International Journal of Arts and Social Science www.ijassjournal.com
ISSN: 2581-7922,
Volume 9 Issue 10, October 2026

Livelihood Support for Older Adults through Intergenerational Self-Help Clubs: Evidence from Hanoi, Vietnam

Nguyen Thanh Thuy
Institute of Sociology and Psychology
Vietnam Academy of Social Sciences

Abstract: This article examines livelihood support for older adults through the Intergenerational Self-Help Club (ISHC) model, focusing on the conditions associated with the implementation and continuity of support activities. The study adopts a qualitative approach, drawing on interviews with 30 participants at four purposively selected ISHCs in Hanoi in 2023. The findings reveal differences among clubs in their capacity to provide livelihood support, associated with financial resources, the suitability of support arrangements to older adults' livelihood circumstances, and organizational capacity. Small loans can meet the needs of older adults who are already engaged in production or business activities; however, constraints related to resources, loan management, and organizational conditions affect the continuity of support activities. The article therefore emphasizes the need to diversify forms of support, strengthen management capacity, and ensure appropriate organizational conditions to enhance the livelihood-support role of the community-based model.

Keywords: older adults; livelihoods; livelihood support; intergenerational self-help clubs; financial resources; community resources.

I. Introduction

Population ageing presents challenges for securing livelihoods and economic security among older adults, particularly in low- and middle-income countries where pension systems and social protection programmes do not adequately cover all population groups. Lloyd-Sherlock (2000) shows that the livelihoods of poor older adults in developing countries cannot be considered solely in terms of pensions; attention must also be paid to income-generating activities and intergenerational support. Recent research indicates that older adults not only receive assistance but also continue to engage in economic activities and contribute resources to their families (Tran, 2024). Furthermore, economic transfers between parents and their adult children can occur in both directions, highlighting the role of intergenerational support in sharing economic resources and risks within families (Chepngeno-Langat et al., 2019; Xu, 2024). These findings suggest the importance of examining older adults' livelihoods in relation to the economic and social resources they can access, mobilize, and use.

Alongside formal social protection systems and family support, community-based support models can provide additional resources to address older adults' diverse needs. Through participation and mutual assistance among members, these models create opportunities to access material resources, information, experience, and social support. However, the implementation and continuity of support activities also depend on community conditions, members' participation, and local organizational capacity. Research on community-based livelihood support

should therefore examine not only forms of assistance but also the conditions under which such activities can be implemented and sustained in practice.

In Vietnam, Intergenerational Self-Help Clubs (ISHCs) are a community-based support model developed to improve older adults' lives and promote their roles through mutual assistance across generations. Income-generating support is provided through arrangements such as small loans, experience-sharing, and assistance with production and business activities suited to members' circumstances. Several studies have examined the role of this model and the conditions under which it operates. Giang, Chu, and Tran (2020) analyze the role of local government in supporting club activities related to income security, healthcare, and social care. Pardoel et al. (2023) assess the implementation of ISHCs in Vietnam, focusing on organizational implementation, the sustainability of club activities, and associations with members' health. These studies provide an important basis for understanding the model's role and organizational conditions. Nevertheless, livelihood support activities warrant closer examination, particularly the suitability of support arrangements to older adults' livelihood circumstances and the difficulties of organizing and sustaining activities across clubs with different resources.

This raises the question of why clubs operating under the same ISHC model, with broadly similar areas of activity, differ in their capacity to provide livelihood support. The analysis considers these differences in relation to available resources, the fit between support arrangements and older adults' livelihood circumstances, and clubs' capacity to mobilize and manage resources and sustain activities. This approach shifts attention from describing support arrangements to examining the conditions that facilitate or constrain their implementation.

Drawing on fieldwork in Hanoi, the article examines livelihood support through ISHCs, focusing on financial resources, the conditions shaping the continuity of support activities, and organizational and managerial constraints. It identifies enabling conditions and barriers to implementation and considers implications for strengthening community-based livelihood support in the context of population ageing.

II. Theoretical Background, Analytical Framework, and Research Methods

2.1. Theoretical Background and Analytical Framework

Under Vietnam's 2009 Law on Older Persons, an older person is a citizen aged 60 years or above. This study draws on Chambers and Conway's (1992) understanding of livelihoods as comprising the capabilities, resources, and activities required to secure a living, while also emphasizing the ability to sustain livelihoods in the face of difficulties and risks. Accordingly, older adults' livelihoods concern not only income but also their capacity to access, mobilize, and use economic and social resources to maintain their living conditions. Livelihood support for older adults is therefore understood here as facilitating their access to resources and their continuation of economic activities suited to their needs, capabilities, and living circumstances.

ISHCs are voluntary, community-based organizations involving members from different age groups, with older adults forming the majority. The model combines healthcare, home-based assistance, social interaction, and income-generating support, based on the principles of self-management, participation, and mutual assistance among members. In Vietnam, clubs may be established under different resource-support arrangements. Clubs established within projects generally receive initial financial support and implementation guidance, whereas clubs outside projects primarily mobilize local resources and member contributions. In livelihood support, clubs may provide small loans from income-generation funds, share production and business experience, and mobilize community resources. From a social perspective, clubs can be understood as a mechanism for connecting and mobilizing community resources to support older adults' livelihoods.

Drawing on the sustainable livelihoods approach, the analysis addresses three interrelated areas: (i) financial resources and clubs' capacity to support livelihoods, including the establishment, mobilization, and use of funds; (ii) conditions shaping the continuity of livelihood support, including members' livelihood circumstances, loan management and repayment, and practical implementation requirements; and (iii) organizational and managerial

constraints, particularly management capacity, responsibilities assumed by club leaders, and the ability to coordinate with external organizations and mobilize additional resources. Comparing the four cases helps identify why clubs differ in their capacity to implement and sustain livelihood support.

2.2. Research Methods

The article draws on fieldwork conducted in 2023 at four ISHCs in Hanoi. The clubs were purposively selected to reflect differences in location (inner-city and suburban areas) and organizational conditions, thereby capturing variation in the implementation of livelihood support for older adults.

The study employed a qualitative approach, drawing on interviews with 30 participants, including club members, members of club management boards, and representatives of the Older Persons Association, alongside club-related documents and activity records. Thematic analysis focused on financial resources, conditions affecting the continuity of livelihood support, and organizational and managerial capacity.

To protect confidentiality, interview participants were assigned codes. Quotations are attributed using participant codes, gender, and age bands; information that could identify individual participants or specific clubs is not disclosed.

In addition to fieldwork data, the article draws on studies and policy documents published between 2024 and 2026 to provide context and discuss policy implications. Given that the research covers only four clubs, the findings primarily reflect the practices and issues identified in these cases and are not representative of all ISHCs in Hanoi.

III. Livelihood Support for Older Adults through Intergenerational Self-Help Clubs in Practice

3.1. Financial Resources and Clubs' Capacity to Provide Livelihood Support

Findings from the four ISHCs in Hanoi show differences in the implementation of livelihood support: one club provided loans linked to members' production and business activities; two implemented support on a limited scale; and one had not undertaken this activity. These differences were initially associated with clubs' ability to mobilize and maintain financial resources. Project-supported clubs generally received initial funding of approximately VND 50–75 million for their overall activities, including income-generation support, whereas clubs outside projects relied mainly on member contributions and resources mobilized locally.

> "The clubs have to look for funding themselves, from donors and benefactors. So there is no requirement for the initial fund to be very large. They raise whatever they can; the important thing is to get the club established in the first place." (Interview PVS01, woman, aged 65).

> "At first we tried asking for sponsorship, but then some of the men said we should just contribute among ourselves instead of asking others. Our children and grandchildren would laugh at us. People would not know we were asking on behalf of an organization; they would just see us asking for money. So I paid for some club supplies myself, or a few others bought them. They did not cost much." (Interview PVS07, man, aged 73).

However, clubs' capacity to provide livelihood support depends not only on available funds but also on how well loan amounts match members' needs and economic circumstances. At one surveyed club, by the time of the survey, 23 of 55 members (41.8%) had borrowed from the income-generation fund at least once, with loans of approximately VND 5 million per borrowing occasion, mainly for poultry raising, vegetable cultivation, and small-scale trading:

> "I have money to buy more chickens or feed for them. I do not need to borrow too much, because if I borrowed a lot I would worry about not being able to repay it and would not dare to borrow. What I do does not require much money anyway." (Interview PVS23, woman, aged 61).

These data suggest that small loans can meet the need for additional capital in existing livelihood activities while remaining consistent with older adults' repayment capacity and caution about financial risks. Thus, clubs' capacity to support livelihoods depends both on financial resources at the organizational level and on the suitability of loans to members' livelihood circumstances. However, the number of members who have ever borrowed reflects access to resources and is insufficient to establish an effect of the support on older adults' income.

3.2. Conditions Affecting the Continuity of Livelihood Support Activities

The continuity of livelihood support activities at ISHCs depends not only on financial resources but also on social relationships within the community, borrowers' repayment capacity, and the conditions under which activities are organized. Participants regarded personal familiarity and community reputation as factors facilitating loan management and recovery through informal community monitoring. Conversely, difficulties in recovering loans can limit a club's ability to continue lending.

> "We used to provide loans, but after a while we could not recover the money. People were facing too many difficulties, and eventually the fund suffered substantial losses. We then proposed that this activity should no longer be part of the club's work." (Interview PVS05, man, aged 62).

Borrowers' repayment capacity and financial risk management are therefore important to the continuity of livelihood support. In addition, some clubs organized collective income-generating activities, such as growing bean sprouts, producing dishwashing liquid from citrus peels, and cultivating mushrooms, but these activities were not maintained consistently. In some clubs, the availability of production premises became a reason for suspending or discontinuing activities.

> "After receiving proper training in the process, members began growing mushrooms. They harvested quite a lot, selling some to local residents and to club members themselves ... But after a while, just when there was an opportunity to expand, the mushroom-growing facility had to stop operating because the ward authorities were carrying out repairs ..." (Interview PVS18, man, aged 57).

These cases indicate that, alongside capital and skills, stable physical facilities are important for maintaining income-generating activities. Overall, the cases suggest that organizational effectiveness and the continuity of livelihood support depend on a combination of social resources, financial risk management, and implementation conditions suited to each club.

3.3. Organizational and Managerial Limitations in Livelihood Support

Beyond financial resources and implementation conditions, clubs' organizational and management capacity affects their ability to provide livelihood support. Lending requires management boards to administer funds, monitor loans, and address emerging problems, while board activities rely largely on members' voluntary participation.

> "Income-generating activities are part of the programme, but our club does not implement them. Once money is involved, there is a lot of complicated record-keeping. If we do not handle it properly, we might end up having to pay for the losses ourselves, so we decided not to do it." (Interview PVS13, man, aged 73).

> "The previous management board lent out amounts of VND 10 or 20 million. When I took over, recovering those loans was extremely difficult. I asked for repayment many times, but people did not pay. Now we encourage them to repay gradually: first to pay the monthly interest in full, and then to repay the principal little by little." (Interview PVS11, woman, aged 72).

These accounts suggest that concerns about responsibility and financial risk may affect decisions about implementing livelihood support activities, even when such activities are included in a club's programme. They

highlight the need for management capacity and an appropriate division of responsibilities in activities involving financial resources.

The study also identified difficulties in connecting production and business activities with external organizations because clubs lacked independent legal status for certain transactions.

> "The club has no official seal. We asked the ward-level Older Persons Association to act on our behalf, but they said the matter had to be reported to the district. At district level, they made appointments and said they would consider it. Eventually we became discouraged and gave up ... Generally, they were reluctant to take responsibility." (Interview PVS16, man, aged 57).

This may constrain the expansion of livelihood support beyond internal mutual assistance. Thus, in addition to funding, the continuity and development of livelihood support depend on management capacity, the willingness of management boards to assume responsibility, and support mechanisms involving relevant organizations.

IV. Discussion and Policy Implications

The findings indicate that livelihood support through ISHCs is not simply a matter of providing capital; it also depends on the capacity to translate financial, social, and organizational resources into economic opportunities suited to older adults' circumstances. Small loans can meet the need for additional capital in existing production and business activities, but they may not be appropriate for those with health limitations, limited access to production facilities, or difficulties with repayment. This finding is consistent with the sustainable livelihoods approach, in which the ability to maintain a livelihood is associated with the combination of resources, individual capabilities, and socioeconomic conditions (Chambers & Conway, 1992).

Notably, personal familiarity and community reputation can facilitate loan management but cannot replace financial risk-control mechanisms. At the same time, the voluntary nature of the club model facilitates participation and mutual assistance, yet also creates limitations when activities require management expertise, financial accountability, and stable organizational conditions. These factors help explain differences among the surveyed clubs in their capacity to implement and sustain livelihood support.

These findings can be considered alongside the final evaluation of the VIE071 project published by HelpAge International in Vietnam in 2024, in which 82.1% of members reported improved income after joining an ISHC. Although this result is not representative of the entire model, it points to the potential of clubs to support livelihoods. The Hanoi study, meanwhile, shows that realizing this potential also depends on how well support arrangements match older adults' livelihood circumstances and on clubs' organizational capacity. Against the backdrop of Decision No. 1648/QD-TTg of 2025, which sets out the development of the model for 2025–2035, these findings underscore the need to link expansion with improvements in the quality and continuity of livelihood support. Several implications for policies governing the development and operation of ISHCs follow from the study.

First, diversify livelihood support to reflect older adults' needs and circumstances. Alongside loans, clubs should consider skills development, peer learning, connections to income-generating opportunities, and support for marketing products, depending on members' capacities and economic circumstances. Lending should not be treated as a mandatory activity for every club.

Second, strengthen fund management and clarify responsibilities as club funds develop. Practical guidance is needed on borrower selection, assessment of repayment capacity, monitoring of loan use, and risk management. Administrative support should also be strengthened so that financial responsibility does not fall entirely on management boards whose work is largely voluntary.

Third, improve enabling conditions and assess meaningful outcomes. Local organizations can support access to facilities, resource mobilization, and the continuity of activities. Evaluation should consider not only

fund size or the number of loans issued but also the suitability of support, repayment performance, continuity of economic activities, and changes in older adults' income where appropriate measurement data are available.

Overall, developing livelihood support through ISHCs requires shifting the emphasis from expanding resources and the number of activities towards improving suitability, organizational capacity, and the continuity of support.

V. Conclusion

Livelihood support is a meaningful component of ISHC activities, creating opportunities for older adults to access resources and continue economic activities suited to their circumstances. The findings from Hanoi show differences among clubs in their capacity to implement and sustain these activities, associated with financial resources, members' livelihood circumstances, and organizational capacity.

An important finding is that small loans may meet the needs of older adults who already engage in production or business activities, but they are not suitable for all members. Difficulties in loan management and recovery and in maintaining organizational conditions also indicate that livelihood support depends not only on initial resources but also on clubs' ability to manage and sustain their activities. Livelihood support should therefore be developed through flexible arrangements suited to older adults' needs and the circumstances of individual communities.

As the ISHC model continues to expand, the findings highlight the need to link expansion with stronger organizational and management capacity and more sustainable livelihood support activities. However, given the study's scope of four clubs, it primarily identifies conditions associated with implementation and does not provide sufficient evidence to assess long-term effects on older adults' income or livelihood sustainability.

References

[1.] Chambers, R., & Conway, G. R. (1992). Sustainable rural livelihoods: Practical concepts for the 21st century (IDS Discussion Paper No. 296). Institute of Development Studies.
[2.] Chepngeno-Langat, G., van der Wielen, N., Evandrou, M., & Falkingham, J. (2019). Unravelling the wider benefits of social pensions: Secondary beneficiaries of the older persons cash transfer program in the slums of Nairobi. Journal of Aging Studies, 51, Article 100818. https://doi.org/10.1016/j.jaging.2019.100818
[3.] Giang, L. T., Chu, V.-N., & Tran, B.-T. (2020). The role of local government in protecting the rights of older people: The case of intergenerational self-help clubs in Vietnam. Local Administration Journal, 13(3), 235–248. https://so04.tci-thaijo.org/index.php/colakkujournals/article/view/242862
[4.] HelpAge International in Vietnam. (2024, December 12). VIE071 project: Reducing income and health vulnerability among older adults in Vietnam through Intergenerational Self-Help Clubs. https://helpagevietnam.org/tin-hoat-dong/2024/du-an-vie071-giam-nhe-tinh-de-bi-ton-thuong-ve-thu-nhap-va-suc-khoe-cua-nguoi-cao-tuoi-tai-viet-nam-thong-qua-clblthtgn/.
[5.] Lloyd-Sherlock, P. (2000). Old age and poverty in developing countries: New policy challenges. World Development, 28(12), 2157–2168. https://doi.org/10.1016/S0305-750X(00)00077-2
[6.] National Assembly of Vietnam. (2009). Law on Older Persons (Law No. 39/2009/QH12, November 23, 2009). https://vbpl.moj.gov.vn/thanhphohochiminh/Pages/vbpq-toanvan.aspx?ItemID=25164
[7.] Pardoel, Z. E., Reijneveld, S. A., Lensink, R., Postma, M., Thuy, T. B., Viet, N. C., Phuong, L. N. T., Koot, J. A. R., & Landsman, J. J. A. (2023). The implementation of community-based programs in Vietnam is promising in promoting health. Frontiers in Public Health, 11, Article 1182947. https://doi.org/10.3389/fpubh.2023.1182947
[8.] Prime Minister of Vietnam. (2025). Decision No. 1648/QD-TTg of August 1, 2025, approving the scheme to expand Intergenerational Self-Help Clubs through 2035. https://vanban.chinhphu.vn/?docid=214807&pageid=27160
[9.] Tran, T. M. T. (2024). Involvement of Vietnamese elders in economic activities in the lens of family ties, low institutional coverage, and gender identity. International Journal of Asian Studies, 21(2), 284–303. https://doi.org/10.1017/S147959142300058X
[10.] Xu. (2024). Intergenerational transfers in China: What are the patterns of the transfers and when do the transfers occur? International Studies of Economics, 19(1), 117–150. https://doi.org/10.1002/ise3.61