significantly reduce isolation and in doing so may also help promote active and positive ageing. Likewise, it means that older people have less time to dwell on the past and tend to be more outward focused. Mental health problems often arise in older people who

spend most of their time at home with nothing meaningful to do.<sup>8</sup> Many older people enjoy going to work, particularly because of the intellectual stimulation and social interaction that it brings. For that matter, some people end up retiring and then going back to work, simply because they cannot stand the lifestyle change that comes with retirement.

Thus, working typically serves to keep older people active both physically and mentally. Working in old age can offer short-term and long-term health benefits. At the same time, many older people enjoy working, finding it both emotionally and financially rewarding. A recent study of older women entrepreneurs in Java, Indonesia by HelpAge and Survey Meter found that most of the older women entrepreneurs who were interviewed (90 per cent of the sample) were feeling happy with their business-related activities. In addition to a clear fulfilment with social interactions, for older women who are already separated, divorced or widowed, continuing to work is often not only a way to meet their day-to-day needs but it also helps them keep busy and active in their old age.<sup>9</sup>

OPAs also have an important role when it comes to **improving food security** and the overall wellbeing of OPA members and their families. For example, in India GRAVIS supports trainings and awareness sessions in

food and nutrition, self-care and WASH, as well as establishing and maintaining rainwater harvesting and arid horticulture units. Various activities are organised with OPAs under different projects. The aim of these activities is to strengthen the capacities of older people and increase their resilience, including in the context of climate change impacts.

Finally, it should be noted that OPA structures and activities should be **context specific**. HelpAge experience working with OPAs in Africa and Asia shows that there are some general differences when it comes to roles, operations and memberships in different countries across the two continents. In general, in Asia, OPAs tend to be more structured, with formal registration and government recognition, especially in countries such as Vietnam, China, Philippines, Cambodia, Myanmar, Sri Lanka, Malaysia, Thailand, Bangladesh and India, where there are policies supporting OPAs. By contrast, in African countries OPAs tend to be more project focused (areas of focus being those of the corresponding project, e.g. livelihoods or health and care). In Asia, OPAs tend to be multifunctional with components going beyond the narrow scope of the project. More research is needed to compare the specific challenges faced by OPAs in different socio-economic contexts, as well as members' diverse economic and educational profiles, activities and innovations.



HENU

# Key lessons

Despite the fact that through its decades of work on the OPA model, HelpAge International has broadened and improved OPA structures, a number of challenges persist. Ageism is still rampant among development practitioners, service providers and policy makers, who tend to perceive older people as passive recipients of care from their families and neighbours.

A general lesson across both Asia and Africa is that state sponsorship or official government recognition of OPAs is demonstrably beneficial. In Ethiopia and Tanzania, the growth of OPAs and their membership is aided by their official recognition as civil society organisations representing older people.

## Specific challenges include the following:

- Even though more than 600 pro-poor and age-friendly livelihood topics have been collected by HelpAge and its NMs for more than 20 years, very few CSOs and NMs are aware of this.
- Advocating for grants to OPAs to establish their revolving fund schemes is often very difficult. Few proposals focus on helping the OPA to be both technically and financially sustainable; most focus on project activity implementation rather than on an OPA's sustainability and scalability.
- Mitigating the decapitalisation risks—some RF-financed programmes face the risk of decapitalisation, where funds intended for sustainable projects are diverted or misused. Proper RF scheme design, training and management can reduce such risks.
- Transforming project-focused OPAs into more advanced (multi-functional, sustainable and community-owned) OPAs is still a major challenge in many countries.
- Older people-centred OPAs (led and owned by older people) are still not widely promoted within many communities due to ageism and various power dynamics.
- An important barrier experienced by prospective OPAs in Mozambique is the high cost of registration as a CBO or CSO. The fees are unaffordably high, which prevents OPAs from formalising and benefitting from official status.

## To overcome these challenges, HelpAge International recommends the following priority actions for decision makers, programme managers and civil society actors:

- Invest in multifunctional, strong, sustainable and scalable OPAs, as such OPAs are key to the success of IGAs.

- Manuals, videos, and communication materials on OPAs prepared by HelpAge and network members should be tailored to the local context and translated into local languages in order to provide OPA leadership with the necessary skills and knowledge of OPA formation, management and capacity building. During the OPA formation process, the programme teams should facilitate developing the mission and the vision of the OPA, as well as the framing of operational rules and regulations of the OPA using participatory techniques. Rules should include the process of selection of group leaders and their rotation at regular intervals across the life cycle of the OPA.
- The programme teams should develop participatory tools to assess the capacity, maturity and processes of the OPA at regular intervals. The results of such assessments can support critical stages of the OPA such as seed fund disbursement, updating the OPA's vision, leadership elections, and income-generation strategies.
- Programme teams should utilise the HelpAge voice model to empower older people and amplify their voice in advocating for their rights within and through OPA structures.
- Manuals, videos, and communication materials on OPAs prepared by HelpAge and network members should be shared with a wider audience globally using a common platform.
- Ensuring a strong income-security component is the key to a successful and sustainable OPA. If income-generating activities are prioritised, invested in and implemented, they can provide OPA members with the income that they need. To this end, OPA owned and managed revolving fund schemes can promote strong local ownership and the sustainability of the FIS component of the OPA.
- Promote digital literacy among OPAs to allow them to use digital finance platforms such as Mpesa in Kenya as a safeguard for their income and transactions between members, reducing the use of hard currency for security reasons.
- Work in old age, when voluntary and compliant with decent work standards, can bring many health and social benefits. Income from work is often much larger than income from social pension. Recent HelpAge research suggests that work can have a positive effect on emotional wellbeing. Older people should have opportunities to remain economically active if they choose to do so, and OPA leaders should work with experts and local authorities to create opportunities for decent work.



Mauro Vombe / Fairpicture / HelpAge International

- Given the risks related to microfinance products, it is important to ensure that loan products are tailored to precisely match borrowers' diverse needs and the loans' intended purposes. In addition, it is critical that robust OPA management and monitoring mechanisms are in place to ensure that funds are used as initially intended.
- OPA leaders should engage with OPA members, community leaders and technical experts to design regular and increasing self-generated incomes that are key to the sustainability and scalability of the OPA. These could take the form of (1) interest from revolving fund schemes, (2) collective IGAs, (3) local fundraising, (4) membership fees and (5) government and non-government grants.
- OPA leaders should organise systematic capacity-building training courses to ensure the OPA is also technically sustainable, able to manage its activities and development even after the project funding ends. They should enhance the capacities of the OPA through workshops, trainings and exposure visits and by involving OPA members in climate change adaptation, providing them a space to opine.
- Support networking through digital platforms to allow knowledge sharing and problem solving among peers. These platforms can also motivate members to showcase their IGAs.
- OPA standardisation is critical to enable countries to establish, maintain and scale up their OPAs with the resources and capacity that the countries have. However, it is important to also consider context-specific approaches and interventions.
- Give strong evidence and rationale for advocacy in the case of why the government should invest in the OPA development model alongside other development models in the country.
- Civil society actors should help OPAs to register as community-based organisations and thus have government recognition within a legal framework. This will allow the OPA to be a formal part of consultation forums at different levels of governance. For example, in Vietnam, the Prime Minister's Decision 1336 established 3,000 new ISHCs for the time period from 2021 to 2025 which made OPAs important actors in formal decision making. In Tanzania, where the number of OPA members is almost 1.5 million, OPA recognition and backing by the government was a critical success factor behind OPA growth. The 2003 Policy on Ageing recognised the importance of OPAs, which has also contributed to the formation and growth of OPAs.
- Conduct regular marketing and branding of your OPA model by (1) having marketing and branding materials in your OPA model, (2) conducting regular marketing and branding activities, such as giving talks on your OPA model and conducting study visits, (3) uploading your OPA's marketing and branding materials to the internet, such as YouTube and TikTok.
- The OPA model should include intergenerational approaches to foster solidarity among different generations and enhance community sensitisation.
- Technical experts should provide ongoing and one-to-one support on OPA development by country and by partners, engage with donors and advocate for funding for further OPA development, including funding for OPA national guidelines, manuals and policies.
- NGOs and research institutions should conduct thorough research on the operational modalities of OPAs, the challenges they face, as well as their successes and impacts in different geographical contexts to better understand and address the needs of older people.

## Conclusion

Drawing on HelpAge's more than 30 years of experience working with OPAs, this report highlights the important role that OPAs play when it comes to enhancing the income security of older people. More specifically, the study provides an overview of the key types of IGAs (e.g. collective IGAs, individual IGAs, social protection advocacy, fundraising) and the most commonly used sources of funding (e.g. microcredit, RFS). The project examples, case studies and testimonials provide unequivocal evidence that OPAs have been instrumental in enhancing older people's income security and that IGAs undertaken through the OPA model have far-reaching benefits for the wellbeing of older people and their households.

As the process of OPA formation and membership is a dynamic one, further regular research is needed to have a more comprehensive understanding of OPAs' impacts globally. This research is particularly needed in regions which have so far received less attention in the context of OPA studies, such as the Middle East and Latin America. HelpAge will continue to work with its network members to advance knowledge in this area.



# Annex: Case study summaries

## Case study 1:

### ISHC's revolving fund schemes, Vietnam

**OPA in Vietnam:** By the end of 2024, HelpAge International in Vietnam and the Vietnam Associations of the Elderly (VAE) had managed to establish 8,432 Intergenerational Self-Help Clubs (ISHCs) in all 63 provinces and cities in the country, with more than 484,000 members. The country aims to have ISHCs in at least 80 per cent of the communes and wards in the country by 2030. In the year 2024 alone, 1,911 new ISHCs were established and supported. At the current growth rate, the number of ISHCs is projected to reach 15,000 by the end of 2030.

**ISHC and revolving fund schemes:** The food and income security component is by far the largest component of the ISHC. A typical ISHC normally has USD4,000 to USD5,000 in their revolving fund schemes, with which they can support around 24 members with revolving fund loans. In addition to the RF loans, the ISHC members (normally 50 to 70 members per ISHC) also received other support in the form of regular talks and/or training on pro-poor and age-friendly livelihood topics, as well as regular technical livelihood support from the livelihood support groups and livelihood volunteers. The ISHCs also help both ISHC and community members to have access to their old age, disability, widow and child allowances.



Duc Le/HelpAge Vietnam

**Results:** The 8,432 ISHCs have:

- Provided regular awareness on pro-poor and age-friendly livelihood topics to 484,000 ISHC members (at least 4 times annually)
- Provided revolving fund loans to around 250,000 borrowers annually
- Managed more than USD32 million in revolving fund loans annually
- Established more than 16,000 livelihood support groups
- More than 40,000 livelihood volunteers
- Supported on average 80,000 people annually to access their rights and entitlement (such as poor household, old age, widow and disability allowances and other benefits)
- On average after two years, increased the average annual income of ISHC members by at least 50 per cent as compared to the baseline.



Bui Quang Huy/HelpAge International Vietnam

## Case study 2:

### Older People's Forums (OPF) – Advocating for Universal Social Pension in Zanzibar, Tanzania

**OPAs in Tanzania:** By the end of 2023, more than 14,000 Older People's Forums (OPF) had been established throughout the country. The OPFs have played a major role in advocating for social pension and improved policies and programmes for older people in the country.

**OPFs and Universal Social Pension:** Zanzibar's universal pension was launched for all people aged 70 and over with 20,000 Tanzanian shillings (around USD9) a month in April 2016, thanks to the combined efforts of HelpAge International, network members and OPFs in Zanzibar.

#### Results:

- The first payment reached 21,750 people in all 11 districts and increased to 27,843 as of April 2019.
- A reliable income through a universal pension has improved the food security of older people and their access to basic goods. Older people are much more likely to eat more than one meal a day.
- As Zanzibar's population ages and the number of people receiving the pension increases in the next few decades, greater cashflow among older people could have a significant positive impact on the archipelago's economy.
- To advocate for an act of parliament to govern the Zanzibar Universal Pension, which guarantees the sustainability of the scheme, in April 2019 HelpAge International, network members and OPFs in Zanzibar gave inputs to an Elder Affairs Bill during a national stakeholders' meeting. The ministry responsible for planning had the bill in place before the end of 2019, which has provided a comprehensive legal framework for realising older people's rights in Zanzibar, including the universal pension.
- HelpAge and its network members have also supported the Tanzania Social Protection Network and Older People's Forum to use the Zanzibar universal pension as a best practice example when advocating for its adoption on the mainland.



Michael Goima/Fairpicture/HelpAge International



Michael Goima/Fairpicture/HelpAge International

## Case study 3:

### Older women receive skills training and participate in IGAs in Masvingo, Zimbabwe

OPAs in Masvingo, Zimbabwe, facilitated the training of older women to initiate small businesses, such as local bakeries, improving their financial security. This training enhanced their role within the community, giving them greater autonomy and self-respect. These initiatives not only provided sustainable income but also extended the productive lives of older women, fostering resilience in their families and communities. Additionally, the success of these projects inspired other women to participate in similar IGAs, creating a ripple effect of empowerment and community development.

#### Results:

- Provides revolving fund loans to around 110 female borrowers annually
- Provides USD1,000 seed money for each support Savings and Credit Cooperative.



NAIIZ

## Case study 4:

### Promotion of peace and development initiatives in Pakistan

In Pakistan's Khyber Pakhtunkhwa Province, OPA structures were instrumental in advancing the skills of rural women and helping them improve their income security. The activities were initiated under a three-year project funded by the BMZ through HAD and implemented by Sarhad Rural Support Program (SRSP) and HAI. The project organised 65 SCCs including 252 female members and 1,330 male members.

The vocational skills component has significantly contributed to the project's overarching goals of enhancing economic opportunities and promoting sustainable development within the community. This initiative focused on providing market-specific and relevant technical training to 630 community members, including men and women from various age groups, thereby improving their chances of accessing the labour market and increasing their income. Through strategic partnerships with accredited institutions and a decentralised approach to training delivery, the project aimed to equip participants with the necessary skills to thrive in a competitive job market while also promoting self-reliance and economic independence.

The project aims to contribute to peace and development initiatives in Khyber district of Khyber Pakhtunkhwa Province by promoting social and economic structures and livelihoods in the area. All of the 630 community members received market-specific and relevant technical training that improved their chances of accessing the labour market and increased their income.

#### Results:

- 65 SCCs were formed, with 252 female members and 1,330 male members
- 630 community members received market-specific and relevant technical training
- 150 women participants were trained in improved natural resource management and agricultural practices.
- At least 150 older women received practical support in setting up small businesses



Faisal Hussain, FAID

## Endnotes

1. HelpAge International, *Working with OPAs, A cross-regional learning exchange for network members and HelpAge staff April – May 2022: Summary report*, HelpAge International, 2022
2. HelpAge International, *Older people's associations in Asia: Strengths and key factors for sustainability and replication*, 2020, <https://www.helpage.org/silo/files/older-peoples-associations-in-asia-strengths-and-key-factors-for-sustainability-and-replication.pdf>
3. ILO, *Decent work*, 2024, <https://www.ilo.org/global/topics/decent-work/lang-en/index.htm>
4. HelpAge International, *Older people's associations in Asia: Strengths and key factors for sustainability and replication*, 2020, <https://www.helpage.org/silo/files/older-peoples-associations-in-asia-strengths-and-key-factors-for-sustainability-and-replication.pdf>
5. HelpAge International, *Older people's associations in Asia: Strengths and key factors for sustainability and replication*, 2020, <https://www.helpage.org/silo/files/older-peoples-associations-in-asia-strengths-and-key-factors-for-sustainability-and-replication.pdf>
6. HelpAge International, *HelpAge Voice training*, 2022, [https://www.helpage.org/resource/helpage-voice-framework-an-introduction\\_pub/](https://www.helpage.org/resource/helpage-voice-framework-an-introduction_pub/)
7. HelpAge International, *Addressing barriers to decent work in Indonesia*, 2023, <https://www.helpage.org/news/addressing-barriers-to-decent-work-in-indonesia/>
8. Harris MA, *The relationship between physical inactivity and mental wellbeing: Findings from a gamification-based community-wide physical activity intervention*. *Health Psychol Open*, 2018 Jan 16;5(1):2055102917753853. doi: 10.1177/2055102917753853
9. HelpAge International, *Addressing barriers to decent work in Indonesia*, 2023, <https://www.helpage.org/news/addressing-barriers-to-decent-work-in-indonesia/>

**HelpAge International is a global network of organisations promoting the right of all older people to lead dignified, healthy and secure lives.**

HelpAge International  
PO Box 78840,  
London SE1P 6QR, UK  
Tel +44 (0)20 7278 7778  
[info@helpage.org](mailto:info@helpage.org)

**[www.helpage.org](http://www.helpage.org)**

Registered charity no. 288180



Copyright © HelpAge International 2025

This work is licensed under a Creative Commons Attribution-NonCommercial 4.0 International License, <https://creativecommons.org/licenses/by-nc/4.0>

Any parts of this publication may be reproduced without permission for non-profit and educational purposes. Please clearly credit HelpAge International and send us a copy or link.