

# Asia

## *From older people's associations to intergenerational self-help clubs: a self-sustaining model*

One of a series of ten case studies summarised in HelpAge's guide, *Bringing generations together for change* →

HelpAge's model of older people's associations in countries across Asia has evolved over 30 years through a process of continual assessment and learning, together with its partners. The result is an 'advanced' model (using intergenerational self-help clubs) that incorporates more sustainable approaches, with greater ownership on the part of the older women and men involved and a more diverse membership that reflects local contexts.

A key principle of this advanced model is that 70 per cent of an association's members are older people, and 30 per cent are younger people. The linkages between older people's associations at different levels (from the local to the regional or sub-national and national) offer a platform for advocacy and a space for community voices to be heard. The activities carried out by intergenerational self-help clubs in Bangladesh (for example) help raise awareness of the issues facing older people in their day-to-day lives – a reality that is often overlooked by younger people because they do not know about it. Middle-aged people have become keen to join such activities and build bridges between generations, with women often leading on joint economic initiatives that benefit the whole community.



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## What problem or issue does the project address?

HelpAge has been a pioneer in supporting older people's associations in 19 countries across the Asia-Pacific region. Their combined experiences have built up strong know-how within HelpAge and its partners, which is highly sought after by governments, United Nations (UN) agencies and other stakeholders within the region and beyond. Older people's associations have served a specific purpose at each stage of their history. They have evolved from a traditional project-based and non-governmental organisation (NGO)-funded model to a contextualised, multi-generation and multi-functional self-sufficient model. They are often adopted by local and national governments as important platforms for community self-help action.

From the late 1980s to 2005, older people's associations were organised around themes such as health or livelihoods (with the type of association that was set up determined by the focus of the intervention), with HelpAge providing technical support and seeking donor

funding. There was only limited uptake, locally and regionally, and the high dependence on donor funding and sense of disconnection with older people's actual needs prompted a review of the model and its purpose. The process ultimately led to the current 'advanced' model, which is led by older people's needs according to their local context, rather than donor requirements. This new model now promises real long-term impact and uptake by governments for scale-up at the national level.

The requirements and structure of the advanced model (intergenerational self-help clubs) have been thoroughly documented in videos and guides.<sup>1</sup> Quotas for membership (including older people, near old (that is, 60s to 70s), women, people living in poverty, and people with disabilities) help to ensure diversity and are set by members according to the eight thematic components of the self-help clubs: social and cultural activities; food and income-generating activities; health and care; community-based care; self-help; life-long learning; rights; and natural resource management.

## What is the project aiming to do?

The aims of the advanced model incorporate evaluations and feedback from HelpAge's work with older people's associations over many years. This feedback suggested a need for certain changes:

- **More dynamic, self-directed groups:** participants should decide what issues they want to tackle, across a variety of areas that affect their lives.
- **Greater diversity among participants:** while some older people value having a safe space with people their same age, many want to benefit from the energy and skills of other generations.
- **Sustainability:** relying only on outside funding makes any organisation or association fragile. Diversifying funding sources (for instance, using membership fees, revolving funds, local cash donations or income from businesses set up by the group) provides a much stronger foundation for replication.

In Bangladesh, the 'advanced' model began in 2017. It aimed to create opportunities for older people and other disadvantaged groups to improve their wellbeing, reduce isolation, and take joint actions to solve their collective problems. It also motivates older people to support each other and contribute to community development. It is now influencing both local and national policy makers to adopt and implement age-friendly policies. Village-level activities of the older people's associations still using the earlier model are in line with the eight components of the advanced model. A federation of older people's associations links activities from the local to the regional or sub-national level (*upazila*<sup>2</sup> and district, in Bangladesh's case), advocating for policy changes and making sure that policy makers hear older people's voices and views.

1. *Older People's Associations in East and Southeast Asia: A Four Country Study* →, 2017, and WHO *Decade of healthy ageing baseline report* →, 2021 (p.138).

2. *Upazilas* are the second lowest tier of regional administration in Bangladesh. The administrative structure consists of divisions (8), districts (64), upazilas and union parishads.

Links with other localities strengthen the network with like-minded forums, which gives their advocacy work more impact, and can influence social services and social protection schemes to target the most vulnerable older people.

## How does the project work?

Since the end of 2015, HelpAge has been supporting SHARE Foundation, its implementing partner in Bangladesh, to set up 12 federations of older people's associations at union level, one upazila and one district-level federation, in Rangpur. HelpAge had previously supported another network member, the Resource Integration Centre, to pilot older people's associations in the country. From 2018 to 2020, SHARE set up 15 intergenerational self-help clubs, adapting the advanced older people's associations model.

Training on how to set up and develop older people's associations is now delivered in countries outside the region, such as in Iran. The development of the advanced model acknowledges the need to respond to ageing populations with more support and to increase social protection for older people. It also recognises that a community-led, inclusive and participatory approach is most likely to be effective in responding to the social, health and economic challenges that ageing populations bring.

China and Vietnam lead the way in use of the model, with 600,000 and 105,000 older people's associations respectively, totalling more than 100 million members. Other countries are now adopting the advanced model, including Bangladesh, Cambodia, Mongolia, Myanmar and Indonesia.

In Bangladesh, the advanced model involved combining existing older citizens' monitoring groups<sup>3</sup> with the new intergenerational self-help clubs. The federations of older people's associations helped build strong links from the local to the national level, to aid networking and use their evidence to influence policy.

The model was initially developed using the experience of intergenerational self-help clubs in Vietnam, and through testing and consultation, was adapted to be culturally acceptable and sustainable in Bangladesh. One important initiative was the setting up of small joint ventures between 'young old' (people in their 40s and 50s) and 'older old' (those aged 70 and over),<sup>4</sup> as the collaborative nature of such ventures improved the chances of success. The project team carefully selects participants (five people of different ages) using criteria defined with existing self-help club members. Each participant receives a loan to start their venture (the group approach proved more fruitful than initiatives targeting individuals). The self-help clubs meet monthly, and follow established rules, including on governance structures and group numbers.

## What changes did the project achieve?

In Asia, the advanced model (through the activities of older people's associations) has achieved many improvements, from prevention of non-communicable diseases through to regular home visits by volunteer health monitors, and setting up pressure groups to change regressive social protection policies. The groups follow a similar structure and adhere to requirements on inclusion and fairness, but members decide what issues and activities they want to take up, which increases their self-esteem, confidence and leadership skills. The impact of these groups in **Vietnam** →, where the model is now well-established and has been replicated at scale by government, has been well-documented.

In Bangladesh, the benefits of the advanced model are now emerging, with new forms of entrepreneurship, more evidence of women's empowerment and leadership, and stronger links being made between local and national initiatives. Local government is even showing interest in replicating the model.

Participants in the self-help clubs are healthier, taking more exercise, and more aware of the need for self-care and regular health checks. They have also reported mental health benefits of the social and cultural activities they have taken part in, which have built their confidence, self-esteem and wellbeing. These activities are also beginning to strengthen community solidarity and social cohesion. As one man, a self-help club member, explained:

*“One day somebody told me about the intergenerational self-help club where members exercise before [the] meeting starts. And it helps [the] body. Being an imam, I was disinclined to join such a club, but at the same time, the agony of joints was crushing to me. Doing exercise is my daily routine now. Those pains are gone. I have formed a group that I lead in exercise after every morning prayer.”*



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3. Older citizens' monitoring groups were established by HelpAge in 2002 as part of a global project. They typically comprise 10 to 15 members, who tend to be more educated older people, who gather data and advocate for older people's rights and voice.

4. Each community decides what age is 'old' so there is no general age limit.

The benefits of belonging to a self-help club in terms of wellbeing cannot be underestimated, as they offer opportunities for social interaction, and many members take great pleasure from taking part in the cultural activities. They also report a sense of feeling cared for, and happiness in providing care. This is best expressed by one member of a club that had waned, until someone started singing. From that point on, as one member described:

*“The club’s monthly meetings have turned into something enjoyable. We become enlivened and refreshed with music, jokes and many funny stories. We feel relaxed and happy. We feel a revived passion for social commitments. The club, by engaging us with social responsibilities, has given meaning to our lives, and the cultural practices have reclaimed our lost joy and amusement.”*



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The clubs have also had an impact on women’s social status and leadership. Around 45 per cent of women participants are actively involved in decision-making processes within the clubs, and 80 per cent of the area-based sub-groups are women-led. Women also play an important role in the advocacy and monitoring teams that work to influence local authorities. Most volunteer caregivers and those receiving home care are women; and more than half of all loans the clubs issue go to women. Taking up leadership positions in the clubs has transformed women’s lives. As one woman, a retired teacher and leader of an intergenerational self-help club, said:

*“The same myself, who very rarely went beyond the village, is now participating in union, upazila and district-level programmes so easily. Attending meetings at the Deputy Commissioner’s office, I could say my piece with due emphasis. I find satisfaction in such involvement [and] feel engrossed with joy out of my effort. People respect me as a worthy leader. I am indebted to the club for giving me a new life.”*

Leaders of the self-help clubs and the federations of older people’s associations are jointly claiming their rights and entitlements from relevant government authorities, and feel empowered through this. The federations play an important role in calling for age-friendly policies and practices, and greater transparency and accountability locally – for instance, by monitoring how beneficiaries are selected and how relief and aid are distributed.

A new, innovate and flexible microcredit scheme, channelled through the self-help clubs, has provided better access to livelihood credit and training in

income-generating activities that are more age-friendly, and improved mutual support between club members. This has significantly increased the success of the clubs’ livelihood activities.

The clubs’ networking activities with other similar groups locally or at the sub-national or national levels to support system-wide change have strengthened partnerships with government and non-governmental actors, reducing over-reliance on one type of service provider, and enhancing efficiency and good governance of social services overall. One man, a retired banker who previously had little time for community work, is proud about some of his self-help club initiatives:

*“...The other work was to collect written commitment for older people’s welfare from every candidate in the local government election. This makes the elected representatives comply with at least some of their promises. Our success inspired other unions to follow suit.”*

## What worked well?

In Bangladesh, establishing a sense of group identity and status for participants (who are given a badge and branded leaflets explaining the purpose, structure and benefits of the self-help club) proved important for the project’s success. An analysis of ageing populations in different countries and demographic changes in Asia informed the relevant mix of ages within the intergenerational clubs. For example, middle-aged people showed more interest in joining groups than younger people, as they understand the need to prepare for ageing and can make a substantial contribution to creating changes that will benefit them.

The governance structure for the clubs encourages shared power and women's empowerment; care is taken to keep the groups small and manageable, splitting them when they become too large. In Bangladesh, some HelpAge staff were hesitant initially to form clubs comprising men and women, but the clubs turned out to be a very beneficial space for women to become active. The eight components of a standard self-help club allow for flexibility and can be adapted to the local context. In Bangladesh, for instance, group gymnastics (a typical activity among older people's associations in Vietnam) are seen as inappropriate, so more culturally acceptable activities (such as traditional dances) were pursued.

## What could have been done differently?

Despite its benefits, the advanced model has some weaknesses in terms of relevance and sustainability. There are two key challenges. The first relates to the time it takes to build trust and get buy-in from community members. This is often underestimated, so risks an initiative being under-resourced, especially when self-help club members are asked to contribute financially to a collective fund. The second challenge is the high levels of unemployment among younger people (in their 20s and 30s), which means they have fewer resources, less interest in engaging with older generations, and thus more limited awareness of older people's rights and the issues they face in everyday life.



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## What can we learn from this project?

The evolution of older people's associations in Asia to the advanced model of intergenerational self-help clubs highlights the importance of maintaining a good balance between initiatives that are adapted to the local context, and are replicable.

- An iterative learning process is essential to progress the advanced model (evaluate, adapt, learn and change).
- Scale does not only equate to the number of groups but how dynamic and productive they are in a given context, and whether they are recognised and valued by local leaders and authorities.
- Having younger people (in their 40s and 50s) helps older people to learn and take up new technologies but also gives them more access to networks and decision makers.
- Tackling livelihood issues is very appealing to a mixed age group as it offers the possibility of increased income (up to 50 per cent for some members) and access to credit. Entrepreneurship opportunities are easier if both older and younger people apply as a collective.
- When groups or clubs formally register with the government, they can get access to more sustainability options and secure more interest from other institutions. The model in Bangladesh, for instance, drew interest from the head of the Department of Social Services and from the World Bank, with a \$5 million project under discussion to scale up the intergenerational self-help clubs.
- Intergenerational self-help clubs give women an opportunity to gain more confidence and take up positions of leadership. There should be positive discrimination to ensure good representation of women when clubs are first set up and as they evolve, creating both precedents and role models.

This case study is one in a series of ten, produced in connection with HelpAge's guide, *Bringing generations together for change* →, published in collaboration with Restless Development and in support of the Global Campaign to Combat Ageism

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