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University College Cork, Ireland
Coláiste na hOllscoile Corcaigh

Exploring the Needs for Social Inclusion in Rural Ireland: Ballinora a Case Study

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Exploring the Needs for Social Inclusion in Rural Ireland: a Case Study of Ballinora

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Name and year of course:	M Soc Sc Social Policy 2013
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What is Community-Academic Research Links?

Community Academic Research Links (Glass et al.p 153) is a service provided by research institutes for the Civil Society Organisations (CSOs) in their region which can be grass roots groups, single issue temporary groups, but also well structured organisations. Research for the CSOs is carried out free of financial cost as much as possible.

CARL seek to:

- provide civil society with knowledge and skills through research and education;
- provide their services on an affordable basis;
- promote and support public access to and influence on science and technology;
- create equitable and supportive partnerships with civil society organisations;
- enhance understanding among policymakers and education and research institutions of the research and education needs of civil society, and
- enhance the transferrable skills and knowledge of students, community representatives and researchers (www.livingknowledge.org).

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How do I reference this report?

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Abstract

This research was carried out on behalf of Ballinora and District Community Association in conjunction with Community Academic Research Links. This is an initiative by UCC to work with a Civil Society Organisation (CSO) to assist in research they wish to pursue. In this case by a Masters of Social Policy student to explore the needs for social inclusion in Ballinora by way of facilitated research. Primary research was undertaken by focus group methodology and the views, ideas and feelings of the participants on living in a rural community were transcribed and analysed for the purpose of the research. A literature review appraisal on both active retirement groups and rural living for older persons was undertaken to aid the research. The research contributes to social inclusion and active retirement and provides in the findings support for the creation of such a group.

Acknowledgements

I would like to thank the Community Academic Research Links team for providing me with the opportunity to carry out this research. My appreciation to the Ballinora and District Community Association for agreeing to the project and Ann Collins as liaison in arranging for community members as participants and providing refreshments for the focus groups. Thanks to Ballinora GAA for the use of their facilities. The participants in the focus group are especially thanked for their time and contributions to the project without them the research would not have been possible.

I would also offer my sincere thanks to Dr. Eluska Fernandez for her supervision and excellent guidance in this project and finally I would like to thank my wife Sheila and family who persevered with me throughout the process.

Chapter 1

Introduction

1.1 Title: "Exploring the Needs for Social Inclusion in Rural Ireland: Ballinora a Case Study"

1.2 Introduction and Background to the Research

The primary distinguishing characteristic of rural areas are low density of population and distance from centres of population which, in turn, engender a number of distinctive secondary characteristics such as fewer employment options and lower levels of service provision. Rural population is widely dispersed rather than concentrated in limited geographical areas (Commins, 2004). Ballinora is a small parish a small distance from the western suburbs of Cork City. The 2011 census data taken from small area profiles (SAPS) of Ballinora and Waterfall was used to ascertain the background, age profiles and general information found in this area. The data showed that the population of Ballinora and the surrounding area of Waterfall, included in this study, comprises a population of 478 people. The numbers of people over 55 years of age were 183 persons. This number amounted to over 38% of the local population in a combined total of 147 households (CSO 2011).

An initial survey study by the Ballinora and district community association was undertaken in Ballinora in late 2012 to find peoples' views in developing a community plan to benefit members in the community. From this study a number of issues arose, such as: communication, service for the elderly, facilities for young people etc. A committee from the community association was set up to look at these matters. These issues were assigned priorities as short, medium and long-term time-based options in which to address. The committee felt that these issues should be dealt with on a priority basis. One of the priority issues that arose was the matter of social inclusion for older people. The survey found that a need for social inclusion existed in the parish in order to bring people together considering the closure of former meeting points that previously existed. The outline of the project submitted by the community

association to UCC for collaborative research was as follows: “We want to prepare a community plan and require information so that the plan reflects the needs of the community – a bottom up approach. Issues like communication, community alert, walking trails, environment enhancement, adequacy of current facilities, rural transport, traffic flow, signage, promoting local business, services for the unemployed etc. ” (Submission by Ballinora Community Association to UCC Carl). This thesis hopes to address some of the issues found in the survey regarding social inclusion and the feasibility of an active retirement group in the locality.

1.3 Rationale

A socially inclusive society is defined as one where all people feel valued, their differences are respected, and their basic needs are met so they can live in dignity. Social exclusion is the process of being shut out from the social, economic, political and cultural systems which contribute to the integration of a person into the community (Cappo, 2002).

The older population in Ballinora forms a large group as evidenced in figures for census 2011 (CSO 2011). Recognising inclusion and exclusion among older people is a difficult task, especially at the community level (O'Shea et al., 2012). The rationale for this research comes from the concern of the lack of social inclusion in Ballinora for older people found in the community survey because over a number of years the normal meeting places like, post office, banks and creameries have been closed through modernization. This loss has left a void in peoples lives regarding social activities. But social exclusion has a broader and more comprehensive meaning. It refers to the dynamic processes of being shut out, partially or fully, from any or all of several systems, which influence the economic and social integration of people into their society. It points to system failures rather than to individual failings as causes of social exclusion (Commins, 2004). The way in which older people can be affected by certain kinds of losses or restrictions relating to income, health or reduced social ties can lead to a loss of social inclusion (Jacob, 2002). The community

committee expressed an interest in researching this issue and sent a proposal to UCC Carl to look at this issue.

1.4 Scope of Research

A meeting of Ballinora community association members, with lead responsibility in the various segments of the community survey, was held to clarify the direction that the research might follow to be of benefit to the local community. A number of meetings were held to discuss the research priorities and a visit to the area was undertaken to ascertain the proximity of the issues involved from a geographical perspective. It was agreed, at these meetings, that the Carl project should focus on one to two areas where social inclusion or integration was an issue. An absence of social inclusion for older persons was evident from the initial survey and research should be initiated to discover and locate means by which efforts could be made to bring about an active retirement group to create a climate of social inclusion and integration for this age group.

Gathering data in collaboration with members of the community by way of focus group participation (explained in Methodology chapter) is seen as the best way in which to research the issue. A questionnaire was prepared that would seek information relating to living, as an older person in Ballinora as perceived by the focus groups participants. The participants are considered important as they can be regarded as the people who understand the needs of both integration and social inclusion issues within their own community. The data obtained from these focus groups would form the basis for the objective of the feasibility of an active retirement group as an integrative measure of social inclusion. Participants were drawn from older people in the community, as they were most likely to understand the phenomena of social inclusion in their community. The participants' cooperation and views were crucial to the formation of any such active retirement group. Information from two focus groups became part of the data collection to be analysed for the purpose of the research outlined to realize the research objective.

1.5 Conclusion

The overall goal of this research is to assist Ballinora Community Association to assist with the establishment of an active retirement group. A qualitative focus group methodology is the option preferred as most suited to achieve this objective. The opinions and experiences of members, who participate in the focus groups as part of the community, will be an insight into issues and challenges that older people face. By gaining this insight the research may identify recommendations that can be useful in achieving the goal.

Chapter 2

Methodology

2.1 Introduction

The purpose of this chapter is to explain the methodology chosen for this research and the focus of the study. Methodology refers to "The general principle of any research which includes its philosophy and theoretic input" (Carey, 2009 p, 24). Methodology is a way a researcher uses to investigate a particular area of interest. In this case qualitative methods, which will be used focuses primarily on evidence which comes from what people tell you, what they do, and enable a person to understand what is going on. The strength of qualitative methods is that they can through interviewing and observation, to learn and understand the underlying values of individuals and groups.
(Gillham, 2000, Pierce, 2008b).

A researcher must look deeply into a particular area in order to develop an understanding of the question to be researched. Guiding principles of research and planning research have been used for the following purposes:

- " To clearly isolate causes and effects of social inclusion or the lack of, to properly operationalise theoretical relations as found in the literature review, to measure and quantify phenomena by finding out how widespread is the issue. Create research designs, in this case focus group methodology which can examine and allow generalization of findings and to formulate general law in regard to social inclusion and active retirement groups as a method of integrative association " (Flick, 2002p 312).

For the purposes of this thesis the method considered as being most appropriate in determining the best outcomes is qualitative research through focus group interviews. With this mind, with the help of the liaison person from the community association Ann Collins, a number of focus group discussions to facilitate the research were arranged.

2.1.1 Qualitative Research

Peirce (2008) sums up the characteristics of qualitative research as:

- It has its utility in social science with an inductive and flexible research design. Qualitative methodology is based in social science utilised by the subject of social inclusion with a design that can be easily modified, as circumstances require.
- To develop theory building that seeks explanations and solutions. To examine the issue involved through people and find answers.
- The researcher's attitude is subjective and emphatic in a field-based location i.e. attitudes influenced by feeling or opinions expressed clearly.
- The focus is on groups and social meaning. About people and what they say.
- Data collection is with personal interviews or unstructured interviews represented in transcripts. Focus group data collection is then analysed.
- The analysis is non statistical with no generalisability as its findings are considered ideographic i.e. specific to cultural context. This analysis is very localised and made up from focus groups specifically from this location of Ballinora (Pierce, 2008b).

In the consideration of this research, qualitative research is understood to be of flexible design with the consideration of finding explanations to the issue of social inclusion. The research within the literature review can give theoretical explanation to the findings of any data obtained from this research with less emphasis on statistics. Social meaning to living in a rural community by older people is important. Through data collection from focus groups as the method of acquiring the information can be analysed in a specific manner pertaining to the local community.

2.2 The Research in Context: Background

The initiation of the project arose from a research need in the neighbourhood of Ballinora – Waterfall regarding community integration and the need of a social inclusion measure. The Carl programme, outlined at the beginning of this thesis is considered community based research with academic researchers and the community who work in partnership with the aim of addressing a community identified need (Strand et al., 2003). The outline of the project

submitted was by the community association as outlined in the first chapter "To prepare a community plan and require information so that the plan reflects the needs of the community." The community association through their survey identified some issues that the community at large felt a need to address. A plan by the community association to tackle issues that were found to be lacking in the community and the need for resolution of these issues to be researched was the basis of the request. The context of the research is to help in acquiring information to assist in this process.

2.3 Research Interest

The author from a social policy context expressed a firm interest in researching the Carl submission regarding social inclusion. The interested parties, researcher, research supervisor, Carl supervisor and two liaison persons from Ballinora Community Association met to discuss the matter. The identified need was the issue of social isolation in Ballinora and methods to address it in the context of an active retirement group feasibility study was discussed.

Having agreed to research the topic a contract was signed between all parties to conduct research in the area of social inclusion in Ballinora. A number of meetings were held to discuss the research priorities and a visit to the area was undertaken to ascertain the proximity of the issues involved from a geographical perspective.

2.4. Meetings

A meeting of the community association members, with lead responsibility in the various topics for the plan outlined for the community, was held in Ballinora GAA Hall on 28th February 2013. The meeting discussed the direction that the research should follow to be of benefit to the local community. From the perspective of researchable criteria it was agreed at this meeting that the Carl project should focus on one to two areas where inclusion or integration was an issue. In the first instance the views of the meeting held that an absence of social inclusion for older persons was evident from the survey. From this analysis it was suggested that research should be initiated to discover and locate means by which efforts could be made to bring about an

active retirement group. The objective was to create a climate of social inclusion and integration for older people. The second issue was to initiate a feasibility study to bring about an extension from the existing bus run no 208 that stops at Marymount Hospice to continue to the village of Waterfall. It was felt that this action would facilitate people in a rural area to travel by bus to work and schools. It was agreed that a questionnaire would be compiled and be sent to a sample of households.

From the discussions with Ballinora community association regarding an active retirement group and discussions with the research supervisor, it was felt the best way to research the issue of social inclusion was to arrange a number of focus groups (explained later in this chapter). The older people in the community, who were most interested in social inclusion, were considered to be the best people to participate in the focus groups. The focus groups were seen as the central element of the research. The location for the focus groups was arranged for Ballinora Gaa Hall. Two focus groups were organised with twelve members of the community whose ages ranged from early sixties to over seventy-five. The focus groups were conducted in a comfortable setting with all members being involved in the discussion.

2.5 Focus Groups

A key process that facilitates the understanding of qualitative research is with the aid of a focus group methodology. This method is considered best suited to this type of social research. From a theoretical perspective, an interpretative approach which means that this qualitative research will help to interpret and understand the participants' reasons for social action, the way they construct their lives and the meanings they attach to them (Sarantakos, 2005).This interpretation will create an understanding of the views of participants regarding social inclusion in Ballinora .

The focus group method will comprise of residents of the Ballinora parish who would ideally have an understanding of the issues pertaining to life for an older person in a rural community. The aspect of qualitative research enquiry into the question of the feasibility of the creation of an active retirement group as an

integrative part of rural social inclusion requires the input of the views of older people. These views are then ascertained as a research objective. Various authors in the field of focus group methodology suggest focus groups as a primary option in qualitative research analysis (Morgan, 1998).

2.6 Purpose of Focus Groups

The purpose of focus groups is to research information obtained from respondents about group processes, feelings, attitudes and behaviour. They provide an environment in which disclosures are encouraged. This method does not aim to analyse the group but provides a forum that facilitates group discussion (Sarantakos, 2005). Brainstorming is common within focus groups as a mechanism of opinion formation. This encouragement to discussion allows significant points of view to be presented in a dynamic form as spontaneous expression, creating the opportunity for a controlled presentation of personal views. Important information can be gathered in this manner in a short space of time (Sarantakos, 2005). In a functioning manner focus groups can be instrumental in the learning from respondents, of:

- The topic of interest
- Determining the strength of feelings and priorities
- Stimulating new ideas
- Diagnosing the potential for problems
- Obtaining background information about the topic of interest
- Interpreting previously obtained quantitative data
  (Stewart and Shamdasani, 1990).

2.7 Ethics

In this research model every effort was made to ensure ethical standards were complied with including objectivity in the conduct of social inquiry, demonstrate responsibility, competence and propriety, employ accurate methods of data gathering and analysis (Sarantakos, 1993). The focus groups, created in the context of the research proposal have been made fully aware of the conditions of anonymity and confidentiality within the process. Confidence in the focus group discussion confidentiality must be inspired in this regard.

The aspect of social inclusion and active retirement group feasibility in a rural area can be found in a number of ways by:

- The learning of peoples' views, primarily by obtaining background information about how they perceive active retirement
- Asking for their input on what they would like to happen
- The priorities of participants in a focus group on how an active retirement group could be successful

2.8 Characteristics of Focus Groups

The advantages of focus groups interviews to determine analysis of a given subject can be seen in the characteristics of a focus group which include:

1) People
2) Assembled in a series of groups
3) Possess certain characteristics
4) Provide data
5) Of a qualitative nature
6) In a focused discussion
   (Krueger and Casey, 1994)

Focus groups are composed of people who are similar to each other determined by the purpose of the study and a basis for recruitment (Krueger and Casey, 1994). Focus groups are group interviews and what the participants say in the focus groups during the discussion are the essential data. Focus groups are a way of listening to people and learning from them and are above all a qualitative research method and can be used to generate a rich understanding of participants beliefs and experiences (Morgan, 1998).

Focus groups can be described as a loosely constructed discussion with a group of people brought together for the purpose of the study. Due to the use of interviewing techniques it is referred to as "focus group interviewing" and as it addresses the group rather than the specific members it is also known as 'group discussion' (Krueger and Casey, 1994). In this study more than one focus group is included and each group constitutes a separate sample of respondents, which can be seen as a multi sample study (Sarantakos, 2005).

The focus group meetings offer several advantages:

- It is a socially oriented research procedure in which people interact with each other.
- They are influenced by the comments of others and make decisions after listening to the advice and council of others around them.
- Focus groups place people in natural real life situations as opposed to the typical experimental situations of quantitative studies (Krueger and Casey, 1994).

2.9 Weakness of Focus Groups

A major weakness of focus groups is that it is difficult to know how representative the groups are of the population being researched. Representativeness cannot be guaranteed. Results are qualitative and indicative rather than valid for whole population and cannot offer predictive pattern on public opinion. The results of any particular group can be distorted by the over dominance of some members (Burnham et al., 2004).

2.10 Value of Focus Groups

Focus groups are a valuable technique. They allow topics to be discussed in depth by selected respondents with a stake in the topic. They allow respondents to stimulate one another and to provide information based on a range of personal experiences. They allow respondents to interact with the researcher and to modify the research agenda. Rich data can be created in the respondents own words (Burnham et al., 2004). The impact of the focus group discussions does not necessarily depend on the membership of the group. It is up to the researcher how the data will be analysed and presented (Ibid.).

Alan Bryman citing Crouch (2001) considers that the focus group is a much more natural environment for the sharing of information and contributing to research where the risk of researcher domination is less in a focus group where respondents can look to other respondents in the group for support when they wish to challenge the researcher (Bryman, 2012, Crouch, 2001). Research can also benefit by the raising of issues in which the respondents may raise which

are of greater concern to them. The relationship between researcher and respondents can then be seen as a joint enterprise (Burnham et al., 2004).

In this study two focus groups were organised by Ann Collins with local members of the community. The location was in Ballinora GAA Hall. Meetings were held on 21st and 28th of May 2013 respectively in the evening time. The duration of the discussion took approximately one hour for each group. The first group had five people consisting of four women and one male. The second group was of seven people with four males and three women. Refreshments were made available for all at the conclusion of the meetings. Both meetings were very productive regarding active retirement and social inclusion, which is discussed in a later chapter.

2.11 Conclusion

The process of obtaining valuable information regarding the thesis objective to determine the feasibility of an active retirement group as an integrative part of social inclusion can be greatly assisted by interested parties who can act as respondents in the focus group discussion. The ethical issues, such as anonymity of discussion has been examined with a view, if required, that any analysis or discussion from the focus groups will be confidential and subject to UCC ethical guidelines. All findings will be confined to the objective and retained for this purpose.

.

Chapter 3

Literature Review

3.1 Introduction

The purpose of this section is to undertake a literature review of available information already published regarding the study of active ageing, citizenship, social exclusion and active retirement. The objective of this literature review research is to collect information about the structures, processes and relationships regarding social inclusion in a rural area to increase the familiarity of the research proposal. This review will look at ways in which other researchers have looked at the topic and evaluate the suitability and effectiveness of their study in regards to this project (Sarantakos, 2005).

3.2 Active Citizenship

One topic concerns citizenship, a concept that denotes inclusiveness. There is increasing acceptance of the idea that human rights, civil, political, economic and social are indivisible and interrelated (Commins, 2004). Increasingly, EU policy has been emphasizing the importance of equality, citizenship and public participation in decision-making (Brereton et al., 2011). One of the classical analyses of citizenship is written by T. H. Marshall (1950/1992). He defined citizenship as a full membership in the community. It includes three types of rights: civil, political, and social rights, which have been considered as a condition of citizenship (Valokivi, 2005).

According to Higgs (1995, p 554), "the concept of citizenship affiliation with old age has to be based on the notions of both public activism and a public sphere in which to act." Citizenship is also linked with everyday participation. Community citizenship refers to the possession by members of a community of social and cultural (lesser civil and political) rights and responsibilities as a distinct element of their national citizenship rights (Valokivi, 2004).

3.3 Age and Concepts of Age

Age stratification is a characteristic of all human society and clearly defined by Dr. Christine L Fry, a noted sociocultural anthropologist from the University of

Arizona as a system of inequalities linked to age, often associated with age-sets (Fry, 1990). In Western societies, for example, both the old and the young are perceived and treated as relatively incompetent and excluded from much social life, older age has been defined as a social category and with social policies defining a threshold for benefits that started to change into the later 20th century (Settersten, 2003). Wahl (2007) describes age and ageing with chronological age as a social construct based on a calendar where phases of life are charted. At the moment in Ireland, older age is commonly set at sixty-six years of age where social welfare benefits begin as old age pension. The experience of the old age paradigm has benefitted over time with old age losing some of its stigma mostly because people are living longer than in previous decades according to statistics (Higgs, 1995; CSO 2011).

3.4 Older Age and Third Age

With increased longlivity, the result of better health outcomes through advances in medical care and better nutrition etc., countries in Europe saw a marked increase in population statistics for living older persons reflected in censuses (Wahl et al., 2007). This brings older age into the ideas contained in the realm of the 'third age' that can act as a starting point for a more positive conception of later life. In "A Fresh Map of Life", Laslett (1991) argues that older age should no longer be seen as a residual category of the life course whose inhabitants are preoccupied with decrepitude and death. Instead, he argues, the fact that people are living longer, healthier lives with more disposable income in their retirement means that older age should be seen as the "crown of life" (Laslett, 1991). Coming after the periods of childhood and adult responsibility, which he categorises as the first and second ages respectively, the third age represents a period in which people are free to develop themselves and their interests. Although these arguments are not without their critics (Bury, 1995), they act to draw attention to the more positive dimensions of ageing that have been absent from most thinking about older age.

3.5 Well Being

Central to the viability of a theory of the third age is a growing acceptance that a significant proportion of retired people are enjoying active and relatively

healthy lifestyles. As important is the increasing participation of older people in a variety of leisure activities. The benefits to older people of maintaining such an interest is well documented in the literature with all sources of activity, including productive, social and physical, being related to well-being, functioning and reduced mortality (Menec, 2003).

3.6 Communities and Older Age

In addition, the engagement of older people within community-based organisations can yield significant benefits for social cohesion and social capital within communities (Hawe, 1994, Lochner et al., 1999, Walsh and O'Shea, 2008). Sense of community has also been found to serve as a catalyst for civic justice and change in action initiatives (Chavis and Pretty, 2000). Ageing in rural areas is not a uniform process; it does not involve a generic set of experiences nor does it involve static and homogenous communities (McDonagh et al., 2010).

Many proposals end up homogenising all older people into an undifferentiated group who need to be made equal. In reality, citizens are encouraged to take greater personal responsibility for their life situation and needs (Valokivi, 2004). Eales et al. (2006) identify four distinct groups of rural older adults in Ireland:

a) **Community active** older adults: those who have diverse social networks comprising family members, friends, and other community members.

b) **Stoic** older adults are reserved, independent, and practical. They have a very strong work ethic, preferring activities that are purposeful or meaningful. They become connected to others through their work, their everyday routines in a small rural community, or their church involvement. They have limited community involvement, preferring solitary to social activities.

c) **Marginalised** older adults may live alone or be part of a tight-knit couple. Their vulnerability has several dimensions including limited financial income, very small social networks, and precarious health. They are family focused; yet often live at a distance from most family members. Their limited friendships are with those with whom they share personal history, occupation, or experience.

d) **Frail** older adults have significant health challenges that necessitate reliance on other for support. They tend to be long-term residents of the community who vary widely in their economic resources. They continue to stay engaged with people and participate in community activities to the extent of their interest and abilities, although there is considerable variability. While many are connected to other people who often check up on them, some interact only with family members, while others have a broader social network of family, friends, and neighbours (Eales et al., 2006)

Each group of adults has different levels of participation and needs. The volunteering ethos is particularly strong among older people who see helping others as part of the responsibility attached to living in a rural area (Eales et al., 2006).

3.7 Volunteer Action

Volunteering is part of a lifetime reciprocity process that extends across the life cycle with people receiving help at certain stages of their life and giving help and support at other times. Support for others is, therefore, borne out of a combination of morality, duty, obligation, reciprocity and self-interest. Community can be understood as a body of people with an ongoing relationship stemming from shared interests (McDonagh et al., 2010).

According to Jackson and O'Doherty (2011), the activity of participants in community development has three features that determine the increase of wellbeing:

(i) Self determination: assigning positive value acting for themselves as against having things done for them.

(ii) Collaborative action: collective rather than an individual focus.

(iii) Getting a better deal for people: Engagement and commitments guided by moral and political principles rather than by technological or ideological concerns.

Older adults are more likely than younger adults to experience restrictions and limitations to social participation as age increases. Social participation has been shown to decline as part of the ‘‘normal’’ ageing process (Levasseur et al., 2010). It is therefore important to gain an understanding of the barriers to participation in order to determine how to overcome them.

3.8 Structured Dependency

According to Carney (2012) public policy design for older people in Ireland is based on minimising costs, so that the burdens of population ageing are placed on individual older people not taxpayers, a typical response by decision-makers towards dependent groups (Schneider and Ingram, 1993), which leads to structured dependency. This structured dependency of older people results from a lack of resources, which in turn prevents participation in society. An irony of the citizenship approach is that in trying to overcome structured dependency, the lack of participation in society leads to the exclusion and marginalisation of older people (Carney, 2010). Investment in social welfare in Ireland is lower than elsewhere in the European Union, as a consequence of a neo liberal agenda “ Which relies heavily on means-tested payments and private insurance and there is low direct service provision” (Timonen et al., 2006,p 306, Carney, 2010).

There is no clear agreement between citizens and government as to who is responsible for elder care, pensions’ provision, or any of the major policy issues presenting for ageing populations. Instead, there exists a ‘state of nature” where older people and their working families cope with expensive privatised health-care and elder-care systems, which are inconsistently and/or partially subvented by state programmes (O'Dell, 2006). There is no universal provision of health care and social security for older people in the Republic of Ireland (Carney, 2010). The entitlement to social security in Ireland has two elements of which means testing is significant in the decision by Dept. of Social Protection on welfare payments and the Health Service Executive (HSE) for health care. Both

are dependent on income limits to gain access to these services. In the case of old age pensions commencing at 66 years of age the criteria for one element is payment of social insurance throughout the working life to provide a statutory contributory pension or in the case of a person who did not meet the criteria, a non-contributory pension which is lower than the contributory pension. In the case of health care, medical card eligibility for free health care is set at below €600 per week income for a person over 70 or for a person under seventy the rate is much reduced at below €201 net income reducing to €188 maximum income dependent on age (Dept. of Social Protection).

Demographically, the population of over four million is young. Just 11 percent of the Irish population is aged 65 or more years in 2006 (This figure changes in the 2011 census) (Central Statistics Office 2007: 1).

3.9 Social Capital

The concept of social capital was brought to prominence by Robert Putnam (2001) citing his view of the decline of community through apathy, self-interest and disengagement from public life. This concept in turn leaves people "Bowling Alone" neglecting communal activities such as local clubs, charity work with a decline in volunteerism and with this comes a decline in trust, without which modern societies cannot function (Putnam, 2001). Meaning has been found in personal pursuits, careers and consumption to the collective values that sustain civic society. There is concern about reduced social capital in Ireland, much due to generational change (Delanty, 2009), which is considered among factors affecting social capital as, decreasing birth rates and changes in family forms i.e. the increasing proportion of single people among elders and what this will mean for the future (Wahl et al., 2007). For example, according to Shortall (2008) women in rural areas have trustworthy and solid social ties and still have access to limited resources. But women are structurally excluded from partnerships, i.e. between government and local community groups, or the former voluntary pillar associated with Nation Wage Agreements in the past where they did not have a designated seat in the blueprint for the partnerships formation. The fact that this 'inclusive' form of governance is not representing women requires an analysis of how rural development policies:

a) Are constructed

b) Who is in control
c) What type of gender ideology they adopt

(Shortall, 2008).

The impact of such a decrease of women's' representation could potentially influence important aspects of society, including community, connectedness and reciprocity. It may also mean that communities are becoming more fragmented and individualistic (Walsh and O'Shea, 2008). The importance of social networks for the older adults has also been shown extensively (RN BA and RM MA, 1997).

Communal activity has been connected to increased individual wellbeing and a greater sense of cohesion among older people (Milligan et al., 2004). An example of this is the evidence in communal gardening and allotments. Similarly, participating in volunteering functions encourage feelings of acceptance and belonging. Renewal of civil society is possible owing to the prevalence of co-operative or altruistic individualism in advanced societies and because, contrary to conventional wisdom, people's priorities do not revolve solely around material gain and affluence. Social solidarity, volunteering, helping others and participating in social movements are important priorities for postmodern individuals, and altruism and individualism are in fact mutually supportive. "Thinking of oneself and living for others at the same time, once considered a contradiction in terms, is revealed as an internal substantive connection" (Beck and Ritter, 1998 p 151, Settersten, 2003, Carney, 2010).

Community-based resources are an essential component of the quality of life for older people living in rural areas. What these organisations do is provide an environment whereby older people can participate at various levels, giving them some control over the creation of a social milieu that reflects their own values and aspirations. These organisations can help shape communities by providing choice and opportunities that otherwise might not exist (Heenan, 2010).

3.10 Age and Policy

Policy initiatives on rural ageing in Ireland are rare; while policies relating to ageing in general, and rural development are relevant, they often fail to consider the complexities of growing older in rural areas (McDonagh et al., 2010). Social policies are first and foremost the outcome of political decision-making. The disadvantage, experienced by many older people as insufficient social services and income poverty stems from the fact that they are firstly deprived of power, respect and basic human rights (Townsend, 2006). The theoretical work of Sneinder and Ingram (1993) identified American seniors as an advantaged group and that policies reflect both their positive social construction and high levels of political influence (Carney, 2010).

It can be accepted that social connections and social networks play a significant role in our lives and impact on our health and wellbeing. It has been established that social relationships have the ability to buffer or moderate the effects of stress and other crises (Sirven and Debrand, 2008). Quality support networks have shown to be directly related to a person's ability to cope with illness, loss and isolation. It has also been recognised that relationships have a significant role in protecting against social exclusion and promoting inclusion (Seongyeon and Cook, 2009), with deeper understanding of the impacts a persons social environment has on their health and wellbeing. This recognition provides clear evidence that human services are required to change their practices from an illness model to a wellness model with a greater focus on preventive approaches which include the facilitation of community connection and social integration (Greenhill et al.,2009).

It is evident from past research of a rural area being close to an urban area has a very different makeup of population and socioeconomic status to other rural areas. The statistics from census 2011 indicates a very low level of unemployment in Ballinora but a growing older population. This research thesis may contribute to the existing literature in gaining a better understanding of life in a rural setting and may show some differences between other rural areas in the context of social inclusion. But formal, 'top-down' programmes alone are insufficient: policies must be formulated, implemented and managed to

facilitate local people to use their own creativity and talents. Too often, external agendas, formal requirements for partnership working, competitive bidding regimes, short-term funding and existing power structures limit the effectiveness of regenerative initiatives (Shucksmith, 2000).

3.11 Subsidiarity

Subsidiarity most often a bottom up approach is a common word used in many respects; subsidiarity refers to the starting point for development projects resting with the people concerned at local level, with shared decision-making and responsibility from a bottom up perspective. Yet a key feature of rural development programmes is that they are externally designed. They are initiated at a higher level by statutory organization. Their make up is pre-determined; usually including a mixture of elected representatives, the private sector and the voluntary sector. This structure tries to ensure that a range of interest groups is represented on partnerships. The state chooses those external agencies that seem most appropriate to the delivery of particular governmental objectives and programmes (Shortall, 2004, Edwards et al., 2001)

The resulting danger is that the voluntary organisations are co-opted as instruments of government policy as was classically illustrated in the example of the Developing the West Together initiative. Developing the West Together is an organisation established by the Catholic bishops of Connacht and Donegal to spearhead the efforts of people living in the west to achieve greater development of the resources of the region. The report represents consensus views of a number of core groups who identified the potential of the area and recommended strategic approaches to exploit that potential. A task force was established which comprised representatives from a number of relevant Departments, including the Department of Arts, Culture and the Gaeltacht, from local bodies in the region and the steering group of Developing the West Together. This effort was subsumed by government bureaucracy (McDonagh, 1998). The Irish government it would appear are "far more at ease with an approach that focuses on supporting individual projects" as O'Cinneide, 1996 p, 10 observed, in (McDonagh, 2006), such as the Integrated Rural Development programme and Leader programmes, the LEADER Initiative (Liaisons entre

actions de developpement de l'économie rurale) was established by the European Commission in 1991) rather than encouraging community development, enterprise, and building the human capacity of rural areas to 'do it for themselves' (albeit that this is now slowly being recognised). It is therefore one thing for "government administrators and social scientists to declare that the locals are in charge and quite another to provide the kind of intervention and assistance that would increase the possibly of success in local actions" (Wilkinson, 1992,p 305).

3.12 Social Exclusion

At the end of the 1980s the concept of social exclusion emerged in the context of new forms of disadvantage and marginalisation in a Europe of improved economic growth. New understandings about the rights of citizenship had an impact on community and concerns to promote stronger economic and social integration within the European community were being pursued by a more enlightened population (Commins, 1995). The related, but wider issues of exclusion as found by Crowley (2013), linked to deficiencies in communal social relationships, in networks of social support and in family solidarity. Empirical information on these aspects of exclusion is limited, partly because of their obscurity compared to the more concrete manifestations of exclusion.

3.13 Current Crisis

In Ireland, crises multiplied with unemployment, mortgage defaults, banking collapse, social divisions, deepening poverty and diminished public services, leading to greater exclusion (Crowley, 2013). The low density dispersed population and isolating geographical features of rural landscapes (Kearns and Joseph, 1997) function as inherent obstacles to individual and community connectedness, mobility, social service effectiveness and health and social care provision. Thus, it is not surprising that non-urban areas have been found to be traditionally under-resourced (Jacob, 2002, Marcellini et al., 2007).

3.14 Rural Living

A principal characteristic of rural living is its invisibility, which accounts in great part for its relative neglect in research and policy. In limited geographical areas such as Ballinora rural disassociation is dispersed rather than concentrated. This is particularly so in Ireland where population density outside the few main urban centres is comparatively low by European standards. The average population density in urban areas was: 1,736 persons per km2 compared to 26 persons per km 2 in rural areas (Source CSO 2012).

Irish studies show that while concentrations of social disadvantage can be clearly identified: "poverty and deprivation are spatially pervasive phenomena affecting almost every part of the country but not readily detected in aggregated data for large spatial units" (Nolan et al., 1998 p 71). A related point is that in policy discussions which focus on social categories (e.g. the unemployed, youth, women, retired) there is an implied view that the nature of their problems can be the same for the members of any category, irrespective of whether they live in rural or urban areas. The primary distinguishing characteristics of rural areas, however, are low density of population and distance from centres of population which, in turn, engender a number of distinctive secondary characteristics such as fewer employment options and lower levels of service provision (Commins, 2004). In the case of Ballinora where the location is not distant from an urban area, is very different from the studies regarding unemployment. It is quite low in comparison to other rural areas. But, lack of services like transport, post office and banks create the basis for social exclusion in the area. The older group of the population is relatively high and services are non-existent.

3.15 Active Retirement and Rural Community

The concept of active retirement in a rural community has positive implications for the cohort in which such an active group could be founded (Walsh and O'Shea, 2008). There has been an increase in the proportion of people aged 65 and over in Ireland which now stands above 11% (Eurostat, 2011). With extended life expectancy and a reduction in premature mortality, it has been recognised that many of today's older people are healthier than were their

counterparts in the past. This means there is great potential for older people to contribute to society. "Healthy ageing", which is a component of active ageing, is defined as "the process of optimising opportunities for physical, social and mental health to enable older people to take an active part in society without discrimination and to enjoy an independent and good quality of life" (Agren and Berensson, 2006). A reduction in social services provision, based mostly on a neo-liberal argument that economic principles should determine the allocation of scarce resources, becomes part of a cumulative cycle of decline. It is particularly challenging in such circumstances to develop community-based policies and programmes to support older people living in rural places (Skinner and Rosenberg, 2006). The current situation in Ireland is such an example of reduced commitment to community care. The vulnerabilities often associated with ageing can be exacerbated by the vulnerabilities of declining communities, creating a "double jeopardy" for rural dwelling older adults (Joseph and Cloutier-Fisher, 2005).

3.16 Positive Action and Active Retirement

Evidence of active retirement groups in Ireland is growing and some examples of groups can be seen in a positive light and made a positive contribution to elder people in a rural community. One such group called Third Age Foundation (Bowling and Stafford, 2007) was originally established as the Summerhill Active Retirement Group (SARG) in 1988. Summerhill is a small village of 1205 people set in a rural place in Co. Meath, in the east of the country TAF has succeeded in developing a collective sense of community that serves as a buttress against an under-developed social care system. It nurtures reciprocal caring and sharing among members and facilitates outreach to non-members, thereby mitigating some of the harsher realities of an under-developed community care system (Walsh and O'Shea, 2008).

3.17 Social Inclusion and Rural Community

The dilemma encountered to the development of social infrastructure in a rural area is financially hampered by the current economic climate, which will take time to change. 47% of people aged 60-74 in Ireland live in rural areas (Evason et al., 2012). The necessity of social infrastructure is starkly evident. In a study

on quality of life and disadvantage amongst older people in rural communities, Scharf (2006) found that ageing in place could represent a significant challenge for some older people. Changes in interpersonal relationships, with a weakening of social connections and a loss of local services, mean that older people's rural places could hold significant challenges with respect to quality of life. Older people's experiences of ageing in rural areas are inextricably linked to social policy, a potentially hazardous relationship given the negative connotations with which ageing has traditionally been associated in European and North American social policy contexts (Pierce, 2008a). The interest in social inclusion/exclusion in late life reflects a wider policy agenda aimed to enhance across society, social cohesion by building social engagement with a key policy objective on the maintenance and enhancement of quality of life for older people (Victor et al., 2008).

The evidence of research found in this literature review suggests that a wide range of supports is needed in which to enhance social inclusion in rural communities. A key component of 'successful ageing' is the maintenance of social relationships as Victor, Scambler and Bond (2008) reflect also that loneliness and social isolation are negatively associated with both quality and quantity of life.

3.18 Effective Active Retirement

Active Retirement Ireland (ARI) is an organisation formed in 1978 and the executive summary of an article: **Evaluating the impact of membership of Active Retirement Ireland on the lives of older people,** develops some of the ideas of active retirement in its evaluation. The executive summary of Active Retirement Ireland 2012 states that: "*Most of the resources devoted to healthy ageing in the community are spent on medical service, a relatively small proportion is devoted to providing social, physical, cultural and educational programmes designed to promote and preserve health. At an international policy level, healthy ageing requires a broad holistic approach to health production; it is increasingly recognised that people need to have access to meaningful forms of engagement in society.* " (Ni Léime and Callan, 2012, p.3).

The concept of active retirement in a framework has long been involved in Irish community circles since 1978. Having 23,000 members is testament to the success of this organisation. The objectives as stated in the Memorandum of Association of ARI are:

1) To encourage retired men and women to maintain their independence and to participate through the active retirement movement in social contacts and self-help activities of a cultural, educational and sporting nature aimed at enhancing quality of life.
2) To promote a more positive attitude to ageing and the retirement process and to enable retired people to enjoy a full and active life and to advocate for them.
3) To be a recognised voice for retired people on social, health, learning and economic issues in collaboration with other organisations.

(Mc Kenna, 2009 in Ni Léime and Callan, 2012).

It is widely recognised at international policy level that demographic ageing has resulted in a generation of "young older people" who are fitter, healthier and more active than preceding cohorts, and who are free from the obligations of the paid labour market (Warburton and Stirling, 2007).

3.19 Volunteering as an Important Backdrop to Active Retirement

Why do people volunteer? Research indicates some of the most commonly stated reasons are altruistic or humanitarian concerns such as the desire to help vulnerable members of their community, to "give something back" and to share their experience (O'Dwyer and Timonen, 2009). They volunteer in order to add meaning to their lives, to acquire a sense of belonging or satisfaction at feeling needed, and for the purpose of social interaction and making friendships during the course of the voluntary work. Morrow-Howell (2010) notes that volunteering is a dynamic process. An important aspect of volunteering, which cannot be underestimated, is the dynamic nature of volunteering meaning that "participation starts and stops, waxes and wanes in response to changes in individuals" lives as well as in response to the nature of the volunteer service"

(Butrica et al., 2009, p.159). Life transitions such as health, work and marital status all serve to alter the associated benefits and costs. In reviewing the available evidence on transitions, (Howell, 2010) concluded that a more nuanced understanding of what influences older adults to start, continue or quit volunteering will be important to organisations in recruiting and retaining volunteers (Morrow-Howell, 2010)

On positive impacts on volunteering, The Irish Longitudinal Study of Ageing (TILDA) found a significant association between quality of life and social engagement, whereby quality of life is higher where there is greater social engagement (Barrett et al., 2011). Research demonstrates that feeling productive and engaged in regular structured social activities as one ages promotes life satisfaction, helps delay mortality, disability and cognitive decline, and is important to psychological health (Berkman et al., 2000).

3.20 Barriers to Participation

Barriers to participation are considered by Harvey (2012) who examined the motivations and barriers of a diverse group of older people in attending Active Retirement Associations. This research found that for younger retirees, such as those in their 50s, the age gap between themselves and other people in the organisations aged from their mid-60s upwards is a large one to bridge, and acts as a deterrent to joining an Active Retirement Association (ARA). Furthermore, there was a gender imbalance in ARAs whereby many associations are female dominant and do not provide enough activities that are of interest to men. The research also identified reasons for exits among members. These included a change in personal circumstances, between the members' expectations and the reality of being a member of such a group.

The research undertaken for ARI including a review of the literature identified several activities and forms of engagement, which have a demonstrably beneficial effect on the quality of life of older people. These activities include volunteering, meeting socially, physical programmes, and educational and cultural activities, appears that, overall, ARI is achieving many of its strategic objectives to varying degrees. But some issues arise and it has been suggested

that if ARI and its members wish to increase and diversify its membership, it needs to break down some of the stereotypes associated with older people and project a more vibrant image (Ni Léime and Callan, 2012).

Mae Shaw makes a pertinent observation in the context of peoples lives through social engagement where: "Community development should be concerned to develop people's potential as active subjects in politics even when they are simultaneously constructed as objects of policy. When community as politics confronts community as policy, there can be an opportunity for a form of community development, which is both relevant to people's real interests and which engages with and may even change policy" (Shaw, 2008 p.163).

3.21 The Effectiveness of Retirement Groups in Other Areas

The concept of active retirement in a rural community is a very important consideration in an ageing population demographical projection. The study by Ni Leime et al (2012) regarding the outline of health and psycho social services for older people, indicates that the main focus of the state appears to be relatively few psycho-social, physical or educational focus of the state on providing professional, medical and home care focus. Because of this, several voluntary organisations provide social services that complement the formal state services; some of these receive partial funding from the state and/or from local authorities. Services for community-dwelling older adults are provided directly by the state as a health promotion (as opposed to a medical treatment) focus.

Active retirement groups provide services for older people in the community. Funding is therefore vulnerable to cutbacks, particularly in the context of economic recession There is a need for policy for active and healthy ageing in Ireland to be articulated to underpin the provision and funding of such activities (Ni Léime and Callan, 2012). The population of older people, aged 65 or over, increased to 14.4 per cent while the number of persons aged 100 or over was recorded as 389 - an increase of 100 persons on 2006. Statistics from 2006 and 2011 censuses find a growing aging population in Ireland (CSO 2011 census).

3.22 Effective in a Rural Context

The consideration in using examples predominately in Ireland stems from the social supports system that is unique in Ireland. In comparison to other countries and research in various active retirement groups in Ireland convey a prominent balance of various options within the Irish active retirement sector.

In the area of social inclusion for older generations, a number of points can be made regarding successful active retirement groups. It is important in the context of my research to find the best possible answers to understand how active retirements get off the ground and how people make a success of such groups through the existing literature.

- What are the key characteristics of successful active retirement groups?
- What are the limiting factors?
- What are the main outcomes or benefits?

These points are developed in the next number of sections.

3.22.1 Key characteristics

Active retirement in a rural environment can be viewed from many different perspectives. What creates an active retirement in a community is the actions of older people in what they perceive as being activity engaged. There has been an increasing prevalence of older adult activity and community groups in Ireland, with now over 422 organisations registered officially in the country (Walsh and O'Shea, 2008).

The importance of social networks for older adults has also been shown extensively (Desrosiers et al., 2000). Older adult active retirement groups encompass health promotion, social and community and psychological potential. In addition, a number of points can be raised:

- The engagement of older people within community-based organisations can yield significant benefits for social cohesion and social capital within communities (Hawe, 1994, Lochner et al., 1999).
- The benefit of older adult activity groups has long been recognised locally, but there has not been much in the way of systematic evaluation

of their actual contribution, and potential, in the literature (Walsh and O'Shea, 2008).

- The low-density dispersed population and isolating geographical features of rural landscapes (Joseph and Chalmers, 1995) function as inherent obstacles to individual and community connectedness, mobility, social service effectiveness and health and social care provision (Ryan-Nicholls, 2004).

From a political perspective in terms of grassroots political action, there is evidence of Walker's (2006a: 350) 'barriers to political participation and influence' amongst older people in the Republic of Ireland. Older people have struggled to develop a collective identity (Carney et al., 2012). Class divisions are reflected in the voluntary organisations. More affluent 'active retired' organisations, whose ethos resonates with the popular culture of 'positive ageing', are vocal but tend not to take critical policy stances (McHugh, 2003b). "For older people with accumulated disadvantages, the initiatives of charities and advocacy groups who speak for older people to government and State agencies tend to construct them as the deserving poor, but leave no room for older people to speak for themselves" (Evers and Wolf, 1999).However, little is known about the internal dynamics of these groups or their contribution to individual wellbeing and community. Coupled with issues that often surround service provision for older people, concerning information on entitlements, accessibility, fragmented allocation and insufficient resources (Gott et al., 2007), these realities can render an individual's capacity for living in the community somewhat deficient (Walsh and O'Shea, 2008).

3.22.2 Third Age Foundation

Studies from research find that an active retirement group can elaborate a support system that can be replicated in other areas as one group has shown:
The Third Age Foundation TAF (Bowling and Stafford, 2007) is an example of one such group operating in a rural area in Ireland and explores the various relationships at work internally and externally (Walsh and O'Shea, 2008).

It is evident as Wiles (2005) defines what change, which were simple components of everyday life, can become more of a challenge as a person grows older in an ageing perspective at a socio-physical level, resources, structures, spaces, distances and even the home (Wiles, 2005).

The research from the Summerhill (Bowling and Stafford, 2007) embraces Summerhill, a small village of 1205 people set in a rural place in Co. Meath, in the east of the country. The village is positioned 44 km east of Dublin, Ireland's capital city, 11 km south east of the urban town of Trim (population 7897) and 27 km south from the urban town of Navan (population 26,849) (CSO, 2006). The group studies reflected statistical inferences of positivity in active retirement groups as found by general practitoners and other external public health workers in this survey. All participants volunteered their participation in the research through a process of informed consent. The data collection took place during the summer of 2006 (Walsh and O'Shea, 2008).

Important element of integration, shared emotional connection is clearly evident in membership of TAF. The age range of members was between from 50 to 88 years old, with an average age of 74.6 years. The membership comprises of 28% male and 72% female, and is drawn from a variety of social backgrounds. The average distance travelled to the Summerhill Centre is 9.7 miles, but ranges from a quarter of a mile to over 50 miles in the surrounding catchment area. The majorities of members either drive themselves (44%) or avail of the mini-bus service (32%). Participants felt that members would not socialise to the same degree if TAF were not in the area. People spoke of the Foundation as the "*bond*" within the local community, the place where relationships could be formed and sustained, with reciprocity being a general value within the group. This shared respect and mutuality generated, in the words of one respondent, "*a wealth of support*" when needed. One of the members commented that because there was always someone to call and talk to "*you would never feel alone*". This support and respect is said to function as the "*backbone*" of the Foundation and underlies the loyalty that is felt towards TAF and each of its members (Walsh and O'Shea, 2008). In a survey taken for TAF in 2005, the vast majority of survey respondents said that being involved with TAF had contributed to their life in some way. 71% of those surveyed considered their life satisfaction to have improved since being involved with the

Foundation. In terms of research provided by TAF there were a number of benefits identified by those surveyed.

First of all sixty-two per cent of individuals thought that because of their involvement with TAF, feelings about themselves had improved, and 52% of people said that their mental health had improved (Walsh and O'Shea, 2008). Secondly, TAF provides an extensive set of activities (e.g. intergenerational and intercultural projects, drama, health initiatives, life-long learning, holidays and social events) and services. But thirdly it offers Long Stay (LS) patients in local care centre residences, outings, mini-bus transport, laundry, chiropody, outreach service, information sessions and information technology tutorials to its members and the wider community.

The goals of TAF are as follows:

- Changing perceptions of ageing and older people
- Developing opportunities for older people
- Reaching out to marginalised people
- Representing older people
- Influencing policy makers
- Supporting and assisting older people

There are 135 TAF members; 73 individuals originated from Summerhill Active Retirement Group (SARG prior organisation 1988) 45 reside in a LS facility and 17 come from the Traveller community. Active retired members participate at all levels and live primarily in Summerhill and within the surrounding area.

3.22.3 Limiting factors

The issue of active retirement groups and the limitations to people in joining such groups has been part of a survey of Active Retirement Ireland (ARI 2012). Leading gerontologists who undertook the research suggest that findings of the research showed some reluctance by prospective members in joining some groups for a variety of reasons (Ni Léime and Callan, 2012).

1. Individual: people differ in their perception of TAF and ARI.

a) Fear of exclusion emerged from interviews and those psychological factors such as fear that they would not be welcomed or accepted by existing members and shyness acted as a barrier to joining an active retirement group.
b) The perception of age group and activities involved. It was evident that in some cases people were initially deterred from joining their local Active Retirement Association (ARA) because they perceived the age profile of members to be much older than they were.
c) Some participants talked about being in denial about having reached this stage in life (Ni Léime and Callan, 2012).

The sustainability factor is a crucial point for future development and for the potential learning for other older adult active retirement groups (Walsh and O'Shea, 2008).

More information drawn form the research suggest:

2. There can be a stigma associated with Active Retirement Associations (ARAs) membership whereby people assume that the activities will be confined to stereotyped hobbies associated with older people, such as bingo and crochet, rather than the wide range of activities that are actually available at many (ARAs) (Ni Léime and Callan, 2012).
3. Funding problems, the absence of physical resources and poor voluntary–statutory coordination are also common limitations (Crack et al., 2007).
4. (In the case of TAF) The conclusion was raised that the most critical issue is the over-reliance of the Foundation on the creativity and organisational skills of the founder and chairperson which can be considered indicative of the challenge facing many older adult active retirement and voluntary groups (Walsh and O'Shea, 2008)
5. Transport: Getting to centres. Rural areas have population dispersed and this factor poses a challenge to organising groups.
6. Economic: cost factors what would the cost be to individuals?
7. Place and location: finding a suitable location was considered important

3.23 Outcomes and Benefits

The literature on active retirement groups internationally suggests positive outcomes in developing such groups particularly in a rural environment where accessibility to services is limited or non existent considering the closure of local creameries, banks and post offices which were often a point of contact for older people in rural areas. Communal activity has also been connected to increased individual wellbeing and a greater sense of cohesion among older people (Milligan et al., 2004). The reasons why people stay in active retirement groups are important, for they give some indication as to how Active Retirement Ireland (ARI) could promote itself to potential members. Brian Harvey in a study on ARI found that those interviewed were, unsurprisingly, enthusiastic about their experience of local associations. Several aspects, though, stood out.

Firstly, people found that the level of friendship was much greater than they anticipated. Quite a number of members spoke enthusiastically of how they had made a large number of new friends late in life, something they had never expected. The experience had brought a breath of fresh air into their lives. A number were people who had moved into the area, for example returnees from England or others leaving the large urban environment of Dublin, but knowing almost nobody.

Secondly, active retirement associations had changed that almost overnight and they now had a new, wide circle of valued friends. One member spoke of how, when she was ill, so many of her new friends in active retirement had come to visit her and phone her to check she was all right. Others, when bereaved, found members of the local association to be a great support for them in their loss (Harvey ARI report 2012).

Finally, within rural communities, community organisations have been identified as an important conduit through which people can develop their own and other's social capital, inclusive of the ageing population. The extent to which older people are active in rural communities, and the holding of office

within community institutions such as the Parish Council, the Women's Institute, the local church or local Age Concern groups, belies the stereotypes of dependency and age. “Groups run by and for old people are an important part of the rural infrastructure, offering activities and social support, as well as part of the fabric of rural life providing indirect benefits in terms of personal health and social cohesion” (Le Mesurier, 2006 p.283, Heley and Jones, 2013).

In this literature a large number of studies have considered the function of social interaction as an important factor determining health through older age. Research indicates that leisure pursuits of all types and particularly those that involve group participation and social integration have a tendency to increase lifespan and a sense of self-worth amongst the over 60s (Dergance et al., 2003). Overall the perception is positive from the literature regarding effectiveness of active retirement groups in the studies cited here and the research uncovered some facts regarding class situations where active retirement groups appeal to some people more than others and people in some socio economic groups appear not to show a great interest which would bring greater benefit and would be in the long term develop social inclusion for the prospective sustainability of active retirement groups. If these impediments could be further studied then some remedy could be forthcoming in developing the value of active retirement groups (O’Shea, 2009)

3.24 Conclusion

The literature review in relation to the Carl project on social inclusion in a rural area: a case study of Ballinora with the feasibility of creating an active retirement group as an integrative process in a rural community has brought together research of active retirement, citizenship, social exclusion and active retirement in Ireland and abroad.

Two examples of active retirement groups were focused as possible outcomes but the overall information elicited many good examples of the difficulties in attracting volunteers to such schemes. The consensus of the research undertaken viewed the involvement of volunteers in community activity as being positive and beneficial to all concerned.

The barriers to people joining for reasons outlined show that much work needs to be done to address this. The growth rate of active retired is a statistic that can be underestimated and the stigma of old age is rapidly diminishing, as more people are active in older age. The statistical breakdown of membership in ARI suggests a distinct inclination towards females at 82% is not conducive towards an equal gender balance (Ni Léime and Callan, 2012). In rural areas this anomaly may not be constructive. As evidenced by these statistics, the organisation faces challenges around recruiting males and younger retired people. Finance for an active retirement group has not been fully discussed here but the HSE, philanthropic donations and membership fees are considered as the normal route to funding. The outlook for the development of an active retirement as an integrative medium in a rural community i.e. Ballinora Community is very strong considering the area statistical profile with 38% of the population over 55. The findings of the survey taken in 2012 support the development of a group. Leaders support in the community has been formed to develop this activity.

Finally, as highlighted by Heenan (2010), active involvement of older people in the community as having many benefits. Not least it improves quality of life, helps to tackle exclusion, and ensures older people can influence the development of the areas in which they live. Developing or maintaining social networks in these vulnerable rural communities requires a robust understanding of older people's needs and aspirations. Sustainability is a crucial issue as small pools of volunteers are particularly vulnerable to over-stretching and fatigue. Leaders must be identified and supported to enable the community to tap into its social capital and assets (Heenan, 2010).

Chapter 4

4.1 Introduction

Two focus groups were held in Ballinora GAA hall, on 21st May 2013 and 28th May 2013, respectively. The make up of the first group consisted of 5 people, 4 of which were female and one male. The age groups ranged between late fifties and over seventy. The second group consisted of seven people with three women and four men with ages ranging similarly between late fifties into the seventies. The confidentiality of the contributions to the research was explained. Anonymity was assured to all concerned. This met with the approval of all focus group members.

A number of questions were compiled to ask the participants views on various aspects of living in a rural community and how an active retirement group might fit into the community. The focus groups' discussions developed a number of themes that were brought up by participants that had an impact on their lives. This chapter will be addressing the findings of the focus groups analysis under the following section headings

- **The quality of life for older people living in a rural community**
- **Security**
- **Transport**
- **Services and activities in the context of active retirement**

4.2 Context

In the context of older persons, social capital, which has been explained and discussed in the literature review, is considered important where social integration or social inclusion can be promoted. Social capital has been defined as " both a glue that bonds society together and a lubricant that permits the smooth running of society's interactions " (Smith, 1997, p 170). It has been defined as "the features of social organisation, such as networks, norms, and trust, that facilitate co-ordination and co- operation for mutual benefit" (Putnam, 2000 p. 55).

The image of age and gender in the construction and development of social networks is important. But research suggests that older people do not feature in this homogenous setting. Data on social participation also indicate gendered differences in that women in older ages are more active than men in terms of voluntary work, group membership and attendance at social events (Davidson, Daly, & Arber, 2003; Wilson, 1995). This is evident in ARI research where more women than men participate in these groups. What also emerged from this research that rural and urban areas have services provision which are significantly different (ARI 2012).

4.3 Focus Groups

A key finding from a community wide survey taken late in 2012 in Ballinora was to research the question: would an active retirement group support social inclusion in the locality?

The focus group method was considered the best option for this type of research as it brought together people of the same locality that would have ideally an important role and impact on the research question.

The purpose of conducting focus groups was to seek information from a cross section of people in the Ballinora community on the feasibility of developing an active retirement group as a measure of social inclusion. A liaison person with the community development committee, Ann Collins, was established and Ann made arrangements to find a suitable location for the meetings and to contact and engage members of the community who had an interest in supporting this initiative to participate in the focus groups. A setting for the focus groups meetings was located with Ballinora GAA club who gave permission to use their clubhouse. Firstly a set of questions was drawn up to ask the views of the participants what it is like to live in a rural community as an older person with regard to quality of life. Secondly, other questions were posed to the groups listed in the Appendix 1 for information and help to hear peoples' views in the community about a project of this type.

- How would people be amenable to such a proposition?
- Is there scope for a group?

To understand the reality of living in a rural community some questions were asked of the participants, such as:

- What are the benefits of living in a rural community?
- What is the downside of living in a rural community?
- What would improve the lifestyle of an older person in a rural community?
- How do people keep active in a rural community?

Following on from these questions the views of the focus groups were sought on:

- How they would welcome such an idea of active retirement group?
- What would best suit their respective needs and ideas as deliberated from the meetings?

4.4 Focus Groups Analysis

In the analysis of the focus groups discussions, the four themes that emerged are discussed further.

Note: For the purpose of clarity participants' contributions will be written in italics and between inverted commas.

4.4.1 Quality of life for older people living in a rural community

The perception of the quality of life living in a rural community for an older person has been a positive experience for respondents in both focus groups. These were not unusual in the study and research of rural living and a number of points were raised. Initially, the positive aspects of living in a rural community were linked to the sense of peace of living in the countryside. The respondents' felt that whilst the area or parish was rural, the proximity to some services was not too distant. Secondly, rural living was associated with community spirit. These themes are further developed in the sections below.

4.4.1.1 Closeness to town

The participants also enjoyed the freedom of rural living that gave them a quality of life, which, because of the closeness to a major town were, not too distant from services. The general feeling of the focus groups supported this view. Living in a rural community, respondents gave an insight into how people viewed this way of life. On the positives of living in a rural community one participant remarked: *"the peace, the countryside,* whereas *"walks not too far from everything, rural but not isolated"*.

The questions, which sought to understand the feelings of the groups of the nature of living in a rural community, were, for most of the participants, answered in a very positive manner such as: *"Not really isolated." with "Close to town." and "Peaceful."*

4.4.1.2 Community spirit

Quality of life for an older person in a rural community like Ballinora has many benefits considering the pleasantries of living in such an environment with closer proximity to services, which are unique to other rural areas. Some participants observed: *"As good as any where else, there is a friendly atmosphere"* while one observed *" Good community spirit and close to town."* Another retired male held a positive viewpoint and enthusiastically added:*" Heaven on earth, wonderful, I retired eight years ago, eight wonderful years and doing nothing and getting paid for it. I mean that every way and live in a wonderful community closeness of community shown by the support at funeral of young person who died recently, that's where you see it"*.

For people to come together for the first time in such a group it was remarkable how they bonded well shown by the enthusiasm and held similar views and which showed social capital and a sense of community existed within the groups who felt *"Rural space*" gave them some freedom and that they *"Know neighbours"* with some *"Family connection etc.* and saying *"Its not too bad getting old" while* another participant sought to *"Look forward to do something else to go on to do something else"*

The comments made in the focus group discussions reiterated a sense of closeness within the community and the ethos of the discussions, which were very spontaneous, reflected the spirit of the members in their interpretation of the questions posed. One participant spoke of rural community, which echoed other peoples views *"What I like about the rural thing is where everyone knows everyone and you are never without support or without help whatever the occasion"*. One member saw retirement in a positive light:
" I'm retired three years very unusual position, busier than ever, things that I like doing" but that "Community spirit, closeness to city, could be boring if didn't have anything to do".
There is also a sense of community as *"Retired people are more around"* but "*The place changed a lot"* and *"neighbours watch out for one another*" with another person summarised her feelings *" I feel secure".*

4.4.1.3 Gender insight

While many studies highlight issues of isolation for those living in rural communities (O'Shea et al., 2012), findings from this research suggest differences of gender as being more prevalent for women as one person commented: "*I think it is different from a male point of view to a female point of view over the last few years it has changed a lot before you had neighbours, now everybody is driving back and forth in the car your lacking the sort of time when people would drop in there is not the community spirit anymore, I'm probably guilty myself, that from a male point of view would not effect men as when they retire that they would look after the house"* comment from a widowed person. One participant made a worthwhile point suggesting a different view from a woman living in a rural community who shared that *"Its different from a female point of view, your children are grown up and gone away as well. Unless you are capable of going out and doing your own thing, it could be very lonely in the country for a female."*

Other views expressed that family has an effect on older people particularly women in one case where families have moved away leaving parents or widowed somewhat as life changes develop into a different lifestyle for an older person. *"If you don't have family around you may become dependent on*

neighbours to look after you. It don't seem to be there anymore with people working" "and you would have to build relationships" discussing people working more now than in earlier times. These comments reflect the ethos of the changing world for older people in rural communities.

4.4.1.4 Levels and nature of activities

A very active woman discussed the meaning of activity, in her case, and felt she kept herself very active in various activities such as walking, playing golf and minding grandchildren and felt her needs were fully met and commented during the discussion that the people who were present constituted the older active members in the community and felt:

" I'd say we are not representative of the people who need something because we are still in the full of our health, we can get up and go, every day of the week I could be doing something" "we are all active".

The idea that these comments suggest that an older generation might benefit from such a group has point raised. Research conducted by Deidre Heenan (2010) has shown healthy ageing is prominent in people that remain active in retirement. It is beneficial to older people and has many benefits. Not least it improves quality of life, helps to tackle exclusion, loneliness, address stereotypes and ensures older people can influence the development of the areas in which they live (Heenan, 2010).

The spirit of the discussion from both focus groups coincided with some research findings which Bowling (2005). He describes the social environment as one of the key factors which determine the quality of life in older age as it does at earlier phases of the lifecycle (Bowling and Dieppe, 2005, Scharf et al., 2004). The comments in the focus groups reflecting the support that people have been given when issues arise and people will rally round to help. Evidence from The Irish Longitudinal Study of Ageing (TILDA) also found a significant association between quality of life and social engagement, whereby quality of life is higher where there is greater social engagement (Barrett et al., 2011).

4.4.1.5 Future planning

Planning towards retirement also featured in the discussion one participant mentioned the change in a person's lifestyle towards retirement:

"I retired and phased myself over three years I am now retired and to retire suddenly it's a awful change."

A recently retired male made his point when he felt that it was: *"Great way of socializing necessary for some, for other people, I don't need anything"*. This was not the general feeling of the groups, but this person felt he was fully engaged in activities that he saw as satisfying. The part of the discussion, which looked at quality of life for an older person in a rural community, brought a sense of belonging to the groups. To explain this point, research by Phillipson (2001, 2007) has shown that the experience of growing old is shaped by the broader social context which includes family and kinship groups but encompass wider social relationships such as friends and neighbours based upon specific roles and functions such as work or recreational base relationships (Victor et al., 2000).

But some issues emerge which reflect the comments made by the participants in a number of different scenarios, which would have an impact on:

(i) Age and disability:

Comments made by respondents showed concerns about mobility and the ability to retain independence when gets older with a general view that *"In extreme bad weather you are a bit isolated and roads are dangerous"* but one concern was shown from a participant who state *"... but in 5 or 10 years time if I was still kicking and walking around 75 + is the older age we are living longer now where mobility would not be great this is where community support may be needed"*

(ii) Services past and present

One female member said: *"we could do with something where people could come together and meet in retirement*". In the context of this discussion a genuine feeling of attachment to somewhere where people could meet was evident. This point reflected that spirit of the community has been reduced due to a changing world and also reflected in an article by Walsh et.al (2010) who

found that in past years, post offices, pubs, creameries and local shops had closed in many communities. While the loss of these facilities reflected a major decline in physical infrastructure, it was their loss as community interfaces and social meeting points that especially impacted on the social lives of older residents (O'Shea et al., 2012).

4.4.1.6 to conclude

The key points arising form this part of the discussion centre on views where these groups shared their thoughts on aspects of rural living. Living near an urban area had the benefits of living in a rural community with services not too distant from them. Community spirit was very evident from participants and their evidence of support for a person bereaved is an example of this closeness of community. The mention of gender was very open in the context of rural living and the aspect of women living in a rural community was very different from a male perspective noting that it could be lonely when family had moved away and with life changes e.g. widowhood brings a different context with isolation as a risk. Activity was discussed and while participants were all active, a point raised suggested that the group in considering active retirement was already active and were not representative of other people. Planning for retirement and the changes it entails were another aspect discussed. Concerns for mobility and the need for independence was felt to be important but with the services lacking locally it was felt that a meeting place would be an important asset to the members. Reflecting on this part of the discussion suggests a community with a need for a base in which to meet and other comments. The presence of a regular meeting place for the participants might create more social interaction.

The feelings of the groups about where they lived reiterated key findings by Bowling (2005), who found that with the importance of place the majority of older people in her survey enjoyed living in their area. Social capital is concerned with shared values, social ties, a sense of belonging and feelings of association that combine to increase the available resources of individuals. (Bowling and Stafford, 2007, Victor et al., 2000). These participants seemed to enjoy high levels of social capital.

4.4.2 Security

The sense of security of an older person in a rural community was also discussed within the context of the focus groups and one person pointed out who felt *"A little insecurity as one gets older.*" But one person felt very secure and also the community liaison with Gardaí was considered very strong. Instances of incidents were recalled.

4.4.2.1 Concerns

A number of points in relation to security were expressed. First of all, robberies were mentioned as an increasingly worrying trend, a factor of living in a rural community perceived as was something unheard of in previous years. Incidents were recalled, such as *"Heating Oil being taken from houses"* that *"come in spates moving on to different places."* Describing the prevalence at certain times which some people think is linked to organised crime waves. Another participant viewed *"Burglary from car outside church"* as something that is becoming more common. Some unsocial activities were discussed and more unusual occurrences *"Money taken from church between collections"* and *"can hardly park in graveyard to visit grave."* Cars been broken into at graveyards.

4.4.2.2 Community support

Security is a major factor in rural life as houses are generally much further apart than urban dwellings and the community is more remote. A common bond is forged by the rural community, which the comments made in the focus groups support. A community Garda has replaced the absence of a Garda station during daytime generally, and a Garda mobile patrol in place which is comforting to people. Ageing in rural context brings a different context to home security. The discussion in the focus groups about security show the sense of community in which people watch out for one another and are mindful of the role they play in helping one another to feel safer and help reduce crime in their area. A second point suggests that the feeling that neighbourliness was also present with commenting from respondents that people *"Notice things more in rural area "* but people do *"Keep an eye on neighbours" and "Feel safe*" although in a

rural area people are conscious that *"Strangers conspicuous",* some action taken which had people were *"Actively alert to prevent robberies"*

4.4.2.3 in summary

Many participants felt that in recent times growth in crime was evident but that there was a spirit of community that gave people a sense of security in the area and concerns about security were evident in the focus group discussions about incidents and trends in robberies.

With a strong community spirit that has seen people look out for one another, are vigilant and show support for one another, has shown, that neighbourliness within the rural community is a common feature.

Some major points emerge during the discussion on security that shows the feelings of people as they get older to insecurity and the growing menace of burglary and thefts etc. but people show solidarity in the face of these threats and this helps the bonds that hold the community together.

4.4.3 Transport in Rural Areas

Public transport, in Ireland, has been considered inadequate with some issues from the discussion showed that:

1. Bus routes generally only leave from bigger towns. *" Bus only coming from Bandon but not everyday*"
2. There were no feeder services into the towns that would allow them to access buses and there was little or no synergy between community transport and public transport.
3. "*Country buses used to stop but expresses do not"*

Even when older people could get to bus stops in Republic of Ireland, the buses are infrequent, sometimes only once a week (Ahern and Hine, 2010)

Investment in public transport in the Republic of Ireland has been predominantly in urban areas, with the development of a coherent rural transport policy being very much neglected (Ahern and Hine, 2010).

In Republic of Ireland, amongst women aged 60 and over, only 39.7% have a driving license (Central Statistics Office, 2007). This is a problem that will only become greater as the population ages. This was evident from the focus groups

as one woman said: *As you get older you worry about would you be able to drive, fears about getting around".* The importance of private transport as an economic and social link for older people within rural communities cannot be underestimated. In particular, the car was viewed as being indispensable in maintaining a sense of independence and social connection (O'Shea et al., 2012).
Many of the findings in research papers (Ahern and Hine, 2010) were echoed in the discussions regarding mobility in the focus groups.

Social exclusion is an area where transport policy has a significant role to play (Hine, 2000). The Rural Transport Initiative (Shaw and Martin) (Shaw and Martin, 2000) arose from a commitment in the National Development Plan (NDP) 2000–2006 where €6m was set aside to support a pilot public transport initiative in rural areas The introduction of the RTI, a government commitment to improving public transport in rural areas through the use of community led organisations. This strategy sought to encourage community-based initiatives in the provision of transport services and the related issue of social exclusion caused by lack of access to transport in rural areas of Ireland (McDonagh, 2006)

4.4.3.1 Elderly and transport

Recognition that those most requiring the rural transport schemes were the elderly; the current system of rural transport is not serving the needs of many sectors of the rural population; and availability of public transport was recognised in the majority of the groups as being inadequate in the extreme and in many cases non-existent. A comment prompted in the focus group suggested at the least *"You would need a daily service morning and evening*".

Aherne (2010) found in her research that the life of older people in rural Ireland was found to be at a standstill after 6 pm due to the lack of alternative means of transport means a lack of participation in social activities which is the key outcome of social exclusionary process (Ahern and Hine, 2010). Other researchers found similar comments related to the poor frequency of services in places where they were available and the lack of any type of services on many

of the smaller rural roads (McDonagh, 2006). Reiterating this comment an older member of the focus group remarked: "*There was a time we had a railway and a post office now we only have a pub"* Concerning the moving of the post office to an urban shopping centre one member reflected *"Post office near in town in shopping centre, but in ten to fifteen years time when people are not known it will become difficult for people*"

These comments by group participants echo the words of Jacque Delors a European Union leader, Jacque Delors (2004), in a policy document warned:

"There is a danger that in the future there will be literally thousands of areas in Europe with a population over the age of 60 and no services: no post offices, no banks, no shops, no bakeries, nothing...Without specific measures to combat exclusion, to promote rural development and improve public services we risk seeing rural desertification on an unprecedented scale" (Delors, 2004).

Many participants in the focus group meetings criticized rural transport. Put simply by one person who remarked: *"Public transport is bad"* and *"Rural transport operating, empty buses passing"* reflecting on express buses having no stop points in some rural areas. Decisions made by Government on rural transport prompted this comment by one participant " *I think this is an attack on the rural ethos by the Dublin 4 crowd"* referring to decision making being made in Dublin by government bureaucrats who's' actions impact rural transport users.

Older people aged over 66 in Ireland receive a free travel pass. This travel pass is very useful if you live in a city or large town or some accessible rural areas but that in most rural areas the free travel pass was of no use as there were no services on which it could be used. Ideas on how to minimise the inconvenience were spoken about: *"A minibus once or twice a day maybe a commercial enterprise"* with and *"Study for extension to 208 bus route"*. This comment concerned a possible extended bus route that due to the building of a major hospice and palliative care centre in the locality. A bus route from Cork City was extended to facilitate visitors and might be extended to Ballinora, which is not a great distance from the hospice. One participant held the view that expansion of services were costly and made these comments: *"Its all very*

fine to talk about all these services but somebody have to pay for these services and are we prepared to pay for all these services and this is not just in an Irish domain it s right across Europe. We want them but are we prepared to pay for them?" This point was raised in the context of bus services "*Bus Eireann, who is going to pay for them, taxpayers subsidise them".*

Public opinion suggests that public transport is generally very poor so free travel passes do nothing to improve access to service and activities. The outcome of this is that older people do not participate fully in activities and have poor access to services (Ahern and Hine, 2010). Limitations on travel regarding old age pensioners and disability free passes difference regarding companion pass available to disability travel card holders and not old age pensioners and limited times on public transport was discussed by focus group members.

4.4.3.2 Drinking and driving

Driving has a restriction of approximately one alcoholic drink permitted while driving in Ireland. This mater impacts greatly on the countryside where public transport is minimal.

4.4.3.3 Summary

Most people in the focus groups concurred with the situation regarding public transport service as totally inadequate and out of touch with local concerns. As one participant observed that decisions were centralized in Dublin and policymaking seemed out of touch with the local issues were discussed in focus groups. Social exclusion because of poor public transport and infrequent transport services has left this rural community vulnerable to reduced social inclusion. Free travel is seen as meaningless if it cannot be used as its intended purpose. Participants felt the need for some bus service creation by the community and the extending bus route 208 to Ballinora would be welcomed. Opinions expressed in the focus groups showed a genuine belief in the need for a proper transport service. It was also mentioned that this service is subsidised by taxpayers. The community at large would be better served by having their concerns listened to by those who are able to make rural transport viable to this area.

4.4.4 Services and activity in the context of active retirement

4.4.4.1 Introduction

The people who participated in the focus groups all had some involvement with activity in some form or another and their views on activity has some interesting points on how they spent their time. This section looks at some views and suggestions for active retired people, which are common with the focus groups participants, and views on prospective activities have also been a matter of discussion. Participation and non-participation issues have been discussed. Access and availability with active citizenship were important points made and discussed in the sections that follow.

4.4.4.2 Reluctance

Barriers to joining active retirement groups have been seen in research conducted by Harvey (2012). People's perception of joining such a group arose in the focus group discussions. A minority of the opinions suggested that those who felt that it active retirement group was not yet for them had some reluctance towards a need for becoming a member. One such participant describes: *"I'm busy at the moment and don't need anything else"*. It was found in the focus group that joining in any group in a rural location had the reluctance of people to get involved initially. But this is understandable as focus groups are not an everyday event and the meetings were to be recorded. Although confidentially was assured, it is a normal response where people are giving their opinions and input on issues that may differ with others in the group. One male recently retired made this point: " *Two message from this, all of us are fearful of getting pushed into something, a negative towards another organisation in the parish"*. A point was raised that *"Working group came about a few years ago with a walking group. If you feel like getting out of bed on a Sunday at 8 o clock and you can go if you want ad hoc basis" "might be an idea for an active retirement group informally"*

This point suggests that some people may not feel ready to participate in an active retirement group. Would another format like the Third Age Foundation

be more appropriate with a wider age span? (Bowling and Stafford, 2007) (As discussed in another chapter). When a question was asked what participants considered old, the general consensus was 75 years. Another female similarly made a point that: *" are we representative of the people who really need ...some attention or something to do in the locality?* Some discussion took place concerning the establishment of the TAF that emerged from an active retirement group that sought to expand as part of their policy an age span that ranged from age 50 to 85 years and consider this age group as a movement, which brought people from a younger age group into the TAF.

4.4.4.3 Access and availability

Another point emerged on issues of access and availability that appeared to be crucial factors for the engagement of older people in formally organised social activities. This is particularly true in the case of transport and appropriateness of venues, which have been identified as barriers preventing people from attending activities (Ni Léime and Callan, 2012).

A question was asked how do older people keep active in the community, one man of seventy said: *"I'm involved in GAA training youngsters."* But some variation would make a difference such as: *"It would be nice to have something different, like bowls where people could get together and have a chat".*

Another woman spoke of activities with Irish Countrywomen's Association (Butrica et al., 2009).

The general opinions of the participants suggested different activities for different people. It also seems that when people get older their outlook changes toward activity and slow down a little as one participant recounted "*I go for walk with other retirees on Wednesdays we used to go hill climbing but we slowed down a bit. We go for a walk and go for a cup of coffee and another day we meet up and have a chat solving the affairs of the world"* yet another person chose to "*Play golf another day".*

Other members have taken to retirement quite well and these comments support one member's view of retirement: *"I get up every morning, read for an hour, watch AL Jazeera and see what's going on. I then go gardening and in the*

evening go for a two drinks"; " This is also an issue where the limits on drinking restricts this activity".

Participants described how they spend their time in retirement: *"Trips to hotels occasionally where deals are."* While another said: *"I went to matches and free travel is a great thing etc."* Considering retirement. *"I don't know where the time goes*" and one person found *" It's not too bad getting old."*
Some members of the community were prominent in organising trips to Camino Walk in Spain on a regular basis. Pilgrimages are supported prominently in rural parishes.

4.4.4.4 Greater benefit to older people in community

More discussion developed by the participants who were concerned with a location where people could meet were varied and some expressed an interest in a place where people could meet and more suggestions were put forward: *"Someplace where someone could meet for a chat not in a pub environment.*" Another person suggested "*a small community spot.*" The discussion explored issues that echoed in the community one person would like "*local shop and small community centre*" and that *" bigger stores displacing smaller shops.*" Reflecting the reduction evident in rural community of the local shop by the enlargement of multiple stores in peripheral towns. These comments had a familiarity with other researchers in the area of rural research that supported these comments where services were diminished and big business saw the disappearance of the small shop that was important in the life of the community, nonetheless.

The rural community has more acceptance of diminished services according to research by Walsh (2012 p. 66) who found that: "the depletion of rural services was as a general theme, the fact that some communities (village and near-urban especially) were closer to large urban centres, and generally possessed more developed infrastructure, meant residents of these sites were less likely to be concerned about the availability of essential services. Yet, the majority of participants, even within these communities, spoke generally of the decline in service infrastructure in rural area" (O'Shea et al., 2012).

In discussing active retirement some of the questions centered on what activities would people like to become involved with and what commitment would people give to such a group. Third Age Foundation spoken about (see chapter on active retirement groups) getting involved in such a group. People felt there was a large amount of older people in the community and disclosed that locally the community was "*Vibrant community and large retired group living in area"* with the number of older people being large with *"550 houses in the parish"*.

4.4.4.5 Activities and interests

The comments made at the focus groups were similar to other research concerning active retirement in a rural setting "*each person has different interests."* This point is clearly evident from these discussions. *"Coffee meetings, with talks, information meetings, depending on interest."* Some points were made regarding the new Local Property Tax (LPT), which must in most cases be submitted online and a lot of older people did not have the necessary skills to be comfortable with the process nor had legislation taken into consideration older peoples access or ability to deal with online application payments. The development of skills training on computers formed another opinion and some members reflected that this type of had been undertaken in the past conjunction with the local school to enhance older peoples use of mobile phones. With the advance of computers in everyday dealings in banks and so on, this type of training could be important for older people without this knowledge.

4.4.4.6 Multiple interests

Many members showed a diversity of interests and gave several instances with many ideas from the focus groups: *"Whole load of things you could organise if facilities available, bowling pitch and putt, Bridge."* In wintertime dependent on activities "*scrabble club*" with " *small groups as sub groups with different interests."* The social value of retirement groups in other areas was mentioned in relation to social inclusion as being positive to older people.

Some members explained what Men's sheds activity was all about and found that this activity was very fast growing currently five days a week in Carrigline and Men's sheds as a service with no money involved. Information on *"Rights*" was raised, as was "*informing people*" and an important point was raised with *"People coming up for retirement in parish with huge skillset to share*" and also it would be nice to *"Have speakers in to talk about topical subjects*" especially on health and welfare issues.

To get people's views on how would people feel about an active retirement group. A few comments suggested "*Job satisfaction* " and "*success breeds success*". Another member made the point that *"If a group is well organised, word of mouth would ensure its success"* and a cautious approach was made for an "*Initial core group set up and planning, research group and membership follows."* One idea put forward in the focus group as a cost effective measure in arranging "*Cinema low cost group*" which could avail of discounts for older people. Another important point suggested that what was needed was a*" Core group to get it off the ground"* but that it should start with *"One day in the month."* but people had "*Different ideas*" one member who was active in GAA sporting circles said that " *GAA hall would be available during the day"* and the conversation moved on with members expressing their views suggesting "*Start off with one activity, and work from there and see what level of interest there is*" another respondent recalled that *"We did have active age group one time for social functions but not now*" and implied that now might be the time to recommence this idea. This discussion arose about a previous limited active retirement group in the locality that was now defunct.

4.4.4.7 Active citizenship

The discussion came around to active citizenship and in one group people generally felt that *"very important to have a voice."* Other members also made comments. "*We might have not a voice" and "we might not have a voice later on "* but comments expressed by respondents felt that *"All about young people who have a voice"* and *conceded "we have problems too and might not have a voice*" amid fears that *"we wont be heard."*

These comments were in line with research undertaken by Carney (2010) where one outstanding event in the history of Irish contemporary political arena and social science took place. The event surrounded the universal medical card issue when the Irish economy hit a sudden and severe downturn during the autumn of 2009. The government responded by announcing a number of cuts to benefits for dependent groups. Free universal primary medical card for the over-seventies was to be replaced with a means-tested alternative. The result was protests by an older people's organisations, notably Age Action Ireland and the Irish Senior Citizens Parliament. Older people's organisations, supported by criticism of the plan from the influential Irish Medical Organisation (an interest group representing general practitioners), organised two days of protest marches outside the Dail. Older people appeared on national news broadcasts, presenting an angry and united front in the face of a threat to one of the few universal state benefits they receive. Within a week, the government made an almost complete U-turn, and issued an assurance that only five per cent of older people would not qualify for free medical care under the new means test (Carney, 2010).

This situation was unprecedented in Irish social history. In terms of grassroots political action, there is evidence of Walker's (2006a: 350) 'barriers to political participation and influence' amongst older people in the Republic of Ireland. In an article written by McHugh (2003), summarises some points regarding active citizenship where:

- The actions of older people have struggled to develop a collective identity.
- Class divisions are reflected in the voluntary organisations.
- More affluent 'active retired' organisations, whose ethos resonates with the popular culture of 'positive ageing', are vocal but tend not to take critical policy stances (Carney, 2010, McHugh, 2003a). In Ballinora the absence of an active retirement group may well see these issues coming to the fore and need to be looked at with view to creating active citizenship as part of the community. These points could be potential barriers to a group.

To summarise discussions made in focus groups have been seen in other research considering:

First of all reluctance of getting involved initially with the aspect of age dimension e.g. 50 upwards which TAF sees as more inclusive. But ARI research has seen more barriers to joining such groups.

Secondly where access and availability are concerned, location is considered important where to start such group.

Thirdly, benefits for an older person in the community had diminished such as creameries and places where people could meet and have chats etc. An active retirement group would bring a return to social contact. What people wanted was also important for participants and varied views brought a spectrum of ideas which showed the diversity of peoples interests.

Finally active citizenship was discussed and participants saw a need for a voice in their affairs and poor rural transport was high on their list.

4.4.4.8 Involvement

Firstly, this point questions were asked on the commitment and how much time would they see as a starting point in an active retirement group. A participant found that there was *"Difficulty in getting people to focus group?"* And considering that there was no formal agenda for the focus group it would be presumptuous to expect any initial serious commitment to activity, as this was an explanatory meeting. *"When people were asked, there was a fear that they might be landed with something"*. But the organiser of the focus groups achieved a remarkable balance through getting people from all areas of Ballinora involved with: "*Discussion in focus groups were representative of all areas of older people in the community."* The participants in the focus groups were older people from all different areas of Ballinora.

Secondly, when respondents in focus groups discussed the active retirement group idea, suggestions for it's meeting were *"A coffee meeting "once a week, month, fortnightly."* When numbers of hours were discussed one member recalled "Meeting held in Wilton weekly 2/3 hours" but *"you need a nucleus"* to begin with and *"Different for male and female"* and *"We are all active in*

our own right.' Various people suggested the amount of hours of participation. The views expressed in the focus groups suggested:

- A weekly meeting of between one and three hours to begin with.
- The format of a coffee meeting to start with was felt appropriate
- Information meetings by various public bodies could be beneficial was also discussed.

Thirdly, in relation to which way would keep people interested one member said simply *"Interest"* Another member thought that locally it would be interesting to have a *"Historical group*". But one respondent who voiced her opinion made an interesting comment in that "*If there was an activity where a person would commit to and maybe not in something else*".

The number of active retirement groups have grown in Ireland over the past decade but barriers to membership bears similarity in the focus groups discussions. It was evident that in some cases people were initially deterred from joining their local Active Retirement Association (ARA) because they perceived the age profile of members to be much older than they were Some participants talked about being in denial about having reached this stage in life (Scharf et al., 2004) which was echoed in one focus group: Woman in second focus group *" you must remember too there is a little barrier there, there is a stage where you must accept active retirement it's a mental thing" And " Just because husbands retire life goes on for women".*

4.5 Future Planning and Conclusion

In conclusion, the many aspects of discussion in the focus groups were also evident in other research regarding active retirement in a rural community. The questions posed to the participants were meant to get a sense of what it is like living in a rural community for an older person. Planning for the future regarding the development of an active retirement group was also an important part of the discussion. The nature of living in a rural community is very different from an urban area; the rural area has some social exclusion by the lack of services such as transport, shops, banks and generally meeting places. It

has not diminished the spirit of community that exists there. Some participants observed the close relationship and altruism that exists and how they respond to neighbours when difficulties arise.

The analysis of the focus groups suggests a very vibrant community and this research has shown varied activity from all the participants. From the discussions in the focus groups, the general feeling of attachment was very evident and the concept of social isolation was not high on people's agenda.

Social exclusion figured prominently with the lack of services that have diminished over time being a major topic for discussion. Transport both public and private featured high on priorities of participants, as services were not good to the area. These comments were in keeping with research by Aherne (2010) in the study of rural living for older people. Reluctance by a small minority of the focus groups who felt that an active retirement group was not for them at this stage of their lives is also in keeping with barriers as described by Ni Leime (2012). In her study of Active Retirement Associations (ARA) where negative perceptions regarding the activities and the age group of people involved also emerged as a barrier to individuals joining. This resonates with Harvey's (2012) research in which a sense of denial among older people about their age was identified as a reason for not joining. Gender was found to act as a barrier in this study whereby the disproportionate number of female members and stereotypically female activities on offer acted as a deterrent to men joining (Ni Léime and Callan, 2012).

A wealth of information from the focus groups depicting life in a rural community for an older person was found in a very positive sense to be beneficial to participants in their lives. Each participant was and is active in the community and shared of their differences in many aspects regarding family ties, widowhood and other details of living experiences. The openness of the focus groups was crucial to the research with the knowledge of the participants being very important as their expressed ideas formed the basis of the focus group analysis. Participants were at some stages collective in their opinion but also had different views on active retirement.

The consensus from the focus groups felt that a central location would be important to the feasibility of an active retirement group.

A number of major points emerged:

1. Taking the lead in creating the group would be important to take up following this research.
2. The views of participants suggested that at the commencement of any group, its planning would be important to create a sustainable group and that an anchor group set up where all could participate might be a first step.
3. The day and time of meeting could be allocated between one and three hours and following from other known groups, such as Bishopstown Active retirement group.
4. Initial sessions with talks from different people like health and welfare experts could speak to the group about any fears they may want to have discussed would get people's attention. Other aspects of activity were discussed and the opinions of participants felt that with a population of more than 500 houses in the locality, there would be sufficient members to create such a group.

The concept of an active retirement group as an integrative measure of social inclusion is undoubtedly a next step in the current thinking as expressed by participants in the focus groups as many had different activities and most sought a place where people could talk and chat initially as a prelude to other activities.

The absence of social interaction brought about by the closure of services like banks and post offices has increased the aspect of social exclusion in the community. The efforts to offset this social exclusion by building their own network of integrative association through an active retirement group is a worthy first step by the community to bridge the gap of deficient services which creates a better environment for the community at large and gives people a say in social inclusion for their community.

A number of issues relating to finance and organisation of an active retirement group were not discussed in depth at the focus groups considering that the focus

groups were initial research groups and these points could be covered in a concluding chapter.

What activities would people like?

From the initial weekly or fortnightly meetings which should be held on a regular basis to create continuity, other groups could be created with a view to develop and follow their interests with likeminded people e.g. Book club, Walking groups organised on the basis of interest. Other activities included a Historical society and views were expressed that the older generations had a lot of expertise and life skills to offer in many areas.

A number of participants felt that if the idea of an active retirement group were well planned its success would follow. The content of the focus group discussions were in keeping with other research on active retirement groups as the comments bear similarity with these groups. Where limiting factors, discussed in a previous chapter, notably, different individual perceptions on what an active retirement is and location of group meeting, was considered important to the focus groups.

The content of the initial survey were also very similar to TAF goals that has some very positive ideas by:

a) Changing perceptions of ageing and older people
b) Developing opportunities for older people
c) Reaching out to marginalised people
d) Representing older people
e) Influencing policy maker
f) Supporting and assisting older people

Most of these points have been part of the discussion in one way or another in the focus groups with participants being positive in their approach to social inclusion by way of an active retirement group.

The focus groups, which had representation from all areas of Ballinora, had a very open discussion on the feasibility of an active retirement group in Ballinora in which they showed a very positive outlook in supporting such a group and they displayed a community spirit in which this project could be advanced for the betterment of social inclusion.

There is sometimes a stigmatised view that older people are dependent, unwilling or unable to contribute to local communities. It is easier to find evidence of what older people living in rural communities lack or need than what they contribute to society. The reality is that older people make significant and varied contributions to economic, social and civic life. Many older people, far from retiring, remain active, and are willing to work and engage in 'lifelong learning'. As many older people are 'ageing in place' they are more likely to understand and identify the needs of their local community (O'Shea, 2009).

Chapter 5

Conclusion

5.1 Introduction

The study of social inclusion and active retirement in a rural community brought many people together in discussion on this subject in Ballinora. A community plan, from the initial survey, was initiated to look at the need for social inclusion for older people in the community through an active retirement group. A Carl project was developed with members of the community and academic research through the CARL framework, to help the research for the plan.

5.2 Methodology

The Methodology chapter outlined the qualitative element of research with focus group methodology as best suited to the study. This study draws upon the idea that people's experiences and knowledge of their own area is essential to get information about the needs in that particular community. That is, the people that took place in the focus groups are regarded as experts on their own community. The focus groups' discussions in this research raised many points that concurred with other research in the field of active retirement.

5.3 Literature Review

The Literature Review appraised the topics of citizenship and the elderly, growing older in rural communities and the concept of active retirement in rural communities and active retirement groups. Various aspects of rural living are an important part of everyday living as a keystone to the research objective. The study of active retirement from two different active retirement groups namely Active Retirement Ireland and Third Age Foundation gave insights on how they worked, what issues they came across and what was successful in their groups.

Some benefits seen from the research:

- People found that the level of friendship was much greater than they anticipated.

- Quite a number of members spoke enthusiastically of how they had made a large number of new friends late in life, something they had never expected. The experience had brought a breath of fresh air into their lives.
- Active retirement associations had changed almost overnight and they now had a new, wide circle of valued friends.
- Community organisations have been identified as an important conduit through which people can develop their own and other's social capital, inclusive of the ageing population.

But from their research TAF and ARI found certain barriers in joining such groups:

- Stigma can be associated with Active Retirement Associations (ARAs) membership whereby people assume that the activities will be confined to stereotyped hobbies associated with older people, such as bingo and crochet, rather than the wide range of activities that are actually available.
- Funding problems, the absence of physical resources and poor voluntary–statutory coordination are also common limitations (Crack et al., 2007).

It was found in ARI groups that women were more likely to become members in greater numbers. In taking note of these barriers efforts could then be initiated which could reduce any obstacles to membership.

5.4 Focus Groups Findings

In relation to the findings from this study, there are two key elements that I would like to develop. First of all, the summary of findings from the focus groups:

1. In relation to the quality of life… some limitations in rural living for older people while the quality of life for older people was important. The general consensus was positive but points were raised about aging and lack of services access

2. Security: A major issue where absence of Garda stations and relying on mobile patrols with more burglaries in the area being a cause for concern. But neighbourliness in Ballinora is more common than urban areas as people know each other and strangers are more noticeable to rural dwellers.

3. Transport: The lack of public transport is very evident but people manage to travel through family and friendships and one suggestion that came from the focus group was the idea of a community bus in the area. The expansion of a city bus route to Ballinora would be beneficial to the community.

4. Services and activities: Services and activities were noticeably absent locally but the proximity to an urban area was seen as mitigating these losses.

Secondly, some of the practical issues that may be relevant to establishing an active retirement group in Ballinora. The following points were at the heart of the discussions in creating a group.

- The immediate areas of Ballinora and Waterfall have a population of over 55 age group in the region of 183 persons who could be potential members
- Older people who were not actively engaged would benefit from such a group

The participants of the focus groups were all active people and also it was felt that:

1. As a first strand in an active retirement group setting taking the lead in creating the group would be important to begin with
2. The suggestion that at the commencement of any group, its planning would be important to create a sustainable group and that an anchor group set up where all could participate as a first

step.

3. The day and time of a meeting could be allocated between one and three hours following from the success of other known groups, such as Bishopstown active retirement group.
4. Initial sessions with talks from different people like health and welfare experts could speak to the group where topics could be decided by members on what they want.

Regarding these findings, a number of major points emerged with consensus from the focus groups who felt that an initial strand with a central location would be important to any setting up of an active retirement group coupled with some points from research with other groups like TAF and ARI

Other aspects of activity were discussed and the opinions of participants felt that with more than 500 households in the electoral area of Iniskenny, there would be sufficient members to create such a group. Other strands could include hobbies sharing with each other

- Flower arranging for women
- Gardening
- Basic car maintenance etc.
- Walking clubs
- Historical society and book clubs
- Mens'clubs were also discussed during the focus groups discussions.
- Information meetings

All of these activities were suggestions that came from the focus groups and other activities could also be added.

The financial aspects of an active retirement group were not discussed at any length as the focus groups discussions were of a preliminary nature. But aspects of funding would be an immediate matter when setting up a group. The HSE, philanthropic donations and membership fees are considered as the normal route to funding.

The opportunity to add research to the aspect of social inclusion in Ballinora community was a very valuable experience to become involved in. The very action of creating an active retirement group in this instance is a very worthwhile objective as it has a tremendously positive impact on participants, which the research has shown. The willingness of Ballinora Community Association to engage with UCC Carl process is a positive step in bringing both the community and academic body closer together in researching this issue. The benefits of an active retirement group in Ireland follow a number of pathways but planning is also very important to the community to use this research as they see fit and the community will benefit.

5.5 Conclusion

To conclude, this study makes a number of key contributions to the topic of social inclusion for the older people in a particular rural community namely, Ballinora.

Methodologically, this study has allowed with engaging in a collaborative manner with a community group. This is reflected on the fact that the main question and key concern arose from the community itself. They also cooperated in getting participants for the study and providing the research with a location to undertake the research.

This study also makes an important contribution to qualitative research about growing older in a rural community in Ireland where social inclusion is important and a framework of social policy through an active retirement group can bring social inclusion to the community. The experience of other established groups ARI and TAF show the benefits and barriers to the establishment of a group.

Finally, this study provides with the practical steps with some key information that may be used by this community to develop an active retirement group. An active retirement group would be a major contributor to social inclusion in Ballinora in giving an active voice to older people in their locality as this research has shown where active retirement groups have started from small beginnings and have grown to benefit many older people in communities around rural Ireland.

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Abbreviated Terms

ARA Active Retirement Associations
ARI Active Retirement Ireland
CARL Community-Academic Research Links
CSO Civil Society Organisation
CSO Central Statistics Office (with year)
HSE Health Board Executive
TAF Third Age Foundation
TILDA The Irish Longitudinal Study of Ageing

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Appendix 1

Questionnaire for focus groups

1 What is it life like in rural community for an older person?

2 What do you like about living in a rural community as an older person?

3 What do you feel are the benefits of living in a rural community?

4 What do you not like or what is the downside of living in a rural community?

5 What would you see as improving the lifestyle of an older person in a rural community?

6 In a rural area what do you see as bringing greater benefit to older persons in the community?

7 What do you think of active citizenship for an older person? Voting etc.

8 What would the greatest benefit to an older person in a rural community?

9 How do you think this benefit could be achieved?

10 would you like to be involved in community activity for older people?

11 How active would you like to be involved by hours etc.?

12 What would make you committed to such a group?