



Impact Review for the Accountability and Fulfilment for Older People to Raise their Dignity (AFFORD) Programme

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Submitted to: Jennifer Benton

Electronic Submission via: Jennifer.benton@helpage.org

Submitted by: Rachael Glaser and Dena Lomofsky

Tel: +27 21 422 0205 Cell: + 27 82 255 7829

Email: glaser.rachael@gmail.com

PO Box 3260, Cape Town, 8000

www.southernhemisphere.co.za



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List of Abbreviations

ACIDECO	Christian Association for Community Development, Mozambique
AFFORD	Accountability and Fulfilment for Older People to Raise their Dignity
APITE	Association for the Protection of the Elderly of TETE, Mozambique
BSS	Basic Social Subsidy, Mozambique
BSSB	Basic Social Subsidy Programme, Mozambique
EEPNA	Ethiopian Elderly and Pensioners National Association
FGD	Focus Group Discussion
FOCESE	Foundation for Civic Education, Malawi
ILO	International Labour Organisation
KII	Key informant interview
JUYAWAZA	Jumuiya ya Wazee, Zanzibar
KIWWAUTA	Kilio cha Waathirika na Waathiriwa wa UKIMWI, NGO, Tanzania
MANEPO	Malawian Network of Elder People Organisations
MIS	Management Information System
MOLSA	Ministry of Labour and Social Affairs, Ethiopia
NSPP	National Social Protection Policy, Ethiopia
OP	Older people
OPA	Older People's Association
OCMG	Older Citizens' Monitoring Group
PLWD	People Living with Disability
PSSB	Basic Social Subsidy Programme
ZUPS	Zanzibar Universal Pension Scheme

Figures

Figure 1: Key Stakeholders and Interventions of the AFFORD Programme

Figure 2: A Representation of the Systemic Results of the AFFORD Programme

Executive Summary

This impact review provides an overview of the long-term outcomes and impacts of the Accountability and Fulfilment for Older People to Raise their Dignity II (AFFORD II) Programme, implemented by HelpAge International between 2017 and 2022, and extended through the AFFORD Exit Fund Programme from 2023 to 2024 (together referred to as the 'AFFORD programme') in Ethiopia, Malawi, Tanzania and Mozambique. Through a meta-analysis of programme evaluations, supporting documents and key informant interviews, the review interrogates the programme's results and contribution of the AFFORD programme towards achieving these, lessons learned, strengths and weaknesses, and scalability and replicability of the programme.

Programme Overview

The AFFORD programme's long term strategic goal was for older people to lead **secure, resilient and dignified** lives through the achievement of three key outcomes:

1. Increased access to inclusive social protection systems for older people.
2. Improved government accountability and responsiveness to the rights and needs of older people.
3. Strengthened civil society's capacity to advocate for older people's rights and entitlements.

The programme strategies included capacity development and multilevel advocacy aimed at governments and communities, and the establishment Older People Associations (OPAs) and Older Citizens' Monitoring Groups (OCMGs) to monitor services and hold government accountable for social protection. It also worked with stakeholders to improve community attitudes to older people and embed age-mainstreaming in government and civil society organisations.

Outcomes and Impact

Outcome 1: Increased Access to Social Protection Systems

The programme significantly improved older people's access to social protection services, including pensions and healthcare. The value of transfers was also increased in the four target countries. The programme advocated for increased access to social protection for older people and trained OPAs and OCMGs to monitor access to these services and advocate for older people's rights.

However, despite the programme's success in expanding access, national fiscal constraints were a key barrier to improving the adequacy of transfers, limiting older people's ability to achieve sustained income security and resilience. It is suggested that, in addition to expanding access, it is critically important to advocate for improvements in the adequacy of social protection programmes.

Although income generation was not part of the programme design, the AFFORD programme partners did provide some training on income generation. For resilience to financial shocks, it was suggested that income generation opportunities are essential as a means of diversifying income streams for older people who have the capacity to work.

Outcome 2: Improved Government Accountability

The review found that there was a growth in accountability infrastructure for social protection of older people, an amplified voice of older people in governments and an increased responsiveness of governments to older people's needs.

The programme contributed significantly to the development of national accountability systems including policies and laws aimed at improving older people's social protection. This was achieved through advocacy,

technical support, multilateral cooperation, and strengthening older people's voices to claim their rights and entitlements through the creation and capacity development of OPAs and OCMGs.

The OPAs' advocacy towards governments on social protection was found to grow older people's voices and raise their dignity. Further, the collective nature and community interventions of OPAs were noted to provide older people with a sense of safety and wellbeing.

The improvement of national accountability systems was found to be somewhat reliant on the political will of governments and officials, which varied according to context. Therefore, the promulgation of social protection legislation was recommended as a reference to advocate for improved budget allocation to age-sensitive social protection. An enabling factor for enhancing the accountability of social protection mechanisms was working within the national development agenda and using existing social protection systems and programmes as points of departure for programming.

Results suggest that the effectiveness of OPAs in advocating for the rights of older people is dependent on their recognition as representative structures of older people in consultative mechanisms of government.

Outcome 3: Strengthened Civil Society Advocacy

Communities, including local leaders, government, and various societal actors in the four countries, experienced a shift in attitudes towards the rights and entitlements of older people. Through media partnerships and advocacy initiatives, partners contributed to raising public awareness on older people's issues, particularly around income security and healthcare access. Civil society organisations also enhanced their age-mainstreaming efforts, partly due to the programme's technical support.

However, wider normative changes in attitudes towards older people are still to occur. Discriminatory attitudes regarding the value of older people and stigmatisation of conditions associated with ageing such as dementia are still deeply ingrained within both government and community settings. While the programme benefited from collaboration with some highly supportive government officials, it also encountered resistance from unsupportive officials, healthcare providers, young people, and local leaders, indicating a need for continued advocacy.

These culturally embedded discriminatory attitudes also point to the need for dedicated 'social protection platforms', permanent structures comprising NGOs that raise awareness and advocate on issues affecting older people. In addition, a noted area for improvement is intergenerational involvement in OPA and OCMG activities.

Intersectional Analysis

The impact review sought to examine the results and contributions of the programme with respect to the intersectional identities of age, gender, and disability.

For gender, no significant differences were found in access to social protection services and government responsiveness. There was increased gender mainstreaming in government and civil society organisations. However, at a local level, women's leadership roles in OPAs remained limited due to socio-cultural norms, despite efforts to promote gender equality. In terms of disability, the programme initially lacked a comprehensive focus on people living with disabilities (PLWD), but by refining its approach with disaggregated data, access to social protection for PLWD increased, though it remained lower than for older adults overall.

To strengthen gender and disability inclusion, broad participation of individuals with intersecting identities across these areas was recommended, rather than merely focusing on representation. This approach would

enable women, men, and PLWD to lead in shaping policies, contribute to discussions, and influence outcomes from the national to the community level.

Summary of Strengths and Challenges of the AFFORD Programme

The following **strengths of the programme design** were noted:

- The programme's participatory design contributed to its relevance.
- The multi-country model contributed to learning and leveraging the strengths of partners.
- The multi-level advocacy efforts were noted to reinforce each other. For example, OPAs advocating to governments and the programme's government advocacy focused governments' attention on older people's social protection.
- Government advocacy was aligned with existing policy frameworks, facilitating cooperation.
- The OPAs served multiple purposes, including promoting social accountability and directly contributing to older people's wellbeing.
- The programme partnerships with civil society extended the programme's reach.
- The programme's focus on capacity building contributed towards the sustainability of the results.

The following **programmatically challenges** were noted:

- Budgetary constraints at the national level consistently limited the provision of adequate social protection for older people. While the programme did employ budgetary advocacy strategies, sustained fiscal advocacy was suggested to expand funding allocations toward social protection programmes. Additional strategies, such as income generation, could help to enhance security and resilience for older people who are able to participate, given the fiscal constraints on social protection in low-income economies.
- While OPAs and OCMGs were crucial for sustainability, the programme design's reliance on voluntary participation without financial or material support contributed to volunteer fatigue and reportedly diverted efforts from income generation. The financial sustainability of the OPAs should be addressed in future programmes.
- Despite efforts to integrate disability-sensitive approaches, there were gaps in the programme's ability to adequately address the needs of older people with disabilities, limiting its overall inclusiveness.
- Although efforts were made to promote women's leadership in OPAs, the leadership of OPAs continues to be comprised of men due to socio-cultural factors.
- While governments were consulted during a needs analysis for the programme, they were not consulted in the design, a noted criticism by government officials.
- Conflicts in Mozambique and Ethiopia impacted on the implementation of the programme, hindered planned expansion and diverted government resources and priorities.

Replicability and Scalability of the Programme

The AFFORD programme presented several elements with potential for scaling and replication:

- The work of OPAs and OCMGs contributed significantly to the results, as these structures empowered older people to assert their rights and address community issues. Expanding OPAs and OCMGs nationwide and enhancing their sustainability could provide broader benefits for older populations.
- The technical support and capacity-building provided to government officials for designing, managing, and monitoring inclusive social protection systems proved effective.

- Multilateral partnerships with international organisations like the International Labour Organisation and UNICEF effectively influenced government officials and advanced the global agenda for inclusive social pensions.
- Evidence-based data collection mechanisms, implemented through collaborations with local stakeholders, facilitated both advocacy and technical support.

Conclusion

The AFFORD Programme successfully increased access to social protection systems, improved government accountability and responsiveness, empowered older people to advocate for their rights and changed community attitudes towards older people. Its strengths—including its holistic design, capacity-building efforts, and community empowerment initiatives—contributed to positive impacts for older people’s dignity, voice and wellbeing. However, challenges remain, particularly in ensuring social protection adequacy and the sustainability of voluntary structures. Despite these limitations, the programme provides a valuable model for replication and scalability, offering important lessons for future social protection initiatives aimed at improving older people’s lives in similar contexts.

1 Introduction

This report presents the findings of an impact review of the HelpAge International’s Accountability and Fulfilment for Older People to Raise their Dignity II Programme (AFFORD II Programme, 2017 – 2022) and the AFFORD Exit Fund Programme which ran contiguously from 2023 – 2024 (together referred to as the ‘AFFORD programme’). The AFFORD programme was implemented by HelpAge International and their implementing partners in Ethiopia, Mozambique, Malawi and Tanzania, being funded by Irish Aid. The programme aimed to enhance the income security, resilience and dignity of older people by improving older people’s access to inclusive and effective social protection systems, increase national governments’ accountability and responsiveness to the rights and needs of older people, and strengthen civil society’s role in amplifying older people’s voices to secure their rights and entitlements.

1.1 Objective and Scope of the Impact Review

The **objective** of the impact review was to understand the **long-term results and impact** of the AFFORD Programme.

Specifically, the impact review addressed the following research questions:

1. What lasting changes have been identified in the lives of older people at the community, national and regional level?
2. What was the contribution of HelpAge, network members and partners towards those changes?
3. What were the key factors that contributed to the success or failure?
4. What external factors have contributed to the programme outcomes?
5. What have been the strengths and weaknesses of the approaches and implementation?
6. What lessons have been learned through the programme’s implementation that can inform future approaches?
7. What innovative approaches, structures and methodologies did the programme apply?

The review’s **scope** incorporated the long-term outcomes and impact of the AFFORD programme between January 2017 and June 2024 in Ethiopia, Malawi, Mozambique and Tanzania.

1.2 Approach and Methodology

The **approach** to the review was participatory, including key informant interviews and several contact points with HelpAge. It was utilisation focused, with an intersectional lens to examine how people with different intersectional identities of age, gender and disability experienced the AFFORD programme.

The researcher conducted a meta-analysis using programme evaluations, evidence pieces and policy briefs produced during the programme. These included:

1. AFFORD II Mid-Term Evaluation, 2020
2. Regional Report for the Final Evaluation of the AFFORD II Programme, 2022
3. Regional Exit Fund AFFORD Final Evaluation and Learning report, 2024

The full list of documents consulted is found in [Annex A](#)

A comprehensive **thematic analysis** (Braun and Clarke, 2006) was conducted of the evaluation documents. The remaining evidence pieces and policy briefs were reviewed qualitatively to support the findings of the thematic analysis, particularly with respect to the role of evidence generation for advocacy and programme adaptation.

The researcher also conducted 4 **key informant interviews (KIIs)** with two AFFORD Programme Country Managers, one government official and a local leader of an Older People Association (OPA), a local community structure created by the programme. The purposes of the KIIs were to validate the findings of the meta-analysis and to gather additional insights relevant to the research questions. A thematic analysis of the interview responses was also conducted. In the inception phase two KIIs were also conducted with HelpAge representatives as a means of gaining insight to the programme.

The findings from the meta-analysis and KIIs were triangulated for data validation and synthesis. The researcher used the AFFORD logic model, in particular, the long-term outcomes and impacts as an analytical framework for the report. A contribution analysis approach was used to trace the causal pathways between the programme's activities and observed changes in social protection systems in the lives of older people. This focused on the extent to which the programme's interventions, alongside external factors, contributed to achieving these outcomes.

During the inception phase the long-term strategic goals of HelpAge and the AFFORD Programme were operationalised to assist analysis. These operational definitions can be found in [Annex D](#). The researcher also analysed the long-term outcomes in terms of their systemic reach, identifying structural, relational and mindset changes (Foster-Fishman, P.G., Nowell, B. and Yang, H., 2007).

The project adopted the **ethical principles** of consent and confidentiality when conducting interviews. The researcher ensured that the ethical norms and standards of impartiality, independence, quality, transparency and consultative processes were adhered to throughout the research process. Furthermore, the ethical procedure was guided by United Nation's four guiding ethical principles of Integrity, Accountability, Respect, and Beneficence while centring the dignity and rights of older people. The research was aligned with HelpAge's safeguarding protocols.

2 Overview of the AFFORD Programme

2.1 Theory of Change

The pathways of change in the AFFORD programme's logic model and the assumptions underpinning its intended results are described below.

The AFFORD programme's vision was for older women and men in the targeted countries to lead more **dignified, secure, and resilient** lives.

The programme aimed to achieve this through three outcomes:

Outcome 1: Older women and men in the targeted countries, including the most marginalised, benefit from increased access to nationally owned, appropriate, inclusive, and effective social protection systems.

The assumption underpinning Outcome 1 was that this would be achieved by improving the capacity and awareness of government, social protection implementers and key stakeholders to adopt, expand, reform, and monitor age-sensitive, appropriate, inclusive, and effective social protection programmes and mechanisms.

Outcome 2: National social and health protection policies, public governance systems and structures at all levels are more responsive and accountable to older women and men's rights and needs.

The assumptions underpinning Outcome 2 were that this would be achieved by working with governments to create and embed inclusive mechanisms in relevant policy frameworks and by older people holding duty bearers to account.

Outcome 3: Civil Societies and their networks, communities in target countries, demonstrate more supportive attitudes and actions to promote the voice of older men and women in attainment of their rights and entitlements.

The assumption underpinning Outcome 3 was that this would be achieved through raising awareness and capacity of communities, civil society and their networks in the target countries so that they may effectively champion older people's rights.

The AFFORD programme logic model can be found in [Annex B](#).

2.2 Programme Design

Figure 1 provides an overview of the key stakeholders and interventions of the multilevel AFFORD Programme. Partners included national governments, multilateral organisations, the media and civil society. The numerous OPAs and their Older Citizens' Monitoring Groups (OCMGs) which respectively advocated to duty bearers and monitored social protection at local levels were central to the programme's implementation, being created by the AFFORD Programme to drive change in government responsiveness and accountability to older people's (OP's) social protection needs.

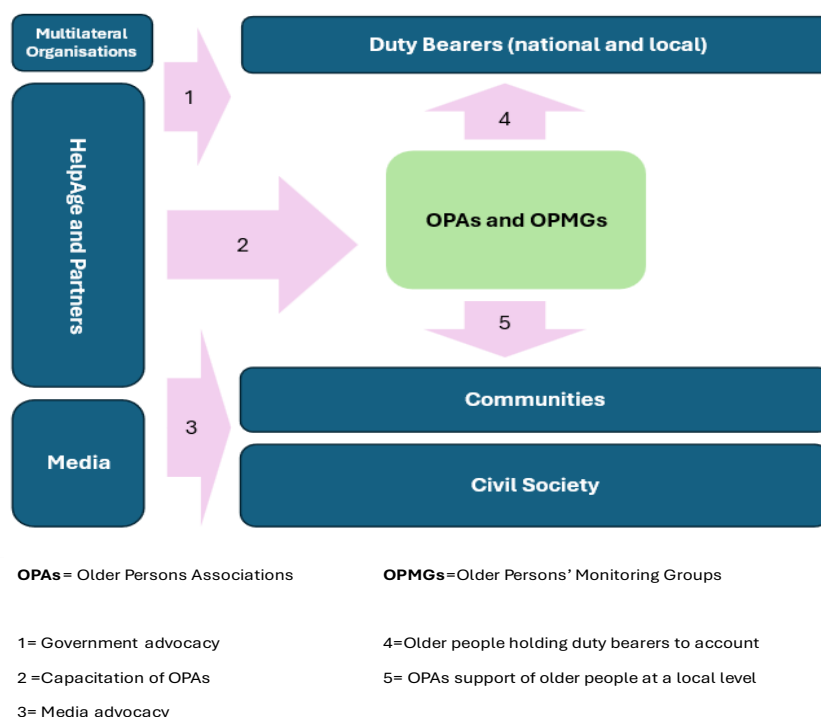


Figure 1 : Key Stakeholders and Interventions of the AFFORD Programme

An overview of country partners and national protection systems can be found in [Annex C](#).

3 Long Term Results

This section outlines the long-term results achieved by the programme, using the AFFORD programme's results framework as a tool for analysis. It includes the contribution of HelpAge to the outcomes, challenges identified, and lessons learned in achieving the long-term outcomes. Strikingly different results were sometimes identified between countries, and this could be an interesting aspect for further study, although beyond the scope of this research.

3.1 Outcome 1- Access to Social Protection

Through Outcome 1, HelpAge intended for older women and men in the targeted countries, including the most marginalised, to benefit from **increased access** to nationally owned (existent and new), appropriate, inclusive and effective social protection systems.

3.1.1 Outcome

The review found that there was increased access to social protection in the four countries. However, due to the low value of transfers and some system inefficiencies, the transfers are not adequate to address older people's needs, as described below.

3.1.2 Increased access to social protection systems

Access to social protection: Between 2017 and 2021, during the AFFORD II programme, the average percentage of older people who reported adequate, improved and sustainable income security in the four countries increased from **15% to 29.90%**, indicating increased access to social protection systems. By 2023, at the end of the AFFORD Exit Fund Programme, the average percentage of older people who reported access to social protection systems/programmes that reflect age-sensitivity had increased to **42%**¹. This increase was reflected, inter alia, by the larger number of older people enrolled onto existing social protection programmes and the increased number of payment points to lessen distances travelled by older people in all countries. There was also increased access to health services, for example, by having more older people receiving priority attention and free treatment. The AFFORD programme supported the development of technology, such as digitalised Management Information Systems (MISs) which facilitated access to transfers, for example, in Zanzibar.

Value of transfers: Social protection systems across the four countries increased the value of cash transfers. For example, in Zanzibar, the semi-autonomous region of Tanzania, where there was a 150% increase in the Zanzibar Universal Pension Scheme (ZUPS) which was established with the support of the programme, with monthly payouts increasing from 20 000 Shillings to 50 000 Shillings. The value of the Basic Social Subsidy (BSS) in Mozambique was also increased.

¹ The AFFORD II evaluation and the AFFORD Exit Fund evaluation used different indicators to operationalise 'access'

Adequacy of social protection

Despite the improvement in access to social protection, the findings suggest that social protection for older people in the four countries was not adequate. There were four main factors which contributed to inadequacy:

Firstly, there were ongoing systems inefficiencies affecting older people's income security. For example, in Mozambique and Ethiopia there were continued delays and irregular payments. In these cases, older people had to rely on their own income-generation activities or group saving schemes.

Secondly, income received from government sponsored social protection programmes was generally not considered sufficient for participants' income security relative to the cost of living.

Thirdly, due to insufficient monthly income, many older people were trapped in a cycle of debt, with monthly transfers often used to repay debt rather than meet basic needs.

It was also noted that, given the high levels of poverty in the four countries and the lack of savings among older people, resources dedicated to advocating for their rights often diverted people's resources away from income-generating activities that needed immediate attention.

According to the [Office of the Human Rights Commissioner](#), United Nations 'Adequacy' of social protection is a standard which determines whether benefits are adequate in amount and duration for people to realise their rights "to family protection and assistance and adequate standard of living and adequate access to healthcare".

3.1.3 Contribution of Programme Activities

The increased access to social protection programmes was partly due to increased awareness of older people about these programmes and removal of barriers to access to these systems through the OPAs. Collaboration with governments, OPA capacity building and training on savings and income generation were found to contribute towards programme outcomes, as described below.

Collaboration with Governments

The programme worked with governments to address several structural barriers that hindered access to social protection. These barriers included issues such as low programme coverage, lack of age-sensitive policies, inadequate benefits, the acquisition of identity documents, inflation and late payments. The increased subsidy of the ZUPS in Zanzibar and the development of the MIS for the scheme was in part due to the technical support and government advocacy of the programme.

The programme's work with governments to improve social protection systems reflecting increased age sensitivity under Outcome 2 also contributed to increased *access* to national social protection programmes.

OPA Capacity Building

The OPAs, established locally and organised into structures at a district/city level, were central to increasing access to social protection.

Holding duty bearers to account: Through OPAs, the AFFORD programme invested in awareness-raising initiatives to inform older people about the social protection programmes available to them and educated them on their rights and entitlements, thus empowering them to access the support for which they were eligible. It also provided training to members of OPAs on older people's rights, organisational management and how to hold duty bearers accountable. This facilitated the OPAs' engagement with service providers and enhanced access to social protection.

Evidence-informed decision-making: OCMGs were trained to collect data on access to social protection programmes which was shared with implementers. Through collaboration with government agencies and local partners, the programme's monitoring mechanisms effectively enabled the identification of needs of older people and gaps in service delivery. These mechanisms improved the capacity of social protection implementers and informed evidence-based changes that improved access. For example, in Mozambique, the monitoring of the Basic Social Subsidy Programme (BSSB²) by the AFFORD programme contributed to making the payment process more transparent and fairer, and increased the confidence in the payment process among participants and the community.

Advocacy capacity building: Through training opportunities provided by the programme, OPAs also created advocacy plans and learned about advocacy messaging. This strengthened the groups over the course of the programme, enabling them to demand improved social protection and health services and engage more effectively with other services such as the police. For example, OPA representatives in Mozambique reported that their OPA's advocacy work with health centres in the community led to an improved prioritisation of older people's needs and contributed to the provision of free treatment and medicines to older people. Training was cascaded to community members which led to increased awareness and capacity to support older people's rights.

Trainings on Saving and Income generation

Training on saving: The programme trained older people on savings, equipping them with knowledge of how to save their transfers for a 'rainy day', and make investments that could mitigate the impact of crises and shocks. These savings were often invested in income generation. Although the promotion of income generation was not part of the AFFORD programme's design, as partners saw opportunities for participants to boost their income security through income generation activities, it became incorporated into the programme in all countries. Income generation activities enabled a diversified income stream, thus contributing to financial security and resilience of participants. One participant reflected:

"I also get that amount [universal pension]. The first month I used it for food, but from the second month to the fourth month I started saving and then decided to invest the amount in agriculture (cassava and potatoes) and later sold such harvests. It was out of this investment that I got the chance to renovate my house, whereas before I used candles but was able to light my house with electricity.....Before the training we used to eat but after the training we started to use the money for development and income generating purpose" FGD, (AFFORD II Mid-Term Evaluation)

Income generation: Income generation projects were found to keep participants interactive and active which was consistent with the programme goal of enabling older people to lead dignified, healthy, active and resilient lives. They were also seen as a potential means of enabling OPA's to become sustainable, as it was noted that OPAs require resources to function effectively. However, the success of income generation activities was often affected by climate shocks such as drought and floods (Mozambique, Malawi), cautioning against reliance on agriculturally based income.

There was a strong opinion that future programmes should incorporate income generation as a means of boosting income security and resilience of older people.

² Portuguese acronym

3.1.4 Challenges

Fiscal Constraints

The most significant barrier to fulfilling the social protection needs of older people was the national fiscal limitations that impacted budget allocation for social protection programmes. These financial constraints influenced the minimum age at which governments could provide social pensions. For example, in Zanzibar, despite HelpAge's efforts to expand social protection coverage to include all people over 60, limited funding restricted support to those aged 70 and older. Similarly, in Mozambique, budgetary limitations resulted in a restricted number of new participants in the social protection programme each year, with the PSSB only covering around 20% of the target population. Over the course of the programme, there was an average 3% increase in national annual budget allocated to age-sensitive social protection programmes across the four countries. However, this could not be directly attributed to the programme.

External Shocks Affecting Programme Implementation

During the implementation, several significant health, political, economic, and climatic events hindered access to social protection systems and their expansion, and older people's financial security and wellbeing.

High Inflation: High inflation due to COVID-19 (from 2020) and the war in the Ukraine (from 2022) affected the rate of inflation globally, exacerbating poverty in the four countries through high fuel and food prices, and drops in employment levels. In Ethiopia, for example, a study by the World Food Programme (2022) indicated that rising fuel and food prices drove Ethiopia's inflation rate up to approximately 37% by May 2022, significantly diminishing the purchasing power of poor households due to reduced "real income." During this time, food inflation exceeded annual inflation, pushing up the cost of living for households. Older people also experienced rising health costs in this period, possibly due to the pandemic's effect on medicine supply chains.

COVID-19: Social distancing measures during the pandemic limited contact between older people and service providers, which disrupted the delivery of cash transfers. For instance, in Mozambique, participants did not receive transfers from March to July 2020, impacting their financial security, compounding the impact of the pandemic and negatively impacting on their wellbeing until the programme adapted to these constraints.

Political instability: Ethiopia and Mozambique experienced political conflicts affecting programme implementation. For example, the Tigray war in the northern region of Ethiopia and the associated state of emergency created significant instability, hindering the planned expansion of social protection programmes. This instability also diverted government priorities and budget allocations, impacting the resources available for social protection.

Climate instability: Cyclone Idai, one of the worst tropical cyclones on record to affect Africa, resulted in humanitarian crisis and food insecurity in Malawi and Mozambique in 2019, causing considerable challenges to advancing access.

3.1.5 Lessons Outcome 1

1. Increasing access to existing social protection programmes is not sufficient to ensure income security. It is critically important to advocate for improvements in the adequacy of these programmes. Ongoing advocacy is required to ensure the regularity of cash transfers to all older people, increase the amounts of these transfers, and improve access to health and other services.

According to HelpAge’s results framework, ([Annex E](#)), the operational definition of dignity is for older people to be able to exercise autonomy and independence in making choices and decisions based upon what is important to them. It was evident that for older people to achieve such autonomy and independence as well as resilience in the face of crises and shocks, they should have the choice to remain economically active if they so wish. This suggestion is aligned with the United Nations Principals for Older People that national governments should seek to incorporate the principal of ‘independence’ into their social protection programmes by enabling older men and women to work or have access to income generation activities³. Moreover, income generation activities were reported to facilitate vital social interaction and activity, which is consistent with the programmatic strategic goal of enabling dignity and resilience. However, recognizing that some older people may face limitations in physical or mental capacity, it is essential that social protection transfers are adequate.

3.2 Outcome 2: Responsiveness and Accountability of Governments

Outcome 2 intended for national social and health protection policies, public governance systems, and structures at all levels to be more responsive and accountable to older women and men's rights and needs.

3.2.1 Findings

The review found that there was a growth in accountability infrastructure for social protection of older people, an amplified voice of older people in governments and an increased responsiveness of governments to older people’s needs, as described below.

Accountability Infrastructure: Improvement to Social Protection Policies and Systems

Policies and legislation: There is strong evidence of a growing body of policies and legislation addressing the social protection needs of older people in the administrations of all four countries. These systems have been increasingly informed by regional frameworks that apply human rights principals and the life course approach which recognizes that people face specific vulnerabilities and risks at various points in their lives, and crafts social protection programmes to address these. The frameworks provide valuable reference points for older people and OPAs to hold duty bearers accountable.

The number of accountability infrastructure elements (policies, mechanisms, processes) that show improved age and gender mainstreaming increased from **five in 2017 to 22 in 2021**, with an additional **12** improvements in social protection systems/programmes reflecting increased age sensitivity during the AFFORD Exit Fund period. These included the shift from means-testing to life course approach in the Mozambiquan Basic National Strategy, the enactment of Elderly Affairs Law in Zanzibar, and the Older People’s Law in Malawi. The promulgation of such legislation was considered essential for improved budget allocation to age-sensitive social protection and guaranteeing the rights to social protection.

Institutionalisation of OPAs: During the intervention period, dedicated government structures were established to address the needs of older people. For example, in Ethiopia the Ministry of Labour and Social Affairs (MOLSA) established an office dedicated to older women and men, known as the Bureau for Older People. This office provided OPAs with a direct link to government officials, enhancing support for older people to advocate for their rights at the national level. In Tanzania, the value that government ascribed to

³ [OHCHR](#)

OPAs was evident in that they became recognised within the National Ageing Policy, with the creation of OPAs across the country.

Multilateral alliances: The programme established alliances with international organisations such as the Global Coalition for Social Protection Floors, the World Bank and the International Labour Organisation (ILO) which worked jointly with governments to improve social protection mechanisms. These alliances were effective in providing feedback to government ministries on draft policies and legislation, as well as creating opportunities for sharing of knowledge and learning.

Growing the voice of older people and responsiveness of government

Amplification of older people’s voices: The programme led to the amplification of participants’ voices and the responsiveness of governments to older people’s social protection needs. The average percentage of older people who reported being satisfied that their voice was adequately heard increased from **17% to 44%** between 2017 and 2023 across the countries. Ethiopia stood out as an outlier with the highest level of incorporation of suggestions from older men and women into social protection policy and development frameworks. Types of concerns submitted included: irregular payments of cash transfers, lack of information on payment dates and medical issues.

Effectiveness of OPAs and OPMGs: The key mechanisms through which this occurred were the OPAs and OCMGs and other older people’s-led groups, the creation of which were attributed to the programme, including the Ethiopian Elderly and Pensioners National Association (EEPNA) which influenced social protection policy at a national level. Through the OPAs, older people increasingly presented their grievances at district and national levels by engaging with the Members of Parliament in their areas and were represented in national social protection structures, implying an increase in confidence and competence among participants to use their voices. A participant noted:

“Before KIWWAUTA’s⁴ engagement and the establishment of the OPAs there was not any kind of interaction/ platform for elders to engage with the hospital staff, but now with the programme, the elders discuss their affairs in their OPAs and then KIWWAUTA engages the hospital in the course of advocating for the elders’ welfare.” – KII, AFFORD II Mid-Term Evaluation

The direct contact between older people and duty bearers was believed to be effective in focusing attention on older people’s issues and changing the perception of older people as active rights holders, rather than being seen only as vulnerable. According to a HelpAge representative:

“Older people are a constituent within the country. HelpAge does not have a constituency, and most of us are not yet older under that category. If older people are articulating (their needs), it’s different from a young 30-year-old programme officer articulating older people’s issues. I found it powerful.” – HelpAge representative, KII

3.2.2 Contribution of Programme Activities

It has been shown that the programme in the four countries promoted nationally owned and inclusive social protection systems and programmes and sought to improve accountability and responsiveness for social protection to participants. This was achieved through an effective ‘top-down and bottom-up’ (multilevel)

⁴ Kilio cha Waathirika na Waathiriwa wa UKIMWI, NGO, Tanzania

approach to advocacy - raising awareness of participants' rights and entitlements and developing capacity to claim those rights while working in high-level government circles to address policy reforms and legislation, as described below.

Capacitation of implementing partners

Cascaded training: The programme implemented a cascading capacity-building approach, first strengthening the capacity of local implementing partners. These partners, in turn, developed and empowered local OPAs and OCMGs. Through this process, OPAs and OCMGs raised awareness about older people's rights, amplified their voices, and held governments accountable. According to a participant:

"The older people through the OPAs can air their voices backing it the reference to respective policies and protocols e.g., the National Elderly Policy.....also the AU Protocol." – KII, AFFORD II Mid-Term Evaluation

Capacity building topics included social protection policy influencing, constitutions, rights and entitlements, programmes and services for older people, leadership, data collection and analysis, gender mainstreaming, and the attitudes and practices of older people and duty bearers. The training of partners was noted to be a key success factor in the development of OPAs and OCMGs, contributing to the sustainability of the programme's achievements. The extensive involvement of partners through a participatory design process of the programme was highlighted as an important enabler of programme's effectiveness.

Technical Support to Governments

Technical support: The AFFORD programme provided governments with technical support in the drafting of policies and legislation such as the Older People's Law in Malawi. It also supported social protection agencies to develop budgetary advocacy strategies through engagement with influential policy makers, including Members of Parliament, government ministers and high-ranking officials across targeted countries.

The programme worked with governments to create inclusive mechanisms for older people to engage in governance, for example, complaints and grievance mechanisms for non-payment of transfers. Some mechanisms were created for participants to engage directly with policy makers and duty bearers. For example, in Ethiopia face-to-face meetings led to the development of joint action plans and monitoring systems, resulting in improved services. A government official commented:

"Our office benefitted from the capacity building support provided by the programme. We actively participated in various training sessions organised by the programme, which covered a range of important topics. These included the right-based approach, team building, advocacy skills, rights and entitlements of older people, leadership skills and gender equality. Through these trainings our department gained valuable knowledge and skills that have enhanced our capacity to effectively address the needs and rights of older people. The programme's commitment to capacity building played a crucial role in empowering us to fulfil our responsibilities more effectively". – KII, AFFORD Exit Fund Final Evaluation and Learning Report

Collaborative approach: A common enabling factor for government technical support was the collaborative and personable approach used by the programme staff in working with officials which made them receptive to new ideas and contributed to the 'political will' necessary to drive policy and legislative changes.

Capacity building: To develop the capacity of policy makers, the programme conducted training to raise the awareness of older people's rights and needs in the design, implementation and monitoring of age and gender-sensitive complaints and grievances. Government officials recognised the role that the programme's technical support played in increasing their understanding of ageing issues.

Policy alignment: The programme supported better integration between health and social policy sectors and between sub-national, national, and supra-national levels such as the African Union Protocol on the African Charter on Humans and People’s Rights on the Right to Income Security and Social Protection⁵. This contributed to the incorporation of regional standards and principals into national social protection systems. In addition, it established alliances with international organisations such as the Global Coalition for Social Protection Floors, the World Bank and the ILO which worked jointly with governments to improve social protection mechanisms. These alliances were effective in providing feedback on draft policies and legislation to government ministries, as well as creating opportunities for learning.

Evidence-based Advocacy

The programme used evidence-based advocacy to influence policy formulations, including the use of monitoring data provided by OCMGs, conducting evaluations of existing social protection programmes and commissioning thematic studies on key issues such as the cost-of-living crisis and mainstreaming of gender in social protection. The findings of these studies were used, inter alia, to improve programming, for example, gender-disaggregation and higher transfer values.

3.2.3 Challenges

Turnover of government staff: One of the major reported challenges in government advocacy was the frequent change of staff and associated loss of institutional memory which required programme implementers to invest additional resources in training. The effectiveness of the programme was also dependent on government leadership. In some cases, this varied as leaders changed.

Rural reach: There were some challenges for the participation of older people living in rural areas. For instance, in Mozambique, government services are organised at a district level. They are not easily accessible for older people living in villages due to transport costs and physical limitations. Additionally, due to constrained budgets, government social welfare representatives were sometimes absent at the district level, making direct engagement with government impossible.

OPA sustainability: There was evidence that the OPAs and OCMGs remained committed to continuing their government advocacy. However, the main obstacles for continuing this work included the lack of financial support and the absence of physical spaces for the OPAs to operate.

Social protection as a privilege: For several reasons including literacy level and lack of knowledge of the law, many older people did not perceive social protection to be a right, but a privilege. A HelpAge representative expressed this sentiment, reflecting:

“Another challenge which I've observed is the power dynamics, or power distance between older people and the government. Maybe because of the culture or the literary level. They thought social protection, entitlements were a privilege, a favour from government. So, some of them demanded the right. It took time. We realized that some were not doing what they thought was a favour from their government. They could not challenge government to say, ‘In the constitution, this is what is stipulated’, or ‘In this act, this is what is stipulated. Why are you

⁵ [African Union](#)

not providing those entitlements and rights to us?’ It took time for them to realise that maybe it was because of the culture or the power dynamics or the power distance” – HelpAge KII

3.2.4 Lessons Outcome 2

Government Accountability

1. For policy and decision makers to respond positively to older people’s rights and issues, it is necessary for government stakeholders to understand the issues that older people face and to appreciate the importance of social protection for older people. This increases the confidence of officials in designing, managing and monitoring inclusive social protection systems.
2. Strong political will at senior government level is essential for adopting and enhancing inclusive social protection policies for older people and securing necessary national budget allocations for effective implementation. Raising awareness among high-ranking officials about older people’s rights is crucial to shifting perceptions and encouraging commitment to their welfare.
3. In addition to strong social protection policies for older people, establishment of legislative frameworks for social protection is crucial, as they provide essential reference points for older people, their associations, and advocates to hold responsible authorities accountable and ensure proper implementation. However, the existence of social protection law does not guarantee budgetary support or adequate funding.
4. An enabling factor for enhancing the accountability of social protection mechanisms is working within the national development agenda and using existing social protection systems and programmes as points of departure.
5. A gap in collaboration with governments in the design of the programme observed by government officials as an omission. Future programmes may consider the involvement of governments in the design of such programmes to increase the effectiveness and sustainability.

OPA Capability

1. Results indicate that the effectiveness of OPAs in advocating for the rights of older people is dependent on their coherent organisation as collectives and recognition as representative structures of older people so that they have a seat on consultative mechanisms of government, particularly at the district level where service delivery is managed.
2. To ensure operational sustainability, OPAs require a reliable and adaptable income stream. It is necessary for income-generating opportunities to be designed with consideration for climate resilience and the resources available in the local context. The registration of OPAs as non-governmental organisations would increase their financial sustainability, for example, to fundraise and be eligible for microcredits. However, it was noted that costs for registration are high, and future programmes could address this barrier.

3.3 Outcome 3: Promotion of Older People’s Voices

Outcome 3 intended for civil societies and their networks, communities to demonstrate more supportive attitudes and actions to promote the voice of older people in attainment of their rights and entitlements.

3.3.1 Outcome

The review found a positive shift in attitudes towards older people, a significant increase in age-mainstreaming within civil society/partner organisations/interest groups and an increased interest in journalists and media houses in reporting on older people’s issues, as described below.

Attitudes towards older people

Increasingly positive attitudes: Communities, including local leaders, government, and various societal actors in the four countries, experienced a shift in attitudes towards the rights and entitlements of older people. The average percentage of sampled community members who reported a better understanding of, and changed attitudes toward issues affecting older men and women rose from **20% to 34%** between 2017 and 2021, with the strongest upward trend identified in Ethiopia which also had the most positive baseline attitudes towards older people.

Government officials in Ethiopia said this was related to a shift in attitudes where communities used to see older people as dependent but began to perceive them as assets. This shift created a positive feedback loop, motivating community members, government officials, the media, and civil society to more actively advocate for the rights and entitlements of older people. These changes, along with the interventions of OPAs at a local level, have reportedly contributed to a reduction of elder abuse in some environments.

Age Mainstreaming

Targeted civil society organisations/programme partners/interest groups that were successfully mainstreaming ageing into their work increased from **7% to 38%** between 2017 and 2021 across the four countries, with Ethiopia demonstrating a consistent upward trajectory. By 2023, 86 gender and disability CSOs and their networks reported increased knowledge and confidence of mainstreaming of ageing, gender and disability in their work, 43% of which were in Ethiopia.⁶

Age mainstreaming refers to the integration of ageing issues into policy and programme design including disaggregation of participants by age, adjusting service provision for programme participants depending on their age and monitoring whether information is accessible to older people.

Growth in Media Partnerships

Media coverage of older people’s rights grew over the course of the programme, in partnership with established media houses. This sensitised journalists who developed a personal interest in reporting on the issue. During the AFFORD Exit fund period, the number of media products promoting older people’s rights almost doubled, from **129 to 231**.

The advantage of using print and electronic media was noted to be the wider reach that the programme achieved.

⁶ AFFORD Exit Fund Final Evaluation and Learning Report. There was no baseline for this indicator in the database

3.3.2 Contribution of Programme Activities

Age mainstreaming, media engagement and commemoration of key events contributed to the long-term results of the programme, as described below:

Age Mainstreaming

Awareness raising: Partners organized awareness-raising events, such as conferences, to promote ageing issues and enhance public awareness among service providers and community organisations. Besides raising awareness, these events were particularly successful because they fostered collaboration in addressing older people's issues.

Technical assistance: The programme provided technical assistance to governments for age-mainstreaming. Implementing partners reporting collaboration with government officials across various ministries to develop declarations, guidelines, and manuals relevant to older people. They also monitored the practical implementation of these materials through their advocacy work with OPAs.

Media Engagement

The AFFORD programme's media advocacy contributed to the positive change in attitudes towards older people by promoting solidarity and amplifying older people's voices. Partnerships with media houses and the use of media to promote older people's rights was noted as a particularly effective programme strategy for bringing important issues to national attention, such as reporting cases of violence against older people. A journalist reflected:

"I appreciate that one day I will be an older person. It is the duty of society to look after older people."- Journalist, AFFORD Exit Fund Final Evaluation and Learning Report

The programme also supported awards for effective reporting on older people's issues which provided motivation for journalists to cover stories on older people. This led to an increase in the number of stories written in Ethiopia, Malawi and Tanzania.

Commemoration of Key Events

The programme leveraged key annual commemoration events such as International Day for Older People on 1st October and International Women's Day on 8th March to raise awareness of older people's rights. Collaboration with governments and other stakeholders enabled the campaigns to have nationwide reach. These events were particularly effective when older people themselves were at the forefront of activities.

3.3.3 Challenges

Policy integration: Partners noted that a challenge to age mainstreaming within some governments, for example, Ethiopia, was that older people's rights were not granted at a constitutional level, Therefore, when there were staff changes in a ministry, they needed to restart their advocacy work within the respective unit. Partners noted that ongoing technical support and advocacy efforts was essential until ministries had more formal mandates for older people's rights, ensuring that incoming officials could take appropriate actions based on clear directives.

Discriminatory attitudes persisted: Wider normative changes in attitudes towards older people continued to occur. Discriminatory attitudes regarding their value in society and stigmatisation of conditions associated with ageing such as dementia were still deeply ingrained within both government and community settings. While the programme benefited from collaboration with some highly supportive government officials, it also

encountered resistance from unsupportive officials, healthcare providers, young people, and local leaders, indicating a need for continued advocacy.

3.3.4 Lessons Outcome 3

- 1 A 'social protection platform', being a permanent structure of NGOs that advocates on social protection issues (including those affecting older people), is critical in supporting the objectives of the programme and extending its reach.
- 2 Presenting evidence on issues concerning older people, was an effective strategy to engage media in the four countries, for example, HelpAge's publication of the study 'The Global Financial, Fuel and Food Crisis: Putting older Women and Men at the Centre of Marginalization in Ethiopia, Malawi, Tanzania, and Mozambique' in 2022.
- 3 Collaboration amongst stakeholders to raise awareness on older people's issues, for example, on commemoration days, was an effective strategy to amplify messaging through pooled resources, raising visibility and reach.
- 4 A noted area for improvement is intergenerational involvement in OPA and OCMG activities which proved beneficial in Ethiopia, Malawi and Mozambique. The involvement of younger generations is thought to support continuity and enhance institutional memory, key elements of sustainability. It also brings a different set of knowledge and technology skills to OPAs and OCMGs. Strategic youth involvement can foster awareness of older people's rights and help to engender a sense of responsibility toward older community members.

4 Summary of Systemic Changes Achieved by the AFFORD Programme

The AFFORD programme contributed to structural, relational and attitudinal (mindset) changes⁷ of the social protection systems in the four countries.⁸ The programme's establishment and support of OPAs created an effective leverage mechanism to drive change at all levels: individual, relational and structural. The programme's alignment with regional frameworks leveraged regional supra-national standards and principals for domestication.

Many of these system level changes were linked, for example, governments' responsiveness to older people, and older people's confidence in claiming their rights; officials' attitudes towards older people and political will to grow age-sensitive policy frameworks. A summary of the discussed systemic changes achieved by the programme can be found in Figure 2.

Several of the programme's results have been institutionalised, particularly within policy, legislation and age-mainstreamed implementation mechanisms. This bodes well for the sustainability of results, laying the foundation for further positive outcomes to be generated by the programme and for future programmes to build upon.

⁷ See Section 1.2 for definitions

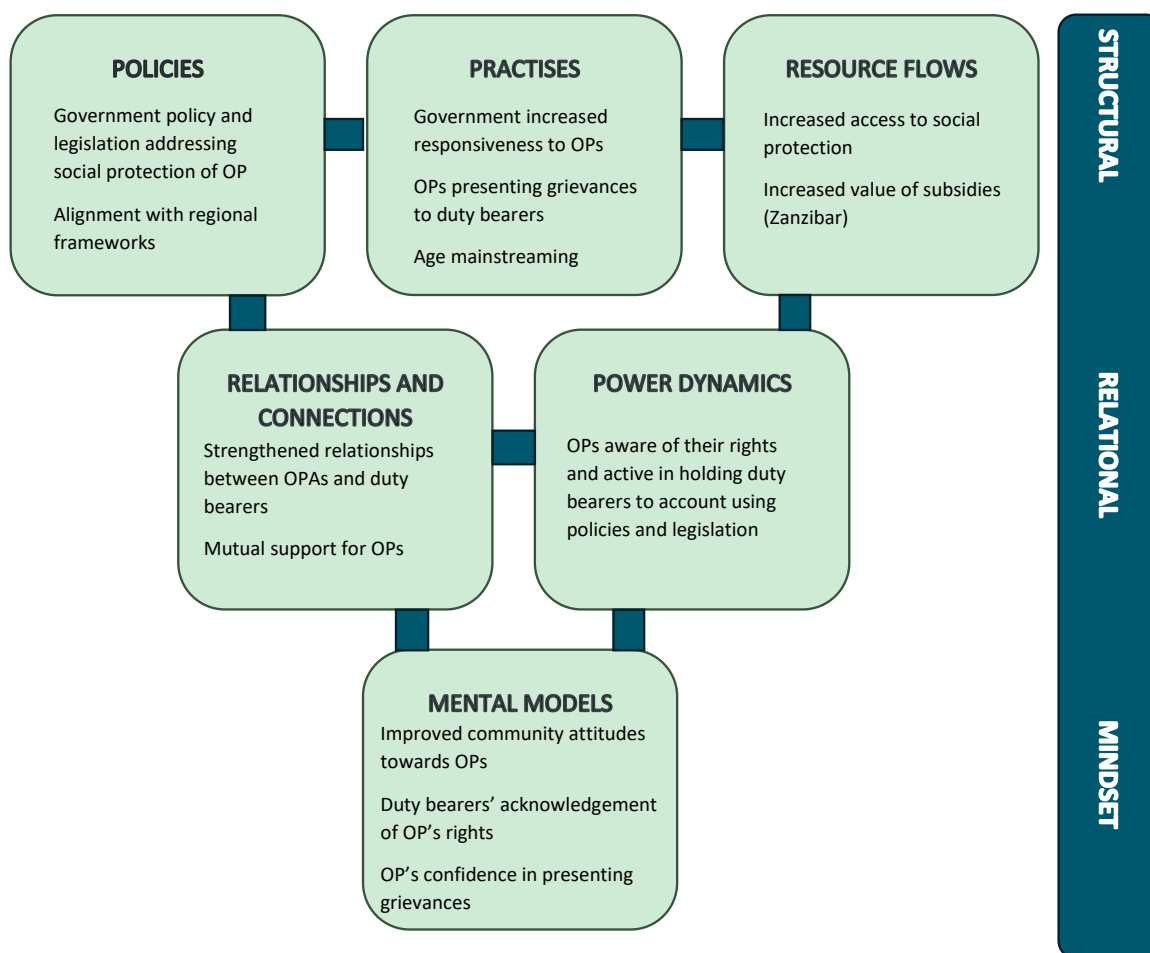


Figure 2: A Representation of Systemic Results of the AFFORD Programme

5 Individual-level Impact

The intended individual level impacts of the AFFORD programme were for older people in the four countries to have **security, dignity and resilience**. These complemented HelpAge's strategic goals of enabling **wellbeing** and **voice** for older people.

There is clear evidence that the programme raised the **voices** of older people so that they were able to participate in decision-making processes in government structures and raise their concerns with duty-bearers. However, it was noted that the voices of women and people living with disability need to be further strengthened (Section 6 below). Although there were attempts to include women in the leadership of OPAs, persistent socio-cultural norms continued to centre the voices of older men.

In terms of **dignity**, while HelpAge's results framework operationalises dignity as older people being able to '*exercise autonomy and independence in making choices and decisions based upon what is important to them*', key informants expressed a wider understanding of dignity to include respect and a societal acknowledgement of older people's rights and value in society. Dignity was also upheld by the accommodation of their needs based on age, for example, not having to stand in a queue. **Empowerment** was a closely associated noted individual impact resulting from older people being able to represent their own issues to duty bearers. In the words of an OPA leader:

“Before, we were seeing our elderly people disadvantaged, oppressed, languishing. But now we learned that we could speak for them. We can tell them what they are supposed to be doing, what they are supposed to follow in all those things (complaints mechanisms). In the past, many older people were dying because of torture from their children. Now they are fine. Those perpetrators now fear because they know that they have the elderly people like us assisting them.” – OPA Leader, KII

A key assumption underlying the AFFORD Outcome 1’s mechanism of change was that social protection mechanisms have a direct impact on poverty reduction for older people and their households, redress socio-economic imbalances and inequalities, and are thus a powerful tool towards achieving greater **dignity, security** and **resilience** of older people in the targeted countries. However, while older people appreciated the support provided through social protection transfers, the findings indicate that transfers were too low to provide **income security** as their value was not enough to cover basic needs. Persistent national budgetary constraints continued to be a significant impediment to achieving this impact. However, OPAs did provide older people with a more general sense of security, for example, by addressing elder abuse and conducting home visits to frail older people.

Additionally, it is suggested that while the transfers may have contributed somewhat to **resilience** to withstand financial shocks and crises, older people in the four countries were still considerably vulnerable to these events due to the low value of transfers which were not sufficient to meet their monthly needs, and many do not have a diversified income stream.

6 Intersectional Analysis

The impact review aimed to assess how the AFFORD programme influenced the intersectional experiences of age, gender, and disability. It was observed that gender and disability-related outcomes were not consistently reported in the evaluations, and in some cases, these indicators were combined, making it difficult to identify specific intersectional outcomes. However, the AFFORD Exit Fund Programme’s results framework did consistently disaggregate data by gender and disability. While this review does not include an analysis of raw data, future research could explore more nuanced outcomes related to gender and disability by interrogating the raw data.

6.1 Gender

Findings indicate that there was gender inclusivity for increased access to social protection services and responsiveness of government services. The number of accountability infrastructure (policies, mechanisms, processes) that show improved age and gender mainstreaming increased from **five to 22** from 2017 to 2021 across the countries. Over the course of the programme, there were an increased number of civil society organisations who were confident in mainstreaming gender in their work.

However, at a community level, challenges were noted in growing women’s roles as leaders in their communities. There were some instances of women taking leadership roles in OPAs. However, strong socio-cultural norms resulted in the majority of OPA leaders being men, even in cases where the majority of members were women, such as in Mozambique. A male OPA leader commented:

“We have been encouraging our women to cook pancakes, to be cooking potatoes. Just cut them into pieces and do this and that and they are happy. They are selling. The men, I can’t say they do that. They depend on the wife. Some are builders but they depend on the wife to be doing that little business.”- OPA leader, KII

Strategies to address gender inequality

Over the course of the programme, the programme strengthened gender disaggregation and inclusion for all its activities. This included conducting a gender analysis, disaggregation of gender data in its results framework, raising awareness and developing gender policy briefs which were employed to advocate for inclusion of older women in the four countries. As a result of these efforts, most of the programme stakeholders became aware of the gendered power difference in communities and that the OPAs' work should address those imbalances.

The programme also provided training to raise awareness of women OPA members to claim their rights, equipping them to lobby respective government bodies, and conducted media campaigns to reduce the wider societal misconceptions around older women. The programme promoted women's leadership in OPAs by supporting them in drafting constitutions that specifically included provisions for women in leadership roles. Understanding the root causes of gender inequality was increasingly incorporated into the programme thinking, exemplifying a gender transformative approach.

6.2 Disability

The programme's monitoring framework initially had limited consideration for people living with disability (PLWD), with only one long term indicator relating to access to social protection. Over the course of the programme, its definition of disability was refined by incorporating the Washington Group Set of Questions⁹ and it further disaggregated disability data.

By 2023, **29%** of surveyed older people living with disabilities in the participating countries reported having access to social protection, a significant increase from just **2.9%**¹⁰ in 2017. However, this figure remained well below the **39%** average reported for older people overall.

Social protection systems continued to be less inclusive for older PLWD due to the requirement to attend in person to claim pensions when there was no use of electronic payment systems. Implementers referred to the frequent lack of resources to enable more inclusivity for PLWD.

Only **16%** of PLWD perceived their voices to be heard, also lower than the average of **43.5%** for older people overall.

It has been suggested that increased inclusion for older PLWD may be achieved by intensifying inclusion training to OPAs and OCMGs so that their policies, practices, and cultures are more inclusive. It is also necessary to monitor the complaints and grievances of older people with disabilities through OCMGs and use findings for evidence-based advocacy.

To enhance gender and disability inclusion, key informants believe that it is essential to promote broader participation of people with intersecting identities from a national to community level, rather than focus on mere representation, so that women, men and PLWD are at the forefront in shaping policies, contributing to discussions, and influencing outcomes. The needs of people with intersecting identities are believed to be best understood when they represent themselves and their lived experience is communicated first hand. A HelpAge representative reflected:

⁹ <https://www.washingtongroup-disability.com/question-sets/>

¹⁰ AFFORD II Results Framework

“The intersecting identities of older people doesn’t come out unless people are speaking for themselves. It’s the woman who is disabled, living in a rural area who has a very different experience to an older man living in an urban area.”- KII, HelpAge

7 Summary of Strengths and Challenges of the AFFORD Programme

A summary of the AFFORD programme design’s strengths and challenges are outlined below:

Strengths

- The participatory programme design contributed to programmatic relevance.
- The multi-country model contributed to learning and leveraged strengths of partners.
- The multilevel ‘top-down, bottom-up’ advocacy efforts were noted to reinforce each other. For example, older people representing themselves and government advocacy focused governments’ attention.
- Advocacy towards government was aligned with existing policy frameworks, facilitating cooperation.
- The OPAs served multiple purposes, including promoting social accountability and directly contributing to older people’s wellbeing. They were mechanisms for wide participation of older people from a national to a local level.
- The programme created partnerships with civil society organisations whose visions and missions resonated with the programme, thereby extending the programme’s reach.
- The programme’s focus on capacity building contributed towards the sustainability of the results.

Challenges

- Budgetary constraints at the national level consistently limited the provision of adequate social protection for older people. While the programme did employ budgetary advocacy strategies, sustained fiscal advocacy was suggested to expand funding allocations toward social protection programmes. Future programmes should prioritise the identification of sustainable avenues for increasing budgetary commitments to social protection of older people.
- Additional strategies are required, specifically income generation opportunities, for older people to increase their income security and resilience due to the inadequate level and low coverage of social protection programmes in low-income economies.
- While OPAs and OCMGs were crucial for sustainability, the programme design's reliance on voluntary participation without financial or material support contributed to volunteer fatigue and reportedly diverted efforts from income generation. The financial sustainability of the OPAs should be addressed in future programmes.
- Despite efforts to integrate disability-sensitive approaches, there were gaps in the programme's ability to adequately address the needs of older people with disabilities, limiting its overall inclusiveness.
- Although efforts were made to promote women’s leadership in OPAs, the leadership of OPAs continues to be comprised of men due to socio-cultural factors.
- While governments were consulted during a needs analysis for the programme, they were not consulted in the design which may have affected collaboration.

- Conflict in Mozambique and Ethiopia impacted on the implementation of the programme, hindering planned expansion and diverting government resources and priorities.

8 Replicability and Scalability of the AFFORD Programme

The following notably effective strategies are relevant for replicability and scalability of the AFFORD programme:

Establishment of OPAs and OCMGs

The OPA and OCMG mechanisms played a pivotal role in amplifying the voices of older people to claim their rights and entitlements, while also contributing to their dignity and wellbeing. Many successes of the OPA and OCMGs were at local community level, positively impacting the daily lives of older people through addressing community concerns, in contrast to influencing policy change which can take considerable time. For these reasons, there is a perceived need to scale-up the practise of creating and capacitating OPAs and OCMGs in other parts of the countries for the benefit of older people nationally. One research participant suggested:

“The concept of OPAs is attractive to older people. It would be easy to have it adopted in other areas that do not have them. This is because they give a voice to as well as solidarity among older people who most of the time experience loneliness.” – KII, (Regional Exit Fund AFFORD Final Evaluation and Learning report)

There is also a need to build the financial sustainability of OPAs through income generation or alternative funding.

Capacity Building of Government Officials

The programme effectively built the capacity of government officials to design, manage, and monitor social protection systems. This model of capacity building is replicable and could be applied to other countries or regions seeking to improve their social protection frameworks.

Regional Alignment and Multilateral Cooperation

The regional agenda for promoting older people rights played a key role in guiding the development of national policies and legislation. Partnering with international organisations like the ILO and UNICEF to advance the global agenda for inclusive social pensions proved successful in influencing government officials. This approach increased their understanding of social protection models and built capacity for relevant policy improvements.

Community-led Monitoring

The programme effectively implemented monitoring mechanisms through local partnerships and direct collaboration with government agencies. These mechanisms allowed for the collection of data on older people’s needs. Training local partners and OCMGs in data gathering has been replicable across countries and could apply future programmes.

Further research could be conducted to understand the contextual limitations and enabling factors which make the programme scalable and replicable by systematically comparing the implementation between countries. Relevant areas of assessment could be stakeholder buy-in and demand, the capacity and infrastructure of implementing partners, and cost-effectiveness. It is also essential to consider the impact of socio-political factors such as conflict.

9 Conclusion

The AFFORD Programme made significant strides in improving the social protection landscape for older people in Ethiopia, Malawi, Mozambique, and Tanzania. Through its comprehensive multi-level approach, the programme successfully increased access to social protection systems and amplified the voices of older people in advocating for their rights through successful government advocacy and the capacity development of key stakeholders. The establishment of OPAs and OCMGs has proven to be an effective model for empowering older people and engaging governments on social protection issues in the four countries. These results contributed to the improvement of financial security of older people, and their enhanced dignity, wellbeing and voice.

However, inadequate social protection programmes and lack of opportunities for older people to remain economically active if they are able continued to inhibit older people's resilience and income security. Although the programme achieved improvements in policy and legislation for age-sensitive social protection systems, national budgetary constraints continued to limit the adequacy and coverage of these systems. There remained challenges in ensuring the financial viability of OPAs with implications for the sustainability of the results, and in realising inclusion of women and PLWD.

Despite these obstacles, the AFFORD Programme has laid a strong foundation for future initiatives. Lessons learned and the identification of scalable and replicable aspects of the programme provide an important road map for future programme design.

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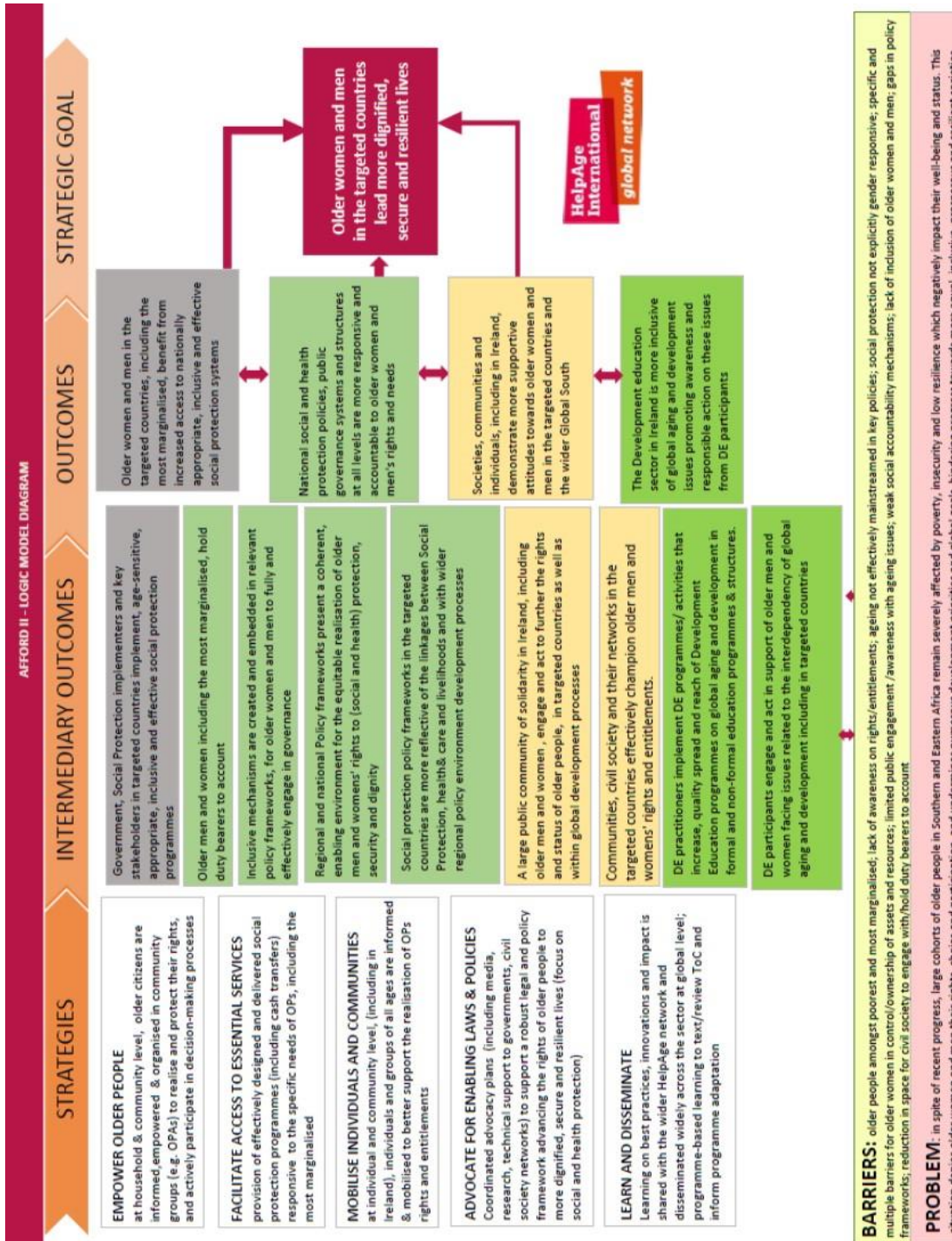
Annex A

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8. Coverage of Older people in Ethiopia's social protection system, 2019
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Annex B

The AFFORD II Logic Model



Annex C

Implementation Context

Overview of country partners and national social protection systems

Ethiopia:

- **Partners:** HelpAge International Ethiopia Country Office, Ethiopian Elderly and Pensioners National Association (EEPNA).
- **Social Protection Programmes:** Ethiopia's National Social Protection Policy (NSPP), enacted in 2012, focuses on pensions, social insurance, and access to health and welfare services to protect vulnerable groups, including older people. The programme supported older people through 32 Older People's Associations (OPAs) and 32 Older Citizens Monitoring Groups (OCMGs) across various regions

Malawi:

- **Partners:** HelpAge's partner, Malawi Network of Elder People Organisations (MANEPO), collaborating with the Foundation for Civic Education and Social Empowerment (FOCESE) and the Mwai Foundation for the Elderly.
- **Social Protection Programmes:** Malawi's Social Cash Transfer Programme (SCTP) provides targeted cash transfers to vulnerable groups, including older people, people with disabilities, and orphans, contributing to income security

Mozambique:

- **Partners:** HelpAge worked with the Anglican Church of Mozambique, Association for Community Development and Conservation (ACIDECO), and the Association for the Promotion of Social Integration of Older People (APITE).
- **Social Protection Programmes:** Mozambique's Basic Social Subsidy Programme (PSSB), administered by the National Institute of Social Action (INAS), provides monthly cash transfers to over 550,000 older people and households headed by older people, offering critical support for income security

Tanzania:

- **Partners:** HelpAge partnered with the Jumuiya ya Wazee Zanzibar (JUYAWAZA) in Zanzibar and the Rural Action Development Organisation (RADO) in Mbeya on mainland Tanzania.
- **Social Protection Programmes:** Zanzibar's Zanzibar Universal Pension Scheme (ZUPS) provides a non-contributory universal pension for older people, guaranteeing monthly pensions to older residents. On the mainland, the Tanzania Social Action Fund (TASAF) provides income security for vulnerable older households.

Annex D

Operational Definitions of HelpAge and the AFFORD Programme’s Strategic Goals

Strategic Goals of HelpAge’s Results Framework	
Wellbeing	Improvements in health, income security, safety, social inclusion and self-worth
Dignity	Older people are able to exercise autonomy and independence in making choices and decisions based upon what is important to them
Voice	Older people are able to participate in decision-making processes at all levels, including in the home, at work, in the community and in society
Strategic Goals of AFFORD’s Results Framework	
Security	Primarily refers to income security for older people. Security is described as having access to multiple income streams or options, enabling older people to respond to shocks or crises, particularly climate-related shocks
Resilience	Relates to older people’s capacity to withstand economic and social shocks, particularly through access to diversified income streams and social protection systems.
Dignity	Older people are able to exercise autonomy and independence in making choices and decisions based upon what is important to them

Annex E

HelpAge Results Framework 2024 – 2026

Indicators

Impact Indicators:

Reported on through (periodical and focused) Impact Reviews

REF	Indicator	Focus	Transition
I-1	Older people reporting or other evidence of increased wellbeing (including improvements in health, income security, safety, social inclusion and self-worth)	Well-being	No change
I-2	Older people reporting or other evidence that they are able to exercise autonomy and independence in making choices and decisions based upon what is important to them	Dignity	No Change
I-3	Older people reporting or other evidence that they are able to participate in decision-making processes at all levels, including in the home, at work, in the community and in society	Voice	No change

Outcome Indicators:

Reported based on annual targets and bi-annual progress report from teams

REF	Indicator	Focus	Transition
O-1	Number of older people with improved access to adequate and appropriate health and care services	Healthy Ageing	Amended wording
O-2	Number of older people with improved income security	Income Security	New Indicator
O-3	Number of older people accessing humanitarian assistance that is delivered in a safe, accessible, accountable and participatory manner	Inclusive Humanitarian Action	Amended wording
O-4	Number of Older People's Associations trained on their rights and entitlements	Society for All Ages	New Indicator
O-5	Number of older people led organisations, HelpAge, Network members & partners participating in initiatives aimed at addressing age discrimination and ageism	All	New Indicator
O-6	Number of advocacy initiatives that have evidence of strengthened national, regional and global commitment to older people's rights and wellbeing that can be concretely linked to advocacy led or supported by HelpAge	All	New Indicator
O-7	Number of older persons led civil society groups engaging with relevant stakeholders to effect change to their situation or voice their needs and rights	All	New Indicator

O-8	Number of partners or network members leading initiatives and / or connected into networks or platforms for shared learning, funding leverage or policy influence	Supporter / Convenor	New Indicator
O-9	Number of stakeholders that have received guidance, training, technical support or accompaniment (delivered or access to facilitated by HelpAge)	Supporter	New Indicator
O-10	Number of multistakeholder events, dialogues and partnerships which HelpAge has led or played a significant role in bringing together with the outcome of positive change for older people	Convenor	New Indicator
O-11	Number of support or guidance requests received by HelpAge on key issues (e.g., healthy ageing, income security, ageism, inclusion of older people etc.)	Thought Leader	New Indicator
O-12	Number of new external actors joining a HAI-initiated advocacy or campaign initiative (e.g. Grey and Green, ONO etc)	Thought Leader	New Indicator
O-13	Number of engagements with HelpAge thought leadership content (e.g. downloads /direct requests for or sharing of research, reports, toolkits)	Thought Leader	New Indicator

Key Performance Indicators (KPIs):

Reported on quarterly

REF	Indicator	Focus	Transition
KPI-1	HelpAge & partners with Sex Age Disability Disaggregated (SADD) data collected, analysed and used to inform programme development or policy influencing for all initiatives	Gender & Inclusion	No Change
KPI-2	New project funding proposals meet gender minimum standard (at least Gender Sensitive).	Gender	No Change
KPI-3	% of projects or initiatives what have ensured engagement and empowerment of diverse groups of older people in the full cycle of programming from design, implementation and evaluation	Inclusion	New Indicator
KPI-4	% of projects or initiatives which score 3 or 4 for partner decision making in both design and implementation <ul style="list-style-type: none"> • 4: partner makes the final decision • 3 Partnership: partner co-decides • 2 Consulting: partner is consulted before a decision is made • 1 Informing: partner is informed about decision-making, but has no say • 0 Exclusion: Partner is not informed in the decision making 	PLP	New Indicator

	Ref: Partos Power tool		
KPI-5	% of partners who rate their partnership with HAI positively in terms of relationship quality, communication and support Survey to be developed possibly based on Keystone	PLP (measured annually)	New Indicator
KPI-6	% of projects with complete & up to date Environmental Assessments	Climate Change	New Indicator

Global Reach Figures

Reach figures reported for HelpAge communications & supporting member requirements – automatically collected in DMS across projects.

REF	Indicator	Transition
GRF-1	Total number of people (all ages) being directly supported in all our non-humanitarian projects (HelpAge, or HelpAge supported network member and partner projects)	No Change
GRF-2	Total number of people (all ages) being directly supported by HelpAge humanitarian responses (HelpAge, or HelpAge supported network member and partner projects)	No Change
GRF-3	Total number of older people (60+) benefitting from (receiving) support due to HAI-influenced changes in government policy or legislation (HelpAge, or HelpAge supported network member and partner projects)	No Change
GRF-4	Total number of inclusive Older Peoples Associations (OPA) or equivalent community-based structures	No Change
GRF-5	Total number of governments, network member, partner or other agency staff trained by HelpAge in any area of our technical work (e.g. health, income security, inclusive humanitarian approach, advocacy and rights, gender, inclusion, data)	No Change
GRF-6	Number of older people trained on their rights and social accountability mechanisms	No Change