

Breaking the age barrier:

Lessons from an intergenerational livelihoods programme in Sierra Leone



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Acknowledgements

In 2014, an outbreak of Ebola in West Africa affected over 28,000 people and claimed the lives of more than 11,000 people. In Sierra Leone alone, the virus affected over 12,000 and killed 4,000. Age International partnered with Restless Development and HelpAge International to deliver an Ebola prevention programme and a livelihoods recovery programme in Sierra Leone.

This report focuses on the effects of the outbreak and how an intergenerational livelihoods recovery programme not only allowed older people to set up small businesses to support themselves; but also helped build relationships between the generations; and resulted in the creation of small businesses run by younger people as well.

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

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Restless Development is a global agency for youth-led development. It supports young people to demand and deliver a just and sustainable world for all.

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Project manager: Glynnis Cummings-John
Author: Moria Sloan
Editor: Angela Burton
Designer: Eden Sparke

Published by HelpAge International
PO Box 70156
London
WC1H 9GB
United Kingdom

Tel +44 (0)20 7278 7778

info@helpage.org

www.helpage.org

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During the Livelihoods recovery programme, younger and older people worked together.

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Acronyms

DEC	Disasters Emergency Committee
EVD	Ebola Virus Disease
MoSWGCA	Ministry of Social Welfare, Gender and Children's Affairs
OPA	Older People's Association
PLWD	Person Living With Disability
UNDP	United Nations Development Programme
UNECA	United Nations Economic Commission for Africa
VSL	Village Savings Loan
VSLA	Village Savings Loan Association
WHO	World Health Organization

Executive summary

The 2014 Ebola Virus Disease (EVD) outbreak affected over 12,000 people in Sierra Leone and killed 4,000. Responding to the specific needs of older women and men during and immediately after the crisis, Age International partnered with Restless Development and HelpAge International to implement the 'Rebuilding sustainable livelihoods' programme.

Drawing on Restless Development's expertise in youth mobilisation and community engagement, and HelpAge's expertise in age-inclusive programming, the programme put young people at the helm of an initiative to strengthen older people's ability to start small businesses, strengthen their livelihoods and help them to start saving some of their income.

This report highlights learning from this intergenerational programme. It is not a guide to replicating the programme, nor is it a programme evaluation. Primarily using qualitative data collection, the report aims to capture the specific age-related challenges of implementing the programme; the impact it had on younger people's attitudes and behaviour towards older people; the sense of community felt by older people as a result of the programme; and the differences between the impact of intergenerational and peer-to-peer livelihoods programming.

The successes and challenges in this report highlight many ways in which the programme's aim to rebuild sustainable livelihoods after the EVD outbreak created unintended impacts: for example, increasing the level of dignity and respect felt by older people, supporting the inclusion of people living with disabilities in community decision making, reducing accusations of witchcraft against older women, inspiring youth to begin their own savings groups, and stimulating a change in negative attitudes towards both younger and older age.

This report sets out how the programme was designed and operated, and discusses the findings of this learning research. It concludes with recommendations for future intergenerational livelihoods programmes.

Programme context

“Many older people were devastated by the Ebola crisis. One older person said that the Ebola crisis was worse than the civil war, because in the civil war you could see the bullets – with Ebola, you didn’t know if the person next to you had the virus.”

Glynnis Cummings-John
Inclusion Advisor
HelpAge

The 2014 EVD outbreak in West Africa affected 28,652 people and claimed the lives of 11,325 across Guinea, Liberia and Sierra Leone. In Sierra Leone, the EVD crisis compounded an already severe social and economic situation caused by years of civil conflict. This report focuses on the effects of the outbreak in Sierra Leone, where EVD affected over 12,000 people and claimed the lives of over 4,000.

The impact of the virus varied according to age: children were largely spared, while those aged 35-54 were worst hit, mainly because of the very high infection rate among healthcare workers in this age group. EVD incidence fell among those aged 55-64, before spiking again among individuals aged 65 and over,¹ as older people’s weakened immune systems made them susceptible to this virulent disease.

The hardship caused by EVD was particularly significant for older women and men, as the challenges associated with ageing rendered them uniquely vulnerable – and invisible – during and after the emergency. For example, the Sierra Leone Accelerated EVD Outbreak Response Plan² included no mention of older persons or their vulnerability – despite the fact that, because of their age, they were likely to be more reliant upon community and government services compromised during the emergency. This critical gap was acknowledged by the Sierra Leonean Ministry of Health during a needs-assessment carried out by Age International (and funded by the Disasters Emergency Committee) in September 2015.

Younger and older people’s situation post-EVD

Older people’s capacity to adapt their livelihoods to changing situations tends to be more limited than other population groups, and this was the case during the EVD outbreak in Sierra Leone: the economic disruption caused by the outbreak and the ensuing response had a devastating impact.

The Government of Sierra Leone’s movement restrictions and quarantines put in place to curb the spread of the disease prevented farmers, fishers and artisans – the majority of whom are older people - everywhere from accessing local markets. Even in districts where the EVD toll was relatively limited, women and men – including older people – were forced to stop working and sell key assets such as tools, fishing rods or boats, and use their savings to survive – all of which made re-starting livelihoods very difficult when the crisis was over. Unable to earn an income, older people’s nutrition, access to health services, and psychosocial wellbeing were severely undermined.

Older people headed households

Many older people who lost adult children to EVD had to take on the responsibility of caring for orphaned grandchildren – often on a low income. As in many other countries in the region, adult children in Sierra Leone are expected to financially support their parents and older family members, effectively serving as the safety net for the older generation, so the loss of bread-winning parent to EVD not only took an emotional toll, but a severe financial one too for older people and their households.

While the Government of Sierra Leone’s emergency restrictions were important for disease control, the United Nations Economic Commission for Africa (UNECA) reported that their impact on the social and economic lives of people living in affected region would significantly outlast the Ebola outbreak itself.³ The HelpAge and Age International 2015 needs assessment highlighted these impacts, and the need for sustainable income security for older people recovering from the outbreak.

Purpose and design of the programme

In 2016, Age International, Restless Development and HelpAge International (with support from the Disasters Emergency Committee) carried out the 'Rebuilding sustainable livelihoods' programme in 60 communities in Bonthe and Moyamba districts, Sierra Leone. The programme aimed to help revive and strengthen older people's livelihoods during the EVD recovery phase.

The programme blended HelpAge's expertise in supporting the income security of older people with Restless Development's youth volunteer-led livelihoods model and long-standing presence in the target districts and communities. It enabled young people to play a key role in training older people in business and savings and loan skills, and in supporting them to develop their own livelihood initiatives. This assistance was delivered through the formation of Older People's Associations (OPAs) in each of the targeted communities.

How the programme worked

A total of 85 OPAs were formed in the 60 communities, each with 20 members over the age of 50 (selected based on their vulnerability) – directly reaching a total of 1,700 older people. With the exception of the need to have one literate secretary per OPA, there were no disability, gender or literacy criteria that could inhibit participation. The OPAs included older widows and widowers, older people living with a disability (PLWD), older people caring for grandchildren, EVD survivors, and those who had lost primary breadwinners during the EVD outbreak.

Simon Rawles/Age International



Theresa Monrovia, 55

Since the Ebola outbreak, Theresa has been caring for her four orphaned grandchildren and two foster children. She describes how hard it is to bring up six children. "The pressure is all on me," she says. The garden work that she relied on before the crisis can no longer provide the income she needs to take care of herself and her grandchildren.

The Village Savings Loan Association (VSLA) was a lifeline. "We had access to more money, which helped me to expand my business," Theresa explains. "It was important because I had to buy things for my children. They were happy; it made them forget for a bit that their parents were not around."

"When we were told that there was a programme for older people, I put my name forward, and was selected. This is a huge opportunity because had it not been for this project, I don't know how things would have been. I know that anytime I need money to take care of my children's education, I can go to the VSLA. I am really grateful for the project."

Training

To reach older people in their communities, Restless Development and HelpAge trained 30 male and female youth volunteers. Volunteers from across Sierra Leone were paired with volunteers from the communities engaged in the programme and for the duration of the programme, lived in the communities to provide direct support to the OPAs. The youth volunteers were selected based on their actual and potential leadership skills; none had worked with or been trained by Restless Development before.

The youth volunteers received a living allowance, as well as training and professional development. At the onset of the programme, the 30 youth volunteers' were brought together for two weeks' foundation training (see Table 1).

Table 1: Components of the foundation training course

Foundation training components
Understanding the day-to-day experiences of older people in Sierra Leone
Communicating effectively with older people
Designing training for people living with disabilities
Designing training for people with no literacy or numeracy skills
Understanding how age, gender, and disability together make older people vulnerable
Understanding of business, savings and loans
Facilitation skills to support the transfer of knowledge
Data-gathering skills to support programme monitoring and reporting

Following the foundation training, national youth volunteers were paired with local community youth volunteers, and each pair was assigned to a cluster of four communities where they would live and work for the duration of the programme.

In each community, the youth volunteers worked with community members and leaders to ensure they understood the programme's aims and methods, and to help create the OPAs. They then trained OPAs to elect executives (a chairperson, secretary, savings treasurer and three other individuals who were given a key to the savings security box), and to set out their group rules, including deciding collectively on the terms of loans, and interest rates to be levied.

The youth volunteers facilitated weekly lessons on the importance of saving and how to save, and encouraged OPA members to contribute to their group savings box. There was significant resistance at first, as OPA members found it difficult to put aside savings when income was limited and doubted the value of the programme. However, the provision of a stipend for transport costs and refreshments for weekly OPA meetings helped OPA members to save money, and improved their attitudes to the programme, because they could easily see the benefits it could bring.

The youth volunteers ran weekly sessions on business skills such as identifying market gaps, adding value to produce, product promotion and managing finances. With the skills to start and manage their own small businesses, OPA members were able to start saving money.

Village Savings Loans

From the money raised through saving deposits and interest, OPAs were able to start distributing loans. OPA members drew on the savings and loan scheme – and the skills taught by youth volunteers – to establish or expand their own livelihood initiatives. These loans became known as Village Savings Loans (VSLs).

Many OPA members set up small businesses, selling goods such as rice by the cup, palm oil, tobacco, cakes or wrapped sweets, and soap. Others invested in farming, buying groundnut, rice and vegetable seed. In a number of communities, OPAs also initiated group farming activities, collectively investing a portion of the savings into a groundnut or rice farm - the profits from which would be returned to the savings group for the next season's harvest, divided equally among members.



Simon Rawles/Age International

Gendenmawa OPA have invested in a community groundnut farm

After four months of implementation it became clear that the livelihoods programme could not adequately respond to the needs of all older people in the two districts. More older people wanted to join the programme. Therefore, an additional 25 OPAs were formed within the same 60 communities. The formation of these groups brought the total number of OPAs to 85, and the total number of older women and men directly involved to 1,700. After five months, top-ups totalling 4 million Leones (£420) were provided by Age International and the DEC to each of the 85 OPAs, enabling OPA members to access more substantial loans.



Simon Rawles/Age International

Nguala's original OPA is now joined at its weekly meetings by a second group



Kawama village OPA continue to hold their weekly meetings

For nine months, youth volunteers supported OPAs' business skills development and livelihood initiatives, with mid-programme refresher training and support as needed from the programme's field officers and a HelpAge inclusion advisor.

In order to ensure the sustainability of the OPA groups and their livelihood initiatives, the programme initiated a mentorship arrangement. OPA members selected two mentors from within their communities who could continue to provide advice to the group after the programme's end. Mentors benefitted from training by Restless Development and HelpAge.

Savings accounts were also opened for each OPA⁴ in an established facility, such as a community or commercial bank, ensuring that OPA savings were protected from risks such as fire and theft.



Two members of Nguala OPA pay LE200,000 (£20.59) into the OPA's bank account

At the time of writing, programme activities have concluded. While many of the youth volunteers were no longer living in the communities, all of the OPAs were continuing to meet weekly. Mentors participated in these weekly meetings, sharing advice to benefit OPA members' ongoing VSL and business activities.

Methodology

This report involved a desk review of programme and external documentation including the 2015 needs assessment report by Age International; monitoring and evaluation reports; narrative reports; monthly updates; and the age inclusion strategy.

The primary means of data collection were qualitative, gathered through focus group discussions and key informant interviews. It was not possible to visit or survey all communities that were involved in the programme. Thus, a sampling of communities was selected to represent a cross-section of the programme site in terms of location (including varied proximity to a market), community size, and whether a second OPA had been supported by Age International during the programme period.

In total, 33 OPAs in 20 communities were visited, spread across 11 sub-districts and two districts in which the programme operated (see Figure 1 and Table 2).

Figure 1: Map of Sierra Leone, with programme operation areas highlighted



Table 2: Communities and sub-districts visited for learning research

Bonthe District		Moyamba District	
Sub-district	Community	Sub-district	Community
Sittia	Yoni	Kaiyamda	Nguala
Bonthe Island Municipal	Myandehun	Kaiyamda	Taninihun
Bonthe Island Municipal	Kissy Town	Kaiyamda	Lungi
Jong	Mowargor	Kaiyamda	Levuma
Imperi	Foinda	Kaiyamda	Kuiva
Sogbini	Tihun	Kori	Kawela
Sogbini	Gerehun	Kori	Pelewahun
Kbanda	Motou	Kowa	Njama
Kbanda	Jahun	Kowa	Shenge
		Kamajei	Senehun
		Dasse	Mano

Semi-structured focus group discussions were held in each community with OPA members (see Table 3). Where there were two OPAs, 10 members were randomly selected from each OPA to participate in a joint focus group discussion. Additionally, in each community, semi-structured focus group discussions were held with family members (five) of 40 OPA members. Key informant interviews were conducted with mentors and youth volunteers in most communities (though in some instances these were away from the community on the day of the visit). In total, focus group discussions involved 440 OPA members; 200 family members of various ages and relations; 27 mentors; and 12 youth volunteers.

Table 3: Number, gender and age of OPA members

	Total	Age 50-59	Age 60-69	Age 70-79	Age 80+	Age unknown
Women	260	60	67	44	41	48
Men	180	40	47	32	26	35
Total OPA members	440	100	114	76	67	83

In both districts key informant interviews were held with representatives of the Ministry of Social Welfare, Gender and Children's Affairs (MoSWGCA), and members of the Moyamba and Bonthe District Councils. Additionally, key informant interviews were held with one financial establishment in each district which had opened bank accounts for OPAs in the area: Rokel Commercial Bank in Moyamba Town, Moyamba; and Mattru Community Bank in Mattru Jong, Moyamba.

Separate focus group discussions and key informant interviews with OPA members, family members, mentors and youth volunteers were also carried out, and this enabled a degree of triangulation of the data sources. The qualitative data was then analysed, and when necessary, follow-up conversations with key programme staff were held for clarification.

Limitations

This report is not intended as a guide to replicating this programme, nor is it a programme evaluation. It is a document which highlights learning from an intergenerational livelihoods programme, which could be replicated elsewhere.

The data was collected from multiple sources by a party independent of the programme design, implementation or monitoring. All of the focus group discussions were held in public community meeting spaces, often centrally located in the community. This meant that individuals not part of the discussion could nonetheless observe it, limiting the privacy participants had to share their opinions or grievances. Efforts were made to address this limitation by moving the discussions and key informant interviews with mentors and youth volunteers to more private spaces whenever possible.

There was variability in the focus group discussions and key informant interviews: in communities where there were two OPAs, the number of participants sometimes exceeded 20; the duration of discussions and interviews varied given their semi-structured nature; and the quality of translation may have been inconsistent between and within discussions and interviews. Although efforts were made to mitigate these differences and their potential impact whenever possible, variability has been taken into consideration during the analysis.

Tackling misconceptions between older people and younger people

The age-related challenges faced by both youth and older people involved in the programme point to attitudes and prejudices held by each about the other – in particular, older people’s doubts about what they could learn from younger people, and younger people’s doubts about the capacity of older people to learn to run a business and to save. Nearly all youth volunteers pointed to the foundation training as useful in guiding their communication with OPA members to overcome these mutual challenges. Despite the barriers faced, volunteers said the training made them feel prepared to carry out the programme, and the intergenerational experience has prepared them for challenges they may face in the future.

Misgivings about the other generation

“At first I thought, ‘I am older than you; how could a young person come and impart knowledge when I am older than them?’”

**Male focus group participant
Lungi, Moyamba**

Youth volunteers, older women and older men all agreed that it was challenging for OPA members to get to sessions on time, pay attention throughout each session, and grasp new business concepts taught by youth volunteers. These challenges primarily related to age and perhaps a lack of experience of training programmes. Nonetheless, youth volunteers built skills related to patience, communication, and encouragement in order to support older people despite limitations they faced in participating in the programme’s activities.

Moreover, insights from the focus group discussions and key informant interviews revealed that a major challenge younger people faced were their own misgivings about older people’s capacity to achieve the programme’s vision, and similarly, older people’s misgivings about youth volunteers’ capacity to impart new knowledge.

In roughly half of the communities visited, older people reported that at the start of the programme it was difficult for them to take direction from someone much younger than themselves. As one older man, in Lungi, Moyamba, admitted – with agreement from others: “At first I thought ‘I am older than you; how could a young person come and impart knowledge when I am older than them?’”

Another older man, from Yoni, Bonthe, said: “I was sceptical because of their age, what could they teach us?” But then he added that the youth volunteers “came even during the heavy rains. Whatever they were taught they [in turn] taught us, and they earned [our] respect.”



Simon Rawles/Age International

John-Daniel, 28, youth volunteer

In all communities visited, older women and men said the respectful attitude and encouragement of the youth volunteers helped them to participate, leading them to learn much from the training. As one older man in Njama, Moyamba, reflected: “[It was] interesting and admirable for a young man to impart his knowledge.”

Youth volunteers agreed, finding that the best strategies to overcome older people’s scepticism – especially in the first three months – were encouragement, patience and storytelling. Ensuring the training sessions were “dialogue, not monologue,” and encouraging older people to share their experiences with past successes and failures in businesses they had run, helped promote mutual respect and the feeling of “older-people centred learning”. (Focus group discussion, Lungi, Moyamba).

“Before, I could not imagine working with older people ... but it was a revelation, to stand in front of the older people, imparting knowledge to them.”

**Male youth volunteer
Mano, Moyamba**

Though youth volunteers were able to allay older people’s concerns through storytelling and talking, often they had to overcome their own doubts and scepticism about teaching older people. In Mano, Moyamba, a male youth volunteer said: “Before, I could not imagine working with older people, I had doubts. The older people are old enough to have given birth to my parents. I could not imagine myself as a young man teaching [them]. But it was a revelation, to stand in front of the older people, imparting knowledge to them.” Another male mentor, in Mano, Moyamba, reflected that: “I was doubtful before. But now, I have no iota of doubt within me about the older people. Of course I know that they can do it.”

Strategies to address misgivings

Before the programme’s launch, foundation training for youth volunteers sought to dispel misgivings about intergenerational teaching and learning. As the Restless Development programme manager said: “A lot of convincing had to happen first, because if [the volunteers] didn’t believe it, the [older people] wouldn’t believe it.” Ultimately, the strategy seems to have been very successful: volunteers across both districts applauded the foundation training, and said it prepared them for age-related challenges ahead. The training aimed to build understanding and empathy among volunteers for the day-to-day challenges older people face, and the need for flexibility and creativity when leading sessions.

Volunteers said the training exercises strengthened their communication skills for engaging with older people, and provided strategies for teaching those who (often because of their age) had difficulty timekeeping, paying attention, or grasping unfamiliar concepts. Just as importantly, the training encouraged youth volunteers to believe in older people’s capabilities, and in their own ability to teach them.

Moreover, older people applauded the youth volunteers for the skills they developed, resulting in some having greater belief in the power of young leaders. The Town Chief of Nyandehun, Bonthe, said: “[young people have the] potential to lead change. John and Mina [the national and community volunteers] are evidence of that fact. It’s John and Mina now, but it can be another youth tomorrow.”

Ageist attitudes on the part of both generations nonetheless remained, with older people describing younger people negatively: “Most of them are thieves” (Focus group discussion, Nyandehun, Bonthe); “They have attitude” (Focus group discussion, Tihun, Bonthe); and “Young people are difficult to deal with” (Focus group discussion, Shenge, Moyamba).

Likewise, younger people described older people negatively: “Older people are temperamental” (Focus group discussion, Motuo, Bonthe); and “They are stubborn and difficult to deal with” (Focus group discussion, Shenge, Moyamba). However, both younger and older people agree that mutual understanding is improving. In order to overcome inherent age-related challenges when providing intergenerational livelihoods training, the programme helped bridge the generational divide, encouraging older and younger people alike to question their assumptions about the other group.

Successes of the programme

Impact on older people

OPA members were asked in focus group discussions to reflect on their experiences of stigma, isolation, respect from others, and inclusion in the community and community decision making – all of which, taken together, help describe a ‘sense of community’. Their responses, as well as those of other community members, revealed that the programme did contribute to a reduction in age-related stigma and isolation, increased respect for older persons, and greater inclusion – particularly for older people living with a disability. Older people largely attributed this to improved financial standing, though some responses suggested that the programme’s youth leadership also contributed to the reduction in ageist attitudes.

Developing unity among older people in the community

Overwhelmingly, the word “unity” was used by older women and men in communities across both districts to describe the programme. For many, the unity generated by the programme was as important to OPA members as the loans it enabled them to receive. As one female OPA member in Kawela (Moyamba) said: “I am happy this initiative has ... brought us together. The unity we have created amongst ourselves is actually more important even than the finance.” Even for those who believed that the OPA would not continue to exist if it were not for the shared pot of money, coming together as a group had improved the emotional and social wellbeing of older people, reduced quarrels in the community, and encouraged members to resolve their differences and support one another in times of need.

In some cases, the importance of group unity and peer support has been built into the OPA’s rules: for example in Levuma (Moyamba), Pelewahun (Moyamba), Gerehun (Bonthe), Tihun (Bonthe), and Kissy Town (Bonthe Island) among others, OPAs’ rules stipulate that should another member fall sick, each person will contribute a fixed amount to their recovery fund. Likewise, some groups have established that if a member dies, each person will each contribute a fixed amount to their family to assist with funeral costs. While not every group has taken steps to formalise the peer support aspects of the group, members in every group consulted spoke positively of the unity among peers initiated by the programme.

“The Ebola crisis really did have an impact on the sense of community. People were taken away to be quarantined, they had to stay in their homes, and they weren’t allowed to have bodily contact. The programme has helped to rebuild that sense of community and unity.”

Glynnis Cummings-John
Inclusion Advisor
HelpAge



Simon Rawles/Age International

Gendenmawa OPA members speak of the “unity” that the project has created

Improving community respect and inclusion

Older women and men frequently said they believed that the unity of the group, combined with their improved financial standing, had led to better treatment by younger people. Across all locations, older persons reported that others in the community had shown them greater respect since the programme started. This manifested itself in many ways; older people were now being included in community meetings, greeted positively in the street, and consulted in decisions affecting their families and communities.



Simon Rawles/Age International

The weekly meetings allow OPA members to speak about issues affecting them

In many communities, older people were now recognised by Town and Section Chiefs⁵ – a degree of inclusion not previously present. In Senehun (Moyamba) for example, whenever there was now a community meeting, the OPA sent a spokesperson. In Lungi and Mano (Moyamba), Town Chiefs likewise now consulted the OPA on development issues, and in Kissy Town (Bonthe Island), the OPA regularly discussed the group's activities with the Town Chief.

And in Foinda (Bonthe) one OPA wrote a proposal to the Paramount Chief for a 1 million Leone (£105) grant to conduct agricultural activities, which they were awarded. While such an investment in an OPA by a Paramount Chief is unique to Imperi Chiefdom in Bonthe, it nonetheless highlights the degree to which inclusion had grown, and the extent to which forming an OPA could strengthen inclusion in communities and help prioritise it on government leaders' agendas. However, just as the participation in and commitment of Chiefs to OPAs were particularly evident in communities where the Chief lived, or where the Chief himself was an OPA member, it was often absent in communities farthest from the Town Chief's home. This finding is particularly important when considering future programme design and selection processes; buy-in and involvement of Town, Section and Paramount Chiefs can amplify the impact of the programme on inclusivity and community-building, and create new opportunities for growth of the OPA.

Additionally, each representative of the District Councils and Ministry of Social Welfare, Gender and Children's Affairs (MoSWGCA) confirmed that this programme was the first of its kind, both because of its focus on older people and its intergenerational approach. As a result, the MoSWGCA reflected that it now has more awareness of older people's capabilities and vulnerabilities, and would encourage future programmes to include older women and men. The involvement of District Councils and MoSWGCA in the original programme design and implementation may therefore help promote the inclusion of older people in future development and income security initiatives.

“We’ve seen the difference that the young people have made in the lives of older people. Young people have demonstrated their capacity and older people have built up their capacity. There is a sense of closeness between the generations, and a better understanding of the different generations.”

**Glynnis Cummings-John
Inclusion Advisor
HelpAge**

Attributing inclusion, respect and unity

Older and younger people alike attributed the respect, inclusion and sense of community resulting from the programme to older people’s improved financial standing and reduced dependency. Though other factors – including literacy levels and family relations – also contributed to respect, it was agreed by focus group participants that, specifically, the livelihoods focus of this programme had helped older people earn the respect of others in the community. As one blind man in Jahun, Bonthe, said: “Before, they disrespected me because I cannot see. But because of my financial security, I now have more respect in the community than ever before.” As others explained, it is not just being blind that brings about stigma, it is being poor and blind. This analysis was shared by older and younger people across all of the communities.

Even if it was not the most obvious factor, evidence suggests that intergenerational engagement also played a role in improving the sense of community felt by older people. The fact that younger people recognised the capacity and potential of older women and men, and invested their time and energy in older people and treated them with respect, did not go unnoticed. As one male OPA member observed: “Previously there was misunderstanding between generations. But young people would come around and watch our training sessions, see how the volunteers were imparting knowledge and see how they were treating us with respect. Since then I think that misunderstanding is improving, we are actually seeing some changes” (Tihun, Bonthe). Had older peers been implementing the programme, it may not have had the same knock-on effect of greater community inclusion and respect. The programme’s intergenerational engagement showed how young people could treat older community members with respect and understanding – while also empowering the most vulnerable older women and men to be more financially independent, unified, and live with a greater sense of community and purpose.

Reducing stigma among the most marginalised

The increased respect and inclusion reported has had a particular impact on those living with a disability, or those previously stigmatised or abused, merely for being an older person. As an older man reflected: “During the Ebola outbreak, there was stigma and we were isolated. Especially if we got sick, just because we are old, people would think we had Ebola. But now we are admired by others” (Jahun, Bonthe).



Henry, who is blind in both eyes, listens to the discussions at his OPA meeting

“I am a blind woman. In this community, people used to discriminate against blind people like me ... but because of the project that [discrimination] is actually going down. Nobody will discriminate against us, nobody will push us away.”

**Female focus group participant
Njama, Moyamba**

Similarly, an older woman said that: “I am a blind woman. In this community, people used to discriminate against blind people like me. If a community meeting was called, most of us who are disabled would be isolated and told ‘go back home! you are blind, what are you coming here for’ but because of the project that [discrimination] is actually going down. Nobody will discriminate against us, nobody will push us away” (Njama, Moyamba). Another man spoke for his OPA when he said: “This group is serving as a kind of defence, including for people who were abused” (Senahun, Moyamba).

This sentiment was frequently voiced by older people – and it would seem it was equally shared by female and male OPA members. Importantly, improved respect for older people may have a more profound impact on older women. In part, this is because membership selection included the most vulnerable women, many of whom were widowed. As the husband of one OPA member said: “The project has offered a kind of trauma counselling. Before, most members who had lost their loved ones were alone and suffered from loneliness. But with the advent of the project and this OPA, they actually feel good within themselves, and feel included” (Senahun, Moyamba). While older men have greater autonomy to remarry, older women are more likely to live alone and therefore benefit more from group unity.

The particular benefit to older women is evident in a small number of communities that attributed a reduction in witch accusations to the programme’s inclusion of the most vulnerable older persons. Witch accusations overwhelmingly affect older women, made vulnerable by the combination of their age, poor health status, high level of poverty and widowhood/isolation. As one younger man summarised: “Before, they would come begging to us for money, and we used to call them witches. Now that is happening less in the community because older people have group unity, have 1,000 Leones [£0.10], and aren’t begging” (Gerehun, Bonthe).

By providing the most vulnerable older women with a social support network and access to cash and income generating opportunities, the programme has increased not only their financial security but also their social standing and inclusion. A reduction in witchcraft accusations is a particularly striking, significant and unexpected achievement.



Simon Rawles/Age International

Older women in Kawama village gather to prepare a meal

“There isn’t much of a culture of saving here in Sierra Leone; if you get money today, you spend it today and you worry about tomorrow when you get there.”

Glynnis Cummings-John
Inclusion Advisor
HelpAge

“A group of younger people came to us to ask if they could be a part of the VSLA. They also want to come together, to do as the older people are doing now. The project has really brought them together.”

Theresa Monrovia, 55
Treasurer of the Nguala OPA

Impact on younger people

An important outcome of the programme’s intergenerational engagement was the positive impact on younger people’s attitudes and behaviours, including those around financial saving; planning for older age; and treatment of older people. The programme also changed the attitudes and behaviours of other youth in the programme communities, and government stakeholders with whom the programme engaged. This evidence can help inform future programmes to encourage positive behaviour change among youth, and overcome age-related marginalisation and discrimination of older women and men.

Inspiring older people’s younger relatives to save money

The biggest change inspired by the programme among those not directly involved was younger people generally adopting a positive attitude towards saving money. This was a notable development, as there is not a culture of saving in Sierra Leone, with most people believing that when they reach old age their offspring will support them financially.

This change began among OPA members’ close relatives who benefitted from the programme as a result of parents or grandparents taking loans from the group on their behalf, and then using them for livelihood activities. One 35-year-old daughter of an OPA member said: “My mum takes a loan, gives [it] to me, and I run a small business. I return the loan and interest, and with the profit I pay school fees for my six children” (Mowargor, Bonthe). She is not alone; in all communities visited, OPA members who were particularly old or otherwise unable to undertake business ventures alone acted as a conduit for funds to close relatives. These family members were by association drawn into the culture of saving engendered by the programme.

Inspiring younger people in the community to save money

The take-up of savings and loan practices was not limited to those with family connections to OPAs’ activities. In the communities visited, many other people – especially younger people – said they were inspired to save by OPA members: “The spirit of saving has been induced in us by our relatives in the OPA,” said a younger family member, aged 25 (Njama, Moyamba). One OPA member wryly joked: “The youth are longing to be part of us... but they’re sent away until they get old” (Njama, Moyamba).

In some cases, young people who saw the success of the programme decided not to wait to get older to start saving. In roughly one-third of the communities visited, younger people had formed savings groups of their own, emulating the OPA model. In total, 10 new savings groups had been formed since the OPA began.

Some younger people specifically cited the need to plan for their own old age as part of their reason for saving: “Fifty per cent of the community residents are saving for old age as a result of this programme. The programme is serving as an eye-opener to all of them here,” said one younger family member in Senehun (Moyamba). His three peers all agreed, and were echoed by many other young people, mentors and volunteers in both districts.

Quantitative research could not be gathered on the number of new members in these offshoot savings and loans groups, but focus group discussions and key informant interviews suggest that they varied in make-up and size. For example, groups ranged from 20-person youth-only groups, to 74-person intergenerational groups. In Senehun, the community volunteer who supported the OPA is now the secretary of a 20 person all-women’s youth savings group (Moyamba); in Mowargor, 47 younger people formed their own group, with training from the secretary and Chairman of the OPA acting as “consultants” (Bonthe).

Impact of the intergenerational training approach

There is evidence that older people could provide business, savings and loan trainings to younger people, as well as their older peers. As with the training delivered by younger people, training delivered by older people would have to be adapted to take into account some older trainees' limited mobility and capacity to learn. In many communities, older people are already providing support to younger people who have grouped together to emulate their OPA's village savings loan scheme. Older people have also passed on the training that they received from youth volunteers to members of their families and communities. In future, providing older people with training skills could support the sustainability of the programme and address issues that arose as a result of the focus on a limited number of people.

Older people are willing to share their skills

In every OPA focus group discussion, older women and men responded with a resounding and emphatic “yes”, they could, of course, provide training to others in the community on the skills learned from youth volunteers. This is largely testament to the confidence that OPA members have in their own skillset. This reflects the sentiment that credibility comes from being trained; the youth volunteers were credible because they had received training from reputable organisations.

There were some caveats, though. First, many OPA members raised concerns about specific challenges they might face – for example, many said that though they have the skillset, they do not have the mobility or energy to train multiple communities as the youth volunteers had done. Nonetheless, they could train other groups in their own community.

Second, OPA members suggested they would need the inputs they received – such as savings books, ledgers and saving boxes – in order to guide another group through the same process of learning about village savings and loans.

Third, in a few communities in both districts, OPA members suggested that their own illiteracy may present challenges in training others – while the secretaries could read and write, others would not necessarily be able to train others in accounting for money or tracking savings and loans. In Gerehun community in Bonthe, for example, there was only one person over the age of 50 who could read and write, and who was thus serving as the secretary for two OPA groups.

While the questions were posed in focus group discussions – making it difficult to differentiate confidence levels between older people of different age groups, and between women and men – the challenges that OPAs raised were significantly affected by age and gender. Older women have disproportionately low literacy rates, and the particularly old are less likely to be physically mobile.

A life-course approach to health reveals that vulnerability increases across a lifetime, rendering older women particularly vulnerable. As such, though they may be interested, the physical ability of the particularly old, especially women, to carry out the training programme using the same model with which were trained may be limited.

Nonetheless, able members from both age groups have proven they can provide support and training to other groups. The 10 savings groups formed by youth groups (see above) were in most cases benefitting from the advice and mentorship of OPA members. In Mano, Moyamba, representatives of the younger people's village savings and loans group occasionally joined OPA meetings to get advice and to understand how to set rules or manage the group's work: “We learn from them, the OPA,” says a younger woman who joined a savings group that emulated her mother's OPA (Mano, Moyamba). In Mowargor, Bonthe, nine of the OPA members have children or grandchildren in an offshoot savings group, whose membership has grown to 47 people.

“When the volunteers were here they taught us well. We have such experience that we can pass it onto the younger people. We are confident that we can teach them.”

Theresa Monrovia, 55
Treasurer of the Nguala OPA

Older people are willing to train peers, and younger people

Numerous OPA members are already providing advice to younger people interested in business and savings (not only to youth savings and loans groups but also to younger family members), though the majority of groups had a clear preference for training older people as opposed to younger people. The reasons cited most often involved the challenges of intergenerational engagement, and misunderstanding between younger and older people in the community.

Empowering older people to pass on their knowledge to peers could help address another challenge inadvertently brought about by the programme – a sense of the “haves” and “have nots” between older people selected to be a part of the OPA and those who were not. OPA members reported that their excluded peers felt envious, often asked members for loans or financial support, and sometimes pressured the youth volunteers. This challenge was noticeably more common in communities where only one OPA had formed, but seemed to reduce in communities where a second OPA was formed later in the programme implementation period. In future, empowering older people to provide training to peers could help reduce this unintended division.

Thus, while OPA members are confident in their capacity to train others in the skills that they have learned, they would likely need material support and capacity building. This could have a significant positive impact – reducing any unintended divisions brought about by the programme, or by bridging the generation gap to help overcome negative assumptions about both younger and older age.



Simon Rawles/Age International

Mamie Morie, 80

Mamie Morie was able to re-start her soap-making business with a LE140,000 (£14.66) loan from the VSLA. “Since we started, the money I have been earning from the group is what I have been using to help me prepare my soap,” Mamie Morie explains. “I then pay my loan back, and whatever is left is what I have to feed myself and run my home. Sometimes I save money to buy medication [for my hernia].”

Since re-starting the businesses, she has taught her granddaughter Jebbe, 22, how to make soap. Jebbe is now able to help with production, and can take the soap outside of the village for sale – “Jebbe takes the soap to the local, bigger market,” explains Mamie Morie.

“This programme that you brought here is really nice. It is good, I really want to be a part of it.”

Challenges

Some challenges arose during the programme, including questions over inclusion, discrimination, and tensions between the generations.

Need for inclusion and to eliminate discrimination

An important lesson from the programme revolves around its ability to catalyse inclusion on a broader scale. While the selection process of the OPA aimed to include the most vulnerable older persons, there was no guarantee that the most marginalised would have an equal voice once the group was formed, or that the programme would prompt others in the community to recognise marginalisation and facilitate inclusion. However, in just nine months of the programme, measurable progress was made in this regard.

Age

Older and younger people alike applauded the new involvement of older persons in community activities. As a young female mentor in Motuo said: “When Town, Section, and even Paramount Chiefs call a meeting, they must include older people, or at least older representatives, which never happened before” (Bonthe). Another older woman reflected: “[This programme] made others realise that older people are important in the community” (Pelewahun, Moyamba). This recognition is closely connected to older peoples’ improved financial standing. Notwithstanding, the result is that some of the community’s most marginalised members have a voice, a platform, and a more respectful audience.

“When Town, Section and even Paramount Chiefs call a meeting, they must include older people, or at least older representatives, which never happened before.”

**Younger female mentor
Bonthe**

Gender

It remains unclear whether this improved respect and inclusion has equally affected older women, who are often the most vulnerable. Even when it was possible to have separate key informant interviews with female OPA members, these conversations still took place in public places where men and children could observe, making it difficult to discern gender-related differences in inclusion. Nonetheless, many gender-related patterns came out of the focus group discussions.

The fact that several communities attributed a reduction in witch accusations to the programme is evidence of positive impact. Witch accusations overwhelmingly affect older women, particularly those who are most vulnerable because of their age, health status, poverty, and widowhood. By providing vulnerable older women with a social support network, a platform to engage with younger people, and income generating opportunities, the programme has helped reduce the vulnerability and isolation that particularly affects and ostracises older women. This is particularly true given that many older women in the programme and in Sierra Leone at large are widowed – either from the civil war or from the EVD outbreak.

On the other hand, business and loan practices in Mowargor, Bonthe, raise questions about the impact of the programme on women’s workload. The majority of male OPA members said that when they took loans they gave the money to their wives to do business – possibly adding to women’s work burden and reinforcing unequal gender norms, as men remained in control of household finances.

However, this was not evident in other communities, and when asked, the wife of a male group member expressed gratitude for the programme, explaining that the loans her husband took enabled her to provide for her grandchildren. Greater research is needed to understand the gender impacts of OPA livelihood activities, and how programme design and implementation can support gender equality and inclusion, and reduce the overburdening or marginalisation of older women.

Disability

The programme had a positive impact on the inclusion of OPA members living with a disability. Not only are they able to participate in the social support network of a peer group, older people living with a disability were newly respected by others and were now included in community meetings. In multiple communities, blind men and women effectively acted as the spokesperson for their group – reflecting the degree of inclusion, transparency, and support among group members. Moreover, the extended impact of older people's improved financial status supported others living with or affected by disability. As the nephew of an OPA member in Motuo said, “my child is going to school even though I have a physical disability and cannot work in the fields or do physical labour, because my aunt was able to take a loan” (Bonthe). As his story highlights, the impact of the programme reaches far beyond those directly targeted, to address issues affecting inclusion throughout the community.

Need to be sensitive to tensions

There is a need to be sensitive to potential tensions that may arise between younger and older people, and among older people themselves. Though the issue of envy and tension between those who were selected to take part in this programme and those who were not remains, benefits of the programme's inclusion focus have extended to non-recipients as well. The programme challenged assumptions about inclusion and age not just for its members, but for older people in general. And by engaging younger people to recognise and invest in the capacity of older people, this programme has helped influence ideas, attitudes and behaviours about age and disability.

As the male relative of an OPA member said: “Most old people here are respected due to this project. The younger ones are seeing older people here now as very important: economically, they can do it. So all of them are respected now – members of the project, and non-members of the project” (Senahun, Moyamba).



Simon Rawles/Age International

Restless Development volunteer, 25-year-old Juliette, speaks with the Chairmen and Treasurers of the Nguala OPAs

Comparing intergenerational and youth peer-to-peer livelihoods programmes

Though comparative data is not available, hypotheses can be drawn in relation to the difference in impact between youth peer-to-peer and intergenerational livelihoods programmes. The size and scale of businesses that youth have undertaken are much larger than those of older people, and therefore are more likely to turn a larger profit and produce greater savings. Older people's businesses have, nonetheless, had an impact on the financial security and flexibility of family members.

Comparing savings and profits

In order to understand the distinctiveness of this programme's impacts, reports from the Business Development Skills (BDS) programme implemented by Restless Development have informed a comparative analysis. Implemented from 2012 to 2016, the BDS programme engaged youth to train other young people in business skills, and provided grants to a limited number of participants who presented sustainable business plans. It is important to recognise, however, that comparable data is not available for both programmes, nor were the programmes implemented at the same time, in the same context, or using the same methods. However, hypotheses can be drawn based on observations of each programme and on existing data.

Based on the business ventures in which younger and older people are engaging, the profit margins and therefore savings are likely quite different between the BDS and intergenerational programme. For many older people, saving money is extraordinarily challenging given the many pressing needs they face, and their more limited ability (because of mobility, isolation and lower social standing among other constraints) to start up more ambitious livelihoods activities. And though older people's livelihoods activities vary (depending on factors such as distance to markets, physical capacity, and support from family members), the majority are involved in small businesses or gardening, including the sale of tobacco, sweets, or other small goods in the community, and selling small quantities of rice, palm oil, salt, and other condiments.

Youth involved in the BDS programme, on the other hand, have started much larger businesses in more urban areas, including printing and photocopying stations, charging stations, phone accessory shops, and hair salons. As a result, younger people's profit margins (and therefore savings) are likely to be greater than those of OPA members.

Household impact of profits

Despite the comparatively small amounts that older people were saving, the money was nevertheless having a noticeable impact on older people and their families. In every community visited, all OPA members said that they were, in some way, supporting young people financially. Some OPA members were the primary caregivers for orphaned grandchildren and adolescents.

All OPA members reported that they were providing food or paying school fees and buying school uniforms for children and adolescents. The only exception was on Bonthe Island, where basic needs are far more difficult to meet (including schooling), and as a result the programme instead improved access to food for OPA members and their families.

Nearly all family members consulted highlighted that they are less financially burdened now, as older people were no longer asking them for money or food. This enabled family members in turn to grow their own businesses, pay school fees for their children, eat more adequate meals each day, and cover medical expenses for

their family members. Said one younger woman whose grandmother is in the Tihun OPA: “Now I have more income and am less dependent upon others. Before the biggest need was to get our daily bread. But now we’re able to contribute to our welfare, and get healthcare” (Bonthe). The daughter of an OPA member in Gerehun had a similar experience: “Before, it was a burden to care for my grandparents, my aunts and my parents ... But because this burden has lessened, I am actually engaging in petty trading, which is helping me to make some profits, with which I top up my welfare support and take care of my children” (Bonthe).

It is likely that young business entrepreneurs who have graduated from the BDS programme are also, in some way, using their improved financial status to support family members young and old. However, data is not available to determine what extended impact the BDS programme has on the financial security and access to health services, food and schooling of beneficiary families.

The intergenerational programme’s impact on younger family members and their grandchildren is noteworthy. Given that the businesses that OPA members have started are comparatively smallscale, it is a significant achievement for older people to have a positive impact on so many others in the community.



Simon Rawles/Age International

Theresa Monrovia, 55

Theresa was elected Treasurer of the Nguala OPA. She is vocal about the positive impact that the project has had, both for older people and the community as a whole.

“Before the project, the younger people used to respect the aged, and the aged used to respect the younger people, but the project has really helped to strengthen that. There is a strong bond; they now have love for each other,” she explains.

“Before the project, even the older people cared less about each other, but not anymore. We embrace each other, we play, we laugh, and that creates a huge impression on the minds of younger people, to the extent that they want to imitate us. Anytime we have a meeting, the younger folk come, they really admire the unity we have - that whatever we do, we do it in one voice.”

Learnings

A number of key recommendations can be drawn from this programme to inform future intergenerational work, livelihoods programming, and initiatives to reduce stigma and marginalisation.

- Youth volunteers' ability to deliver a programme effectively, communicate with and meet the various needs of OPA members relies on foundation training that emphasises inclusion. In-depth training is essential to ensure that youth volunteers are fully prepared to meet the needs of older women and men.
- Limited monitoring and evaluation data measuring the impact on youth volunteers was collected during the implementation. However, it is clear that the programme had such an impact – including encouraging young people to build their own skills for business entrepreneurship, financial management, communications and creative problem-solving. In order to measure and amplify this impact, evaluations should include indicators relevant to the impact on youth volunteers.
- Future programmes should consider training OPA members in training and communication (facilitation) skills. In doing so, implementers may be able to avoid any inequalities created between those included and those not included in the programme. Facilitation skills can also help strengthen the sustainability of a programme.
- The involvement of Town and Section Chiefs in OPA groups – either as members or as consultants – seems to significantly increase the degree to which forming an OPA or village savings and loans group positively affects older people's inclusion in community decision making and community meetings. Their involvement should be sought and valued in all communities to maximise potential impact.
- A thorough gender analysis should be undertaken. This analysis can help ensure that a programme does not increase the work burden of older women, and develop strategies to build upon a programme's impact in reducing abuse, such as witchcraft accusations.
- This programme extended the impact of intergenerational livelihoods programming – particularly in terms of inclusion of older people and people living with disabilities, and inspiring a spirit of saving among youth and others in the community. The roll-out of similar programmes in communities and districts in Sierra Leone would not only support the income security of older women and men, but would also promote inclusion and a culture of saving across the country.

Endnotes

1. Glynn JR, 'Age-specific incidence of Ebola Virus Disease', The Lancet, 1 August 2015.
2. Government of Sierra Leone, Ministry of Health and Sanitation, Sierra Leone Accelerated Ebola Virus Disease Outbreak Response Plan, 2014.
3. United Nations Economic Commission for Africa, Socio-economic impacts of the Ebola Virus Disease on Africa, Addis Ababa, UNECA, 2014.
4. Formal savings accounts were opened in established financial institutions for each OPA, except for those on Bonthe Island. There are no established banks on Bonthe Island, and the time and money required for travel to the mainland was prohibitively high. Thus, while Bonthe Island OPAs were not linked to established banks, they were registered with the Bonthe Island municipal and district government, so that, should a bank open on the island, they would be eligible to open a group savings account.
5. A Paramount Chief oversees the entire District. A Section Chief oversees a section of the District. A Town Chief is responsible for the needs of the people within a community in the Section. Each Chief is a form of traditional leadership and authority.

“We are deeply, deeply, grateful. I want to give [the donors] the confidence that I am doing everything to ensure that the money is safeguarded, that it is being used for the reason that it was sent here. I won’t let them down.”

**Theresa Monrovia, 55
Treasurer of the Nguala OPA**



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www.helpage.org

www.ageinternational.org.uk

www.restlessdevelopment.org

HelpAge International
PO Box 70156
London
WC1A 9GB
United Kingdom

Tel +44 (0)20 7278 7778

info@helpage.org
www.helpage.org

Age International
Tavis House, 1-6 Tavistock Square
London
WC1H 9NA
United Kingdom

Tel +44 (0)800 032 0699

info@ageinternational.org.uk
www.ageinternational.org.uk

Restless Development
7 Wootton Street
London
SE1 8TG
United Kingdom

Tel +44 (0)20 7633 3350

info@restlessdevelopment.org
www.restlessdevelopment.org