HelpAge India | Fighting isolation, poverty, neglect

Living with Dignity & Empowerment

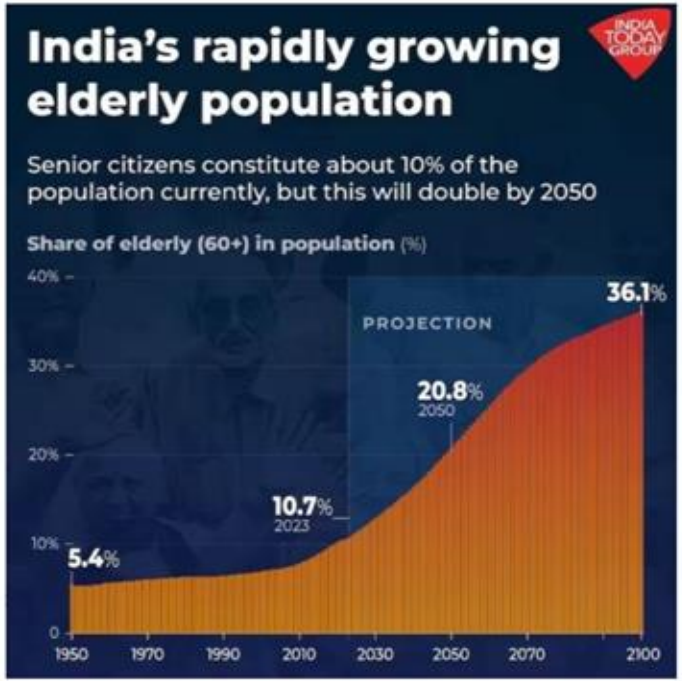
Organise | Empower | Connect | Contribute

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APRC 2026 | Track D: Age-Friendly Societies
Community Power: The Role of Community-Based Organisations in Advancing Age-Friendly Communities

Country Background

- **319 million (19.5%) older people by 2050** (UN World Population Prospects' 22).
- **78% of the elderly** are without pension (Niti Aayog Senior Care Report'24)
- Greater proportion **(71%) lives in rural area**
- **Multiple Vulnerabilities:** Income, health, social protection and climate risks
- Older women faces additional barriers to savings, resources and decision-making



Elder Self-Help Groups (ESHGs)

A platform for multiple inclusion

Elders Self Help Group (ESHG)



Healthcare



Right & Entitlement



DRR & Emergency Response



Social Action



Active & Health Ageing



Self Help



Income Security & Livelihoods

From Self-Help to Community Institution

The ESHG journey has expanded from mutual support to voice, agency and resilience

1



Mutual support

Older people organise and support one another.

2



Savings & credit

Regular savings and internal lending build financial capability.

3



Livelihoods

Appropriate livelihood opportunities strengthen income security.

4



Social protection

Groups help members navigate schemes and entitlements.

5



Voice & leadership

Older people participate, advocate and engage local institutions.

6



Resilience

Collective networks strengthen preparedness, support and recovery.

The collective becomes the platform through which solutions are accessed andsustained — not simply a programme activity.

ESHG Programme in India: Scale & Reach

(A community platform reaching more than *40,000 rural older people*)

9 States | 13 Districts | 379 Villages | 3,273 ESHGs | 40,423Members | 64% Women | ₹334 Million Fund

ESHG DASHBOARD (30/09/2026)									
State	Location	Total Project Village	Total VLF	Total ESHG	Total Men member	Total Women Member	Total ESHG Member	Cumulative Savings (in INR)	Total Funds Available (in INR)
Bihar	Supaul	32	32	336	1,912	2,256	4,168	19,380,868	42,889,733
	Jhanjharpur	30	19	345	1,186	3,136	4,322	14,690,754	29,132,354
West Bengal	Kolaghat	51	30	400	2,117	2,478	4,595	14,728,724	35,895,011
	Birbhum	46	20	220	1,815	1,039	2,854	6,522,589	10,049,716
Puducherry	Puducherry	25	25	420	1,664	4,357	6,021	85,293,302	102,966,917
Tamilnadu	Ramanathapuram	20	32	340	728	3,659	4,387	31,538,105	3,99,43,501
Rajasthan	Karauli	22	22	212	1,011	1,355	2,366	5,929,381	8,869,080
Maharashtra	Ghatanji	20	22	263	676	1,956	2,632	3,897,185	8,867,226
Telangana	Chhotupal	16	16	204	758	1,484	2,242	10,073,354	19,593,368
	Pochampaly	9	9	100	471	774	1,245	4,944,370	7,883,033
Odisha	Puri	55	13	200	1,807	1,010	2,817	5,977,587	10,506,299
Madhya Pradesh	Khandwa	21	8	128	296	1,134	1,430	3,378,400	7,518,400
		379	258	3,273	14,721	25,702	40,423	21,40,68,331	33,42,42,379

Lakhpati Bujurg: From Dependence to Economic Self-Reliance

Journey

- Formed in Dec 2009 with **15** elders, saving just **₹50** each
- As on Date: **12** active members with **₹216K** savings (2273US$)
- HelpAge support (Seed Capital): **₹60 K** (631US$)
- Per member investment (incl. HI support): **₹23,070**(243US$)



"Now, even in old age, we are not dependent—we are contributors."

Impact in 15 Years

₹23.3 million(245K US$) circulated through internal loan → **84X** of money invested

₹1.3 million (13684US$) income generated → **4X** return on investment

Every member is now a ***"Lakhpati Bujurg"*** with **₹119K** (1250US$) share value

Evidence of Impact



Sugiya Devi (64 years)

Reflecting on self-belief and leadership,

"I told my husband, 'Let's do something on our own.' We opened a grocery shop with a small loan. That was our first step towards self-dependence. It is now taken care of by my elder son."

Increasing confidence and taking initiative-

"We used to watch the group meetings from a distance. Slowly, I began to understand how important they were, and I gathered the courage to ask for membership once I turned 60."

Support leveraged for growth and diversification-

"When HelpAge India supported our group with **INR10,000** (105US$) and the group gave us **INR15,000** (160 US$) more, we used it to start a clothes shop. Now, our family runs two shops."

Sustainable income with intergenerational benefit-

"Every month, we earn around **INR8,000** to **INR10,000** (85-100 US$). I set aside **INR4,000** (45US$) just for my grandchildren's education. That's my contribution to their future."



ESHG meeting



Climate Resilient Livelihoods: Organic Farming



Linkage with Social Security Schemes














Collective livelihood enterprises enhancing income security & self sustainability

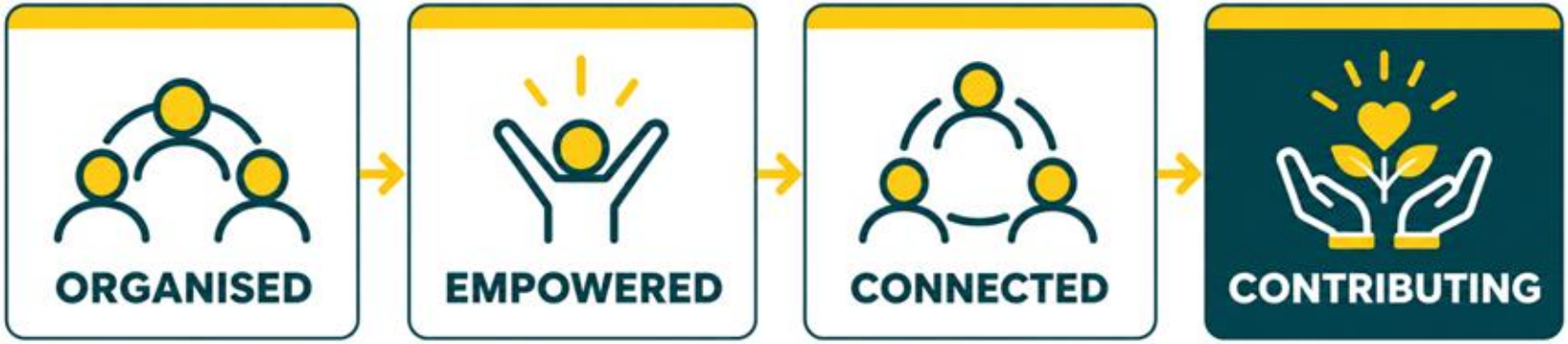
From Community Practice to Institutional Scale

Connecting older people's collectives with the wider rural development ecosystem



The opportunity is not simply to replicate groups — it is to strengthen the ecosystem thatenables older people's collectives to be sustained and scaled.

From Recipients to Contributors



The ESHG experience demonstrates that when older people are organised, empowered and connected, they become active contributors to stronger, more inclusive and resilient communities.

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www.helpageindia.org

