



Waqas A Qureshi/HelpAge International.

To realize a dream where every older woman and man can say “I have the income I need”.

We are working to secure the rights of older men and women to a sufficient income to lead a dignified life. In this regard, we are facilitating older women and men to attain sustainable and resilient livelihoods, decent and appropriate work, access to micro-finance services, and adequate social protection.

Our objective contributes towards achievement of the Sustainable Development Goal 1 to end poverty in all of its forms, everywhere. By modeling different community based micro-finance, training and livelihoods activities for older people in Pakistan, we are generating evidence to advocate with the policy makers, institutions and organizations engaged in poverty alleviation to make their policies and programs inclusive of older women and men.

We are working with the communities through more than 200 Older People's Associations (OPAs), community based organizations led by the older people. We build capacities of these OPAs through series of trainings in organizational and financial management, monitoring of services being delivered in their communities and advocacy with the policy makers.

Modeling Financial Inclusion: Micro Credit Programme and Community Revolving Fund

We have piloted a micro-credit programme by supporting OPAs establish community revolving funds. So far, 4000 older persons (41% women) or their family members have accessed micro-credit from the community revolving fund and initiated livelihood activities. This fund is active at the community level in three districts (Jacobabad and Shikarpur in Sindh and Nowshera in Khyber Pakhtunkhwa) since 2010. OPAs are managing this micro-credit fund and revolving among their members as the credit.

We are also reaching older men and women through our partner organisation Sindh Rural Support Organisation's (SRSO) micro-finance programme, where they not only provide micro-credit but also health insurance. So far, 500 older men and women have accessed micro-credit from SRSO for livelihood activity.

The evidence from our micro credit programme demonstrates that older people not only utilize micro credit for income generation but also return the credit amount, reducing the risk for micro finance institutions.

Capacity Building of Older People on Livelihoods

To increase income, food security and nutritional status of the older people, we initiated specialized trainings on home-based livelihoods for older people in Sindh, Punjab and Khyber Pakhtunkhwa. Through community based trainings more than 655 older women or their family member were trained in home based poultry raising; 504 women in kitchen gardening; 504 in Vocational Training and 202 in honey and mushroom farming, 206 number on livestock management and 153 on small enterprises

development. All these trainees were also provided with a Starting Kit for initiating their livelihood activities.

Poultry, kitchen gardening, honeybee keeping and mushroom farming not only increase their income but also contribute to improving nutritional status of the household as the older people and their families utilize these products for their own consumption as well.

Cash Transfer Programme

We supported more than 3,000 households with older men and women through conditional and

unconditional cash grants during humanitarian crises including the floods and TDPs emergency.

Advocacy for inclusion of Older People in Social Protection and access to Financial Services

HelpAge is advocating for provision of social protection for older people so that they can live a dignified life. We are advocating with the policy makers, relevant government ministries and departments for inclusion of older people in their on-going programs and initiatives and upcoming social protection framework and policies.

We are also advocating with the State Bank of Pakistan and MFIs for ensuring access of older men and women to financial services including micro-credit, insurance and savings.

Research on Older People's Livelihood

To inform our advocacy efforts on social protection and livelihoods of older people, we are also conducting research in country collaborating with academia on different aspects

of livelihood of older men and women in urban and rural contexts of Pakistan. Findings of these studies are also used to inform our programme designs.

Inclusion of Older People in DRR Programs

Climate change has profound and far-reaching effects on the environment, ecosystems, natural resources, economy and human lives. Older farmers have rich experience and knowledge about climate changes and how to adapt livelihoods practices to cope with the negative effects of climate change. They also have knowledge of the disasters in the past and the coping strategies people adopted. HelpAge while harnessing older people experience and knowledge to build local climate change adaptation and DRR plans, to protect their livelihood sources and increase resilience. So far, we have modeled these activities with OPAs in 16 communities in Sindh.



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