

OLD AGE PENSION AS A MEANS OF POVERTY ALLEVIATION IN LESOTHO

BY

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COMMUNITY WORK IN THE DEPARTMENT OF SOCIAL WORK AT THE UNIVERSITY
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DECLARATION

I, Pelaelo Ranyakane hereby declare that the study on Old Age Pension as a means of Poverty Alleviation in Lesotho is my original work in partial fulfilment of the Masters in Community work at the University of Zululand.

P RANYAKANE

DEDICATION

This work is dedicated to the elderly people of Lesotho, my family, my father John Ranyakane who made it possible to realise for my future ambition with all his love and support. Thank you very much.

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I would like to express my gratitude to the following people who gave me encouragement and support during the time of my studies and the writing of this thesis.

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I will also like to thank the Department of Finance in Lesotho with all the information that they provided for my study to be possible.

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Finally, I wish to thank God the creator of life. I thank God for the rare opportunity that He has afforded me to start and finish this work, I thank Him for the strength, wisdom and knowledge above all for the love and mercy towards me every day.

ABSTRACT

This study seeks to investigate the impact of the old age pension in Lesotho in alleviating poverty among the elderly people and its impact to promote their well-being. Most of the elderly people depend on the social security pensions because they lack opportunities to advance themselves socially and economically. The aging process results to various physiological changes to different people such as skeletal weakness, sight problem and forgetfulness. At this age, the elderly people need more attention to be taken care of but not to take care of other people. Therefore, there is a necessity for the policies to be implemented on behalf of the elderly people. There are different challenges that are encountered by the elderly people; finance being the major problem that contribute to poverty that affect their lives. The majority of the elderly at the age of 70 years are not capable to engage in hard work which impact on them being depended on old age pension.

This study focuses on the old age pension as a means of poverty alleviation in Lesotho. The study further explores the social pension scheme for the elderly, and how it strives to develop the socio-economic and demographic profiles of the elderly, with a view to providing policy-makers with information that might be useful either in the reform or expanding of the pension in order to alleviate poverty for the elderly. Another important aspect of this study is to analyse the current pension and its impact on poverty, from the perspective of the elderly.

The main aim of this study was to outline whether the old age pension alleviate poverty in the lives of the elderly people, to find out whether they are able to meet their needs and the needs of the children. The study also sought to answer the question of whether the pension is enough to meet the elderly needs. The findings of this study revealed that there is a necessity for the implementers to evaluate the pension money that is given to the elderly people as it does not meet all of their needs. Therefore, it will be advisable to the government to look into introducing of policies that will swathe and guard the abusive behavioural patterns on elderly people from other people, including family members and community members. The government can assists the elderly people by providing for the needs of the orphans that they are staying with, so as to enhance the means of livelihood for the elderly people and the children.

The different findings prior and during research discovered that, in Lesotho, there are no policies that protect the elderly people from financial abuse, socially and their livelihood in general and the elderly are not included in the decision making of their families, communities and the government policies.

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CHAPTER 1

1. ORIENTATION TO THE STUDY

1.1 INTRODUCTION

Lesotho is a small country surrounded by the Republic of South Africa. According to the report of the 2006 census, the population of Lesotho is estimated at 1,872,721 of which 72.26% lives in rural areas and 23.74% in urban areas. Looking at what is happening in developing countries; poverty and unemployment are some of the main challenges faced by different countries. The elderly in particular, are the most affected by this scourge. In order to alleviate poverty and their economic situation and indeed improve their lives, the government of Lesotho introduced the old age pension fund in 2004 (Nyanguru, 2007).

The old age pension fund is the monetary grant that is given to the elderly people. The age group that qualifies for the pension differ from country to country. Nyanguru (2007), reports that in Lesotho, the old age pension is awarded as a universal minimum pension which effectively ensures that any person aged 70 years and above receives a pension. In terms of the legislation governing this fund, all qualifying Lesotho citizens are eligible for the pension at the rate determined by the Minister of Finance and Development Planning. The pension started from the amount of M150.00 per month and has been gradually increased up to M450.00 currently. According to the Lesotho Legislation document (Ministry of Finance, 2005), the purpose of the fund is to provide financial security to the elderly in order to improve their living standards and thereby reducing poverty. The old age pension fund in Lesotho is administered by the Department of Pensions, under the direction of the Commissioner of Pensions within the Ministry of Finance and Development Planning. Post offices and other public institutions such as chiefs' offices, and health centres are used as pension pay-out points throughout the 10 districts of Lesotho (Nyanguru, 2007).

Zastrow (2008), states that poverty leads to despair, low self-esteem and stunted growth including physical, social, emotional and intellectual growth. Most of the elderly people depend on the social security pensions because they lack

opportunities to advance themselves socially and economically. People who live in rural areas have a higher incidence of poverty than those in the urban areas as their wages are lower, unemployment is high and work tends to be seasonal and most of the people are employed in the informal settlement whereby there are no benefits for retirees. The majority of the population in the rural areas are the elderly who live with and take care of their grandchildren. This study focuses on the old age pension as a means of poverty alleviation in Lesotho. The study also touches on the social pension scheme for the elderly, and how it strives to develop the socio-economic and demographic profiles of the elderly, with a view to providing policy-makers with information that might be useful either in the reform or expanding of the pension in order to alleviate poverty for the elderly. Another important aspect of this study is to analyse the current pension and its impact on poverty, from the perspective of elderly. Patel (2005) defines social security as the protection which society provides for its members through a series of public measures and old age pension is one of the strategies that the government provides for the elderly. Patel (2005) further elaborates that social pensions contribute significantly to supporting poverty-stricken households and, in particular, those living in the rural areas. The table below shows the population of Lesotho who are in rural and urban areas as recorded in the census of 2006.

Table 1: 2006 Total populations by residential status and sex

Residence	Males	Females	Total	Percentage
Urban	205, 982	238, 559	444, 541	23.74
Rural	705, 865	722, 315	1, 428, 180	76.26
Lesotho	911, 847	960, 874	1, 872, 721	100

1.2 PRELIMINARY LITERATURE REVIEW

The study explores related works by scholars in this area. Moreover, some attention paid to pension schemes in some jurisdictions and their effects on old people. The literature review discusses and explains approaches, perspectives, policies and strategies embarked upon by some selected governments around the world, mostly in Africa, the Southern African Development Community (SADC), on their

implementation of the old age pension scheme and its adverse effect on the senior citizens. The study also reviews the origin, history, and cultural ways of life of the study area, through articulations of authors like Nyanguru (2007); Dicks in, Kakwani et al., (2006); Kulusopa, Dicks and Osei-Boateng (2012); and Bello et al., (2007).

1.2.1 Poverty

According to Nicholas, Rautenbach and Maistry (2010), poverty is the absence of access to basic services or means to meet basic needs and the inability to attain a minimum standard of living. The purpose of the old age pension fund is to alleviate poverty among the elderly age and provide them with social security and it can only be achieved by looking at minimum needs of the elderly. Swanepoel (2011) states that the poor have limited access to information, services, labour organisation, opportunities and opinion. Looking at the life patterns of the elderly people, there are many factors that might contribute to the poverty that affects their lives, as others may be from generations. In Lesotho, some of the households are headed by young children with no visible means of income and others are headed by elderly with only the pension fund as a means of income (Bello, Letete, Rapapa & Chokobane, 2007). Situations of this nature tend to contribute to the growth of poverty in the communities. It is on this basis that the researcher conducted a study that focuses more on poverty that affects the elderly people and the role of the old age pension in reducing poverty.

1.2.2 Social security and its effect on elderly people

According to Hall (2004), social security refers to all income support and maintenance programmes including old age grant, retirement insurance, social assistance for low income families and universal allowance. Hall (2004) further elaborates that social security should not refer only to the government programmes, but it should also include different ways in which people seek to protect their livelihood. Achenbaum (1986) postulates that social security was promoted to prevent and combat three fears; Social ills which are unemployment, poverty in old age and ill health. Social insurance proponents also sought to promote social efficiency which advances the well-being of some of the nation's more vulnerable citizen without trespassing on middle class ideas of self-reliance and prudence. Social security covers a wide variety of public and private measures that provide

cash or in-kind benefits, and social security are the programmes that attempt to reduce poverty by providing income to support the vulnerable groups.

1.3 STATEMENT OF THE PROBLEM

Faye (2007) observes that in developing countries, the positive effects of pension grants go beyond the direct beneficiaries and spill over to the other members of their households. Other authors specify that the elderly is recognised as one of four particularly vulnerable group from vulnerable women and children, the disabled and displaced persons and refugees (Turner 2009, Bundred 2004 and Nyanguru 2007). According to Gorman (2004), the elderly are often from all four groupings, further that the elderly people have to care for children, orphans and other dependants. The elderly are also often left behind when families flee conflict, making them more at risk (Bello et al., 2007). Indeed, many still remain in abject poverty mostly living in rural areas and often not able to farm. Some are assisted through aid organisations and the other non-government sectors. Some also survive on remittances from family that were given refugee status in other countries such as South Africa (Patel 2005).

Some of the elderly people in Lesotho stay with their grandchildren, the majority of whom have lost their parents due to illnesses such as HIV& AIDS, other elderly stay with both grandchildren and their parents, and their means of livelihood depend solely on the pension (Bello et al., 2007). Moreover, the extent to which the pension fund is a means of poverty alleviation will be explored. Kakwani et al., (2006) submits that old people are unable to work due to age or disability or if working, do so under stressful condition; they suffer from greater incidence of sickness and usually have below average education level. Therefore, since a large proportion of elderly live in extended families, the elderly need to be empowered to get more involved in the local projects if the pension fund is not enough to meet the minimum needs (Kakwani et al., 2006).

Hoff (2008) posits that the new process of social participation can lead towards a new integrative approach of social policy making whereby the government incorporate the interests of those affected by these policies from the very beginning. Non-government organisations (NGOs) and government sectors have a crucial role to play in this process, communicating the interests of older people to policy makers

and sharing the responsibility for delivering specifically targeting the elderly people. According to Kulusopa, Dick and Osei-Boateng (2012) the majority of Africa's people live in poverty, destitution and squalor. Africa's poor and destitute are mostly found in the rural areas where they are engaged in agriculture and other informal economic activities. Many of them rely on the complex traditional social network for social protection. But the continued weakening of extended family support in the face of harsh economic realities as a result of neo-liberal globalisation and rapid rate of urbanization means many people including children, the elderly and the disabled, are left to struggle for survival. Kulusopa, Dick and Osei-Boateng (2012) points out that today, after many years of relatively high economic growth in Africa, the majority of the African people still lack social protection. In most African countries, social protection exists for only a tiny fraction of the population working in the formal segment of the economy including those employed in the public sector and a few others in the private formal sector. Thus, the sections of the population who desperately need social protection are those who do not have access to it.

Kulusopa, Dick and Osei-Boateng (2012) are of the opinion that in the rest of the world, African societies have traditionally relied on the extended family system that took great responsibility of caring for children, the aged and the infirm. In the era of globalization and urbanization, the extended family system has weakened considerably and is no longer capable of shouldering that burden. At the same time, modern forms of social protection introduced in many African economies have excluded large proportion of the population in need of such protection. This is explained by the exclusive reliance on contributory social insurance, social security and pensions as the mechanism for delivering social protection. On average, mandatory social security reaches less than one-tenth of the labour force in Sub-Saharan Africa. The coverage rate continues to deteriorate and non-contributory pensions are only a novelty in Africa. Social safety nets programmes are implemented on a smaller scale, usually to address pressing social problems. Therefore, the study investigated and assessed the impact of the pension in alleviating poverty among the elderly in Lesotho.

1.4 OBJECTIVES OF THE STUDY

The objectives are the measures which are undertaken to achieve the aims of the study (Munhall & Chenail 2008). The aims of the study were to investigate on the role of the pension fund and its impact in the lives of the elderly people. Being able to identify the objectives of undertaking the research basically indicates what to achieve at the end of the research.

The study poised to achieve through the following objectives:

1. To establish whether the old age pension does alleviate poverty among the elderly in Lesotho.
2. To investigate the impact that the old age pension has on the well-being of the elderly.
3. To find out whether the pension does meet the minimum needs of the elderly.
4. To explore whether the pension fund has an impact on the beneficiaries under the care of the elderly.
5. To evaluate the pension fund role in ensuring that the elderly people have adequate means for survival

1.5. RESEARCH QUESTIONS

The research sets out to answer the following questions:

1. What impact does the old age pension fund have in alleviating poverty among elderly?
2. What impact does old age pension have on the well-being of the elderly?
3. What effect does the pension fund have in meeting the minimum needs of the elderly?
4. What impact does the pension fund have on children staying with the grandparent?
5. What is the role that is played by the pension fund in ensuring the survival of the elderly people in Lesotho?

1.6 INTENDED CONTRIBUTION TO THE BODY OF KNOWLEDGE

The old age pension fund is very important to the elderly of Lesotho. The purpose of the study is to establish the impact of the pension fund in the lives of the elderly and to investigate the impact and the role that is played by the pension fund in the lives of the elderly as to improve their livelihood and ensuring their minimum standard of living. It is very important that the government assist the elderly people to engage in the community based activities as to reduce the social isolation in the old age. At old age the most appropriate activities to keep the elderly busy and active is to participate in agriculture and cultural activities, i.e. making attires. Lesotho is one of the countries well known with maize meal plantations; the plantation of the fields of the elderly people could contribute in food security whilst also keeping them busy. Looking at what is happening in South Africa, the country introduced projects for the elderly people and those projects are assisting the elderly in their social lives and also to interact with other elderly than staying alone home. Miller (2009) argues that the community based programs address the needs of older adults who are relatively healthy and functional. Therefore, the researcher found it necessary to conduct this study in Lesotho basically on elderly people. The study creates awareness to the elderly to be involved in the projects that help to contribute to their means of income generation. The households, including elderly members, are more likely to be amongst the poorest in the population and chronically liable to hunger vulnerability with an added burden of looking after their grandchildren.

On the other hand Nyanguru (2007) asserts that rural elderly have higher rates of poverty than the urban elderly, and rural areas tend to have a higher percentage of elderly in their total population than their urban counterparts. These higher numbers are due to a mixture of economic pressures forcing younger rural inhabitants to migrate to urban areas in search of jobs, and most of them leave their children with the elderly to support them. Nyanguru (2007) further elaborates that the availability of cash from social protection programmes, such as transfer payments provides the elderly with a basic non-contributory old age pension, which potentially acts as an important instrument for reducing vulnerability and hunger. The study, therefore, attempts to influence the policy makers to evaluate the current elderly people pension fund with a view to improving it, and to also come up with new innovative

ways of ensuring that the elderly people in Lesotho have adequate means for survival and are able to take care of people and children under their care.

1.7 RESEARCH METHODOLOGY

The section presents the procedures that the researcher followed when conducting the study. In order to achieve the results intended; the following methods were used in conducting the research and analysing collection data

1.7.1 Research Design

Research design involves all the strategies which seek to obtain answers to research questions. The researcher used the qualitative research approach and phenomenon as a method or enquiry as phenomenology is the meaning people attach to their experience (Terre Blanche 2011), According to Babbie et al., (2001) qualitative research is a generic research approach in social research according to which research takes its departure point as the insider perspective on social action. Qualitative researchers attempt to study human action from the insider's perspective. The reason for choosing qualitative method is that it gives a researcher a chance to explore the ideas, opinion and views of the respondents. This method aims at observation as the data collection method.

1.7.2 Population

According to Engel (2009), population is the entire gaining a deep understanding of a specific element of a population and often uses set of individuals or other entities to which study finding are to be generated. Monette et al., (2011) says that a study population is that aggregation of elements from which the sample is actually selected. The population of the study were all the pensioners who receive their pension fund in Lesotho. The study sample was selected from the population of the elderly who were in Likhakeng and Hlotse areas that are closer and accessible by the researcher.

1.7.3 Sample

According to Engel (2009), a sample is a subset of the population whose characteristics are to be measured. Babbie (2001:167) says that 'sample is a special subset of a population observed for purpose of making inference about the nature of the total population itself'. The study used non-probability sampling; it is a technique

where the samples are gathered in a process that does not give all the individuals in the population an equal chance of being selected. The researcher chose participants who were willing and available to participate in the study. The researcher chose two different pay points which were convenient to the researcher to access and the interviews were to be conducted on the pay point, but the interviews were conducted in the separate home of the elderly people who showed interest to participate in the study. The sample size for this study was 15 respondents who were selected using purposive sample. Purposive is one that is selected based on the knowledge of a population and the purpose of the study (Terre Blanche et al., 2011).

The researcher used a purposive sample because those that were interviewed fit a specific purpose or description of the study. The study included the pensioners from the urban and the rural area. The sample chosen represented the rural and urban recipients of the old age pension grant in Lesotho.

1.7.4 Data Collection Method

Data was collected through interviews. It was collected purposively using face to face technique; the researcher had one to one interviews with the elderly. The researcher also used the documents analyse as a data collection method. A voice recorder was used to record all the information that was provided by the respondents. The interviews were initially planned to be conducted on the pension pay day at the pay-out points but ended up be conducted in the household of the elderly people at the later stage. Interviews were unstructured in nature in order to have a deeper understanding of the experiences of the elderly and the importance that they attach to the pension that they receive. An interview is the instrument that was used to collect data from the sample. David (2011) defines interview as a face to face talk based on the data collection method, it may be one to one or a group based and be more or less formal structure. Interviews involve not only posing questions, but are equally about listening carefully to the answers given.

De Vos et al., (2005) elaborate more that unstructured interviews refers to a conversation with a purpose, the purpose of using unstructured interviewing is to understand the experience of the elderly and the meaning they make to the experience. It also helps the researcher and the participants to explore an issue. Terre Blanche (2011) submits that interview gives the researcher an opportunity to

get to know people quite intimately and to understand how they think and feel. Before starting the interviews the researcher gave a brief summary of what the interview were about to the elderly people.

1.7.5 Data analysis and interpretation

Data was analysed using a method of qualitative data analysis. The study employed content analysis to examine the documents, text, or speech to see what themes emerge question by question analysis. The emerging themes were coded on the basis of how they relate to each other.

1.8 ETHICAL CONSIDERATION

Ethical consideration includes getting informed consent from the respondents. Informed consent is one of the means by which respondents were given an assurance that their anonymity was guaranteed. The researcher ensured the confidentiality and the anonymity of the respondents who participated in the study. The researcher explained to the respondents why the research was conducted and assured them that all the information provided will be used for the study only and that their names would remain anonymous throughout the research. The researcher also informed the respondents about the methods that were used to protect anonymity and confidentiality. Permission to undertake the study was pursued by the Department of Pensions at the district level where the study was conducted, in so doing, the relevant department of government knew about my presence in the area and perhaps assist in making the project a success by allowing the researcher to intervene with the elderly people.

Consent involves the procedure by which an individual may choose whether or not to participate in the study which means it is the responsibility of the researcher to make the respondents understand that they have the right to withdraw from the study at any time. The researcher told participate that they had a right to participate or withdraw from participating; the consent form was given to the elderly before the interviews were contacted, for those who cannot read, the researcher read the consent letter for them. The qualitative methods need to observe and describe conditions rather than control them.

As a researcher, I have read and understood the university policies and procedures on research ethics and its policy including the procedures for prevention of plagiarism and all its content. The researcher wrote a letter to the Department of Social Development, the same letter was submitted as prove that the researcher did request the permission from the Ministry of Finance. Permission was given to the researcher to conduct the study. The study was to interview ten individual and two unstructured group, but due to the age eligibility of the elderly people majority of them sent their children to get the money of their behalf, and the interview were successful only on individual elderly and the study end up with the individual interview only and all conducted in the homes of the elderly people in different days. The researcher sought the opinion of the participants about the make use of the voice recorder and did not impose on them by elaborating to them the purpose of using the voice recorder. The researcher will also follow the procedure for safe storage of data for a prescribed period of at least five years.

1.9 RESOURCES

The resources that were required to conduct the study are identified as follows:

The payment of the person who helped in the interpretation of the questionnaires from English to Sesotho. The researcher had to source the services of the static and whom the researcher provided the specifications of all that was required.

The researcher had to source transport costs for travelling to Lesotho, and also to travel in between two different districts, since the study was conducted in two areas of Lesotho that are about 15km apart.

The researcher had also to make provision for finances to cover costs for printing, editing and binding of the dissertation. The researcher travelled to Lesotho many times in order to gather information about the study. The researcher applied for finance to sponsor the research, the research fund was granted to the researcher, the researcher believed that if there was no sponsors found, and the research will still proceed with the expenses of the researcher. No additional institution resources allocations were required apart from financing the study.

1.10 FEASIBILITY

The researcher is originally from Leribe in Lesotho. Therefore, the two locations in Leribe were selected and both were chosen because of their accessibility to the researcher during the fieldwork. The information was collected from the pensioners, and the Social Pension fund office also helped with other additional information that contributed to the research study. For the research to be possible the researcher also sourced some information from the Department of Social Development, South African Social Security Agency (SASSA) and other government departments in which are responsible for the old age pension fund. Initially the researcher spend at least two months on each chapter of the study in order to meet the dead line of the research and to accomplish the purpose of the study but the researcher ended up spending more than the estimated time.

1.11 INTELLECTUAL PROPERTY

Other than the usual copyright issue, there are no any special intellectual property right that originated or are likely to originate from this research.

1.12 KNOWLEDGE DISSEMINATION

The researcher is of the view that this study would be of significant importance to the elderly and the Department of Pension fund in Lesotho. This study is intended to provide the policy makers with the opportunity to look into details on the policies relating to pension and the pensioners is likely to gain insight into what they can do or participate on so as to supplement their pension grant in order to enhance their holistic well-being, especially in addressing poverty. The researcher has planned to submit the document to the Department of Social Development and Ministry of Finance and Development Planning after the completion of the study and if possible present the findings to the department.

1.13 CHAPTERS DIVISION

The thesis consists of five chapters.

- Chapter one provides an orientation to the study, clarification of the statement of the problem, objectives of the study, brief explication of the research methodology, definition of relevant concepts for the study, ethical considerations as well as the study's layout of how the researcher will conduct the study.
- Chapter 2 is devoted to the review and synthesis of relevant literature. It reviews literature on the old age pension in particular and how other African countries relate to the concept.
- Chapter 3 handles the research methodology. It offers an explanation on the framework on how data was gathered as well as the sampling procedure used in this study.
- Chapter four focuses on data presentation analysis and interpretation. It presents and analyses of the findings on old age pension in Lesotho
- Finally, chapter five presents the findings of the study, draws the conclusion and makes recommendations based on the findings of the study.

1.14 DEFINITIONS OF TERMS

In this section, the study aims at giving clarity of the commonly used terms in this in order to eliminate the elements of subjectivity. A diversity of definitions exists and has been used in a number of ways. In the following section several concepts that are used in the study are defined;

1.14.1 Old Age Pension

According to Willmore (2000:1) defines old age pension as an anti-poverty pillar that is non-contributory and guarantees a minimum income in the old age. In the content of the study old age pension is a universal, non-contributory scheme that is given to all elderly who are age 70 and above

1.14.2 Poverty Alleviation

According to Kessy and Tostensen (2008:12), poverty alleviation refers to the aims to reduce the negative impact of poverty on the lives of poor people, but in a more sustainable and permanent way than poverty relief programmes. It includes the state's social grants programmes which alleviate the impact of poverty for many people.

1.14.3 Social Exclusion

According to Jehoel-Gijsbers and Vrooman (2008:9) 'social exclusion is a short-hand term for what can happen when people or areas suffer from a combination of linked problem such as unemployment, poor skills, low income, poor housing, high crime environment, bad health and family breakdown'. Barnes (2005:24) further emphasises the definition of 'social exclusion as the multi-dimensional and dynamic process of being shut out, fully or partially, from the economic, social and cultural systems that determine the social integration of a person in society', and Levitas et al., (2007:133) defines 'social exclusion as a complex and multidimensional process. It involves the lack or denial of resources, rights, goods and services, and the inability to participate in the normal relationships and activities, available to the majority of people in a society, whether in economic, social, cultural or political arenas. It affects both the quality of life of the individual and the equity and cohesion of society as a whole'.

1.14.4 Social Isolation

According to Chambell and Converse (1972:145) social isolation is define as the individual low expectancy for inclusion and social acceptance, expressed typically in feeling of loneliness or feeling of rejection or repudiation.

1.14.5 Vulnerability

Shubham Chaudhuri et al., in Castellanos (2007:6) define 'vulnerability within the framework of poverty eradication, as the ex-ante risk that a household will, if currently non-poor, fall below the poverty line, or currently poor will remain in poverty'. Also Aminm Rai and Topa in Castellanos (2007:7) 'consider that vulnerable household are those that are unable to smooth consumption in the face of fluctuations of income due to crop disease, floods, illness and other idiosyncratic shock to household resources. Vulnerability is therefore measured as fluctuations in consumption associated with inefficient risk sharing'.

1.14.6 Food Security

According to Lobell and Burke (2010:14), 'food security is a situation that exists when all people at all times have physical, social and economic to sufficient, safe and nutritious food that meets their dietary needs and food preferences for an active and healthy life'. Under this definition, food security consists of having, on all

individual level the food one needs and wants and is subdivided into three main components; food availability, food access and food utilization.

1.14.7 Social Security

According to Midgley and Tracy (1996:34), social security is the protection which provides for its members through a series of public measures against the economic and social distress that otherwise would be caused by the stoppage or substantial reduction of earning resulting from sickness, maternity, employment injury, invalidity and death; the provision of medical care; and the provision of subsidies for families with children

1.14.8 Social policy

According to Baldock (1999:19), 'a social policy is defined as a deliberate intervention by the state to redistribute resources amongst its citizens so as to achieve welfare objective'. According to Mansbridge and Dobell (1986:12) social policy are the welfare state, the transfer of wealth and legal right; all social action of government achieved goals that are socially-oriented and people living together as social beings

1.14 SUMMARY

The role of old age pension in both developed and under developed countries is to alleviate poverty among the elderly people. As in the rest of the world, African societies have traditionally relied on the extended family system that took great responsibility of caring for children, the aged and the infirm. In the era of globalisation and urbanisation, the extended family system has weakened considerably and is no longer capable of shouldering that burden. The elderly people are the most excluded age group in the society with less income but at the same time having the burdens on their shoulders. Social protection is a primary concern with the prevention of poverty among different population groups that experience reduction or loss of incomes in their life-cycle. Therefore the old age pension plays a very vital role in the lives of elderly people.

CHAPTER 2

2. LITERATURE REVIEW

2.1 INTRODUCTION

This chapter provides a discussion of the literature that is relevant to this study and a conceptual outline of the theoretical models that are appropriate and viewed as supportive in achieving the aim and objectives of the study.

A number of countries in Africa and Southern Africa specifically have introduced social grants. Countries such as Lesotho, Swaziland, Namibia, Botswana and South Africa have social grants programs. The programs differ from country to country. For example South Africa offers, amongst others, two main types of social grants, child support grants and elderly non-contribution pension (Ferreira, 2006). A number of studies have been conducted in South Africa and other parts of the world to assess the impact of these grants. In South Africa studies assess the impact of the grants on HIV/AIDS (Booyesen & Van de Berg, 2006). South Africa's social grants program is the largest social pension program in Sub-Saharan Africa. It includes several types of means-tested grants targeted to the elderly, poor families with children, foster families, the disabled, and war veterans. The old age grant, which applies to poor people over 60 years of age, covers a little over 2 million people

Another country in the SADC region that has introduced pension grants is Swaziland. The Swaziland Old Age Grant (OAG) was introduced in 2005 as a universal grant to all Swazi citizens over 60 years of age, many of whom are caring for orphaned children in their households (Umchumanisi Link Action Research Network (ULARN) 2003). While the OAG has been in existence, there has been no assessment of what the impact has actually been at a household level. According to World Bank report (2012), the aim of a pension scheme is to ensure that all beneficiaries have a minimum level of income during their old age. Contributory old age pension generally help to maintain consumption in old age at a similar level as during the recipient's working life while non-contributory pensions often called social pensions are usually aimed at preventing older people from falling into poverty.

World Bank (2012) also report that It is increasingly clear that pensions can also mitigate the negative impact of shocks on the elderly and their families and those they are used by older people to promote the well-being of all family members, particularly children.

In Lesotho poverty among the elderly people and their households has been worsened by a combination of factors. These include retrenchment of Basotho mine workers who previously used to assist these poor households by remittances, the HIV/AIDS pandemic which leaves an increasing number of elderly caring for orphaned children and a sharp decline in assets due to stock theft. Poverty studies undertaken in Lesotho have also shown how it is often the elders who live alone or without younger adult who are mostly vulnerable to poverty (Turner 2009). Lusted (2010) states that most of the elderly of Lesotho live in the rural areas and rural elderly have higher rates of poverty than the urban elderly, and rural areas tend to have a higher percentage of elderly in their total population than their urban counterparts. These higher numbers are due to a mixture of economic pressures forcing younger rural people to migrate to urban areas in search of jobs, and the tendency for rural elderly to age in place. Rural people are less likely than their urban counterparts to leave their homes when they retire. Elderly residents of rural areas may have less access to necessary services and rely more heavily on private transportation (Turner 2009).

The study is concerned with the operation of an old age pension in Lesotho and explores the impact that contribute to the lives of the elderly people, the factors this shaped the conceptualisation, design, policy-making and the implementation process. The study is about the old age pension fund as a means of poverty alleviation in the lives of the elderly in promoting their well-being and reducing the poverty that affects their lives. The purpose of the old age pension as it was introduced in different countries is to reduce poverty among the elderly and to promote their economic and socio well-being. The study investigated more on the well-being of the elderly people and to find out whether the pension does meet the needs of the elderly people and whether it does achieve its objective of alleviating poverty in old age group.

2.2 POVERTY AMONG THE ELDERLY

According to Bello, Letete, Rapapa and Chokobane (2007), one of the greatest problems facing many developing countries, in particular the Sub Saharan African Countries, Lesotho inclusive, is the chronic state of poverty. As Bello et al (2007) posits that a number of poverty studies conducted in Lesotho since 1991 demonstrate that Lesotho's urban areas are significantly better off than the rural areas by almost all measures Tuner (2009) point out that the divide between the urban and rural areas in Lesotho has heightened overtime, with the rural agricultural sector stagnating and the urban secondary and tertiary industrial sector thriving. This has meant exacerbation of poverty among the poor elders and their households as their means of survival is entirely on agriculture.

There is a variety of ways to understand poverty. According to Tuner (2007) it can be conceptualized strictly in economic terms as inadequate income, or it can be conceptualized as social exclusion, and take into account a broad range of personal, social, economic, cultural and political factors. Some definitions focus on absolute poverty, which is interpreted as a lack of resources to meet the physical needs for survival (Zastrow, 2008). Others focus on relative poverty, which is interpreted as a lack of resources to achieve a standard of living that allows people to play roles, participate in relationships, and live a life that is deemed normative of the society to which they belong (Loewen, 2009, Zastrow, 2008). Swanepoel (2011) elaborates that poverty is a relative term because it can be used either to describe the situation of an individual, family or a whole community or society. Zastrow (2008) looks at the effect of wealth and poverty as the economic differences between the rich and the poor, and the middle class have profound effect of lifestyle, attitudes toward others and even attitudes towards oneself. Not all people are equally poor, the level of ill-being differ between individuals, communities and countries.

Kalanidhi (2005) shows that the poverty situation, especially the poverty gap ratio, for the household types the elderly only, the elderly with children and the elderly-headed households is much higher than the average in several countries and the differences are statistically significant. Gasparini, Haimovich, Olivieri and Tornarolli (2007) state that the measurement of poverty among the elderly poses some additional relevant problems which are related to the lack of consumption data, some

elderly people may be living on the assets they accumulated during their lifetimes. The sale of an asset is not usually included as current income, and then not considered in a poverty analysis.

Gasparini et al., (2007) further elaborates that while this could be the proper practice for, say, a young adult that sells car to later buy a new one, it might be inappropriate for an elderly person who periodically sells assets to keep his/her living standard. An additional problem is posed by the fact that resources may be unequally distributed within households. Another critical problem arises from the fact that elderly people usually live in households with a significantly different demographic structure than the rest of the population; there are incidents where elderly people are staying alone. That difference makes the poverty comparisons between the elderly and the non-elderly population highly dependent on the assumptions about the impact of the household structure on individual well-beings.

In particular, elderly people tend to live in households of smaller size, which impedes them, taking advantage of the household consumption economies of scale. As Hurd (1990) rightfully remarks, that the issue of poverty is especially troublesome for the elderly since they have fewer possibilities to recover from a drop in income compared with prime age individuals as majority of them due to age deterioration can no longer work, for example, elderly people face more difficulties to re-enter the labour market. Moreover, this contribute to the fall in income after retirement and a lower life expectancy, it is more difficult to overcome unexpected negative income shocks as they are dependent on the pension fund. This lack of ways to get back on track implies that poverty among the elderly tends to be more permanent than for other groups in society.

According to Cawthorne (2006), Poverty has a relevant age dimension which also support that the elderly people are a most disadvantaged age group. Both needs and income potential change over the life cycle, modifying the probability of falling into poverty. According to Patel (2005), in developed countries, the combination of strong social security systems, well-developed capital markets, and small households contribute to higher living standards for the elderly, relative to the rest of the population. The elderly usually live in large extended households sharing the budget with a large number of children. According to Rajasekhar (2004), poverty is the

results of several failures. Sen in Rajasekhar (2004) elaborates that as endowment failures can result in poverty, production failures like low productivity or lack of access to inputs and exchange failure and these failure results because a patriarchy, social inequality, structural problem, government policies, failures of institution and policies of global institution fails to deliver to the community as a whole.

The household who are most disadvantaged under the influence of four types of failures, they are also discriminated by the society, government and institution. The main cause of poverty can be seen as shortfalls in the ownership, entitlement, endowments, production and exchange option for the poor and different poverty group due to their weak bargaining power within the existing social relations and institution (Zastrow, 2008). Swanepoel (2011) states that the poor have limited access to information, services, labour organisation, opportunities and opinions. Looking at the elderly most of their poverty is cause by the age group, others inherited from their generations, and below are some of the things that contribute to poverty as stated by Swanepoel (2011); high unemployment, poor physical health, emotion problem, low education. In most cases, some of the families are household headed by young children with no other means of income and other are household headed by elderly with only pension fund as a means of income into those families and this contribute to the growth of poverty in the communities.

According to Patel (2005), poverty remains one of the greater challenges facing Southern African countries and it is passed from one generation to the other generation. Swanepoel (2011) elaborates that people are poor because they have a distinct culture or lifestyle. The cultures of poverty arise after an extended period of economic deprivation in highly stratified capitalistic societies labour and by low wages for those who are employed. Zastrow (2008) also states that the individual who grow up in this culture has a strong felling of fatalism, helplessness, dependence and inferiority, a strong present-time orientation with relatively little disposition to defer gratification and plans for the future, a high tolerance for psychological pathogen. Zastrow (2008) further explains that there are dimensions of poverty like; lack of assets, resources, knowledge and right. Assets covers material possession, resources cover access to credit, education, health, drinking water and

many more. Knowledge covers information that shapes the cognitive world ranging from technology to political.

Lusted (2010) points out that the culture attitude, norms and expectation serves to limit opportunities and prevent escape. A major reason is that the poor remain locked into their culture is that they are socially isolated; they have few contact with groups outside their own culture and hostile toward the social services and educational institutions that might help them escape poverty. The distinctive culture of the poor is not the cause but the results of their continuing poverty. Poverty is greater in the rural than urban areas in Lesotho and most of the elderly people households are in rural areas. The number of household de jure headed by woman and mostly elderly people is higher in many other African countries because of the tradition of men working in the mines in South Africa. The government of Lesotho introduced the social security as a poverty alleviation strategy in different groups but most of the groups are still caught up in poverty. Lusted (2010) posits that poverty has many faces and it happens everywhere in the world and a person is considered poor if his or her income falls below the poverty line or poverty level. This is the minimum amount of money and individual require meeting basic need. The number of members in the house hold and their need also affect the poverty line. Most of the elderly are staying with their grandchildren and all depend on the money that the elderly get to meet all their needs.

2.3 CHALLENGES EXPERIENCED BY THE ELDERLY PEOPLE

Lucas (2009) observes that the situation in Africa is worse than in the developed countries and the elderly encounter enormous challenges and these ranges from the inadequate income through poor access to resources. The pressure is also brought about by the HIV and AIDS pandemic that increase the number of orphan children to be taken care of by elderly people and the denial and violation by the wider society of the elderly rights. Elderly people are the most neglected social group in most parts of Africa. They are still an invisible group to those who promote economic growth and plan for education and health facilities. In Africa only six countries namely Botswana, Lesotho, Mauritius, Namibia, Senegal and South Africa operates fairly comprehensive social pension schemes (Nyanguru, 2007). According to Kulusopa,

Dicks and Osei-Boateng (2012) the scheme in South Africa and Senegal are means-tested. This means that the social pension in those two countries are restricted in coverage, as they are mainly based on categorical test on earning, income or assets. Those in Botswana, Mauritius and Namibia and Lesotho are universal, that is, they are unconditionally available to all and eligibility is simply triggered by reaching an age milestone (Dicks and Osei-Boateng, 2012). Mozambique operates a cash transfer system targeting household headed by older, clinically sick and disabled people. Legido-Quigley (2003) states that the South African government is providing the elderly with a means-tested non-contributory old age pension, which was intended to be a poverty relief programme for the aged. However, the problem is that it has turned into a poverty alleviation programme within the households, targeting elderly people but also benefiting the younger generation under the care of the elderly people. It is suggested that the old age pension has increasingly taken on the role of family capital (Disney 2002 in Legedo-Quigley 2003). The migration and death caused by the AIDS epidemic in the middle generation has decreased the family income, giving the old age pension a much more prominent role.

This chapter is very important as it looks at the theoretical framework and the view of other authors on the study. Baldock (1997) opines that social security is the protection which society provides for its members through a series of measures against the economic and social distress that otherwise would be caused by the stoppage or substantial reduction of earning results from any sickness. Lesotho as a country is responsible for the well-being of its citizenry. Therefore it is through community empowerment that services are well rendered to the community members. The study was based on the perspective of poverty among the elderly, the role that is played by the government and livelihood as well as the well-being of the elderly and their health.

2.3.1 Vulnerability of the elderly

Elderly people are regarded as one of the vulnerable groups though they are resilient because of their experience. According to Bloom et al., (2011) in all countries, both developed and developing, elderly people face an array of vulnerabilities. Among these are lack of income, health insecurity, and the need for physical care. Social security is one of the strategies the governments use to achieve the well-being of the elderly people. Bloom, Jimenez, and Bloom et al., (2011) concludes that social

protection is a major arena that the government use, aimed at ensuring that vulnerable population groups receive appropriate and effective public support to ensure their financial security and to safeguard their health. However, despite the growth and extent of social protection programs in both developed and developing countries, most emerging economies have promising systems and only a small portion of all such efforts address the specific vulnerabilities and needs of elderly people.

According to the Social Care Institution of Excellence (2012), elderly people are also vulnerable because they lack preventive care from the family members and the government, they face untreated illnesses due to age deterioration, elderly people are uncertain about new health problems that they may have to face in the future, and are unable to pay for the amount and quality of healthcare they need. Further, the consequences of chronic disease may limit their capacity to remain independent and support themselves and when they have a disastrous condition that requires treatment, they often use up family savings; indeed, spending on healthcare is a prime reason that families with or without older members fall into poverty. Bloom et al., (2011) opines that the extent of the vulnerability of elderly people varies considerably from one population group to another. Those at the higher end of the income spectrum are more secure than the poor. Those in good health, or whose health problems are compressed into a relatively small portion of the lifespan, have less to deal with than those who are chronically ill. Those without children, and those who cannot get around by themselves, tend to be more vulnerable (Bloom et al., 2011). In general women are, more vulnerable than men, because at the age of 70 year man are still stronger than women and in most cases the woman are the ones with the Burden to look after the children and the orphans.

Yoon (2006) observes that as the population of Africa ages, elderly people continue to experience isolation, poverty, violence and abuse, and have limited access to health services as majority of the elderly people reside in the rural areas far from the facilities, education and legal protection that could empower and promote their well-being. With no pension income, elderly people are often forced to work in low-paid or demeaning jobs to provide for themselves and their dependents. Supporting elderly people to know their rights and to hold duty bearers to account is essential if the number of elderly people living in poverty is to be reduced and the quality of their

lives improved (Yoon, 2006). Particular attention should be given to older women, who tend to live longer than men and mostly raising the grandchildren face discrimination in access to services and most of them are exposed to feminine.

Hoepfner (2010) find out that elderly people are more at risk of experiencing food insecurity than others; food insecurity is prevalent among the elderly people. Food insecurity is worsened by low wages and the high costs associated with shelter and utilities, which leave families with less money for food. Geography also plays a role in food security as people face different challenges accessing affordable and nutritious food depending on where they live in Lesotho. People living in disadvantaged neighbourhoods may not have access to grocery stores, which typically offer more affordable foods and a greater variety of food items including fresh produce. Looking at the elderly people of Lesotho most of them possess the livestock and the fields, and the majority of the elderly people are located in the rural locations of Lesotho with assets but with no means of income to use the assets that they have like ploughing their field to produce food.

Hoepfner (2010) posits that low-income households in urban centres may nonetheless have easier access to supermarkets than those living in remote or isolated communities. In these areas, nutritious food is less available, and the cost of a food basket is often out of reach for those living on low incomes. This reality particularly affects people living in rural communities who do not have access to fresh food items at a reasonable cost or on a year-round basis most of the elderly people of Lesotho find themselves buying from the cafes which are very expensive as they have less access to go the nearby towns. Elderly people also have less and less access to traditional foods that are culturally acceptable, healthy and safe. Yoon (2006) postulates that lack of social support may leave elderly individuals vulnerable to physical and emotional problems. Support among the elderly appears to have a direct positive effect in the short term and to shield the effect of stress in the long term. Cohen and Wills in Yoon (2006) found evidence that emotional support provides protection against a wide range of different stressful events as elderly individuals reported that lacking social support from both family and friends decreased physical functioning and lowered levels of life satisfaction.

According to Bloom et al., (2011) the vulnerability depends on how elderly people derive their income and how reliable that flow is. First, of course, elderly people in nearly all settings are, on average, less likely to have paid employment than younger adults. Elderly people often rely for income on a combination of fixed assets, government programs such as pensions, and support from family members. Bloom et al (2011) suggests that pensions can be extremely important, but, particularly in developing countries, looking at underdeveloped countries the pension does not reduce the vulnerability of the elderly people therefore it is very important for the government to intervene through different strategies as to promote the well-being of the elderly people.

2.4 FACTORS THAT CONTRIBUTE TO POVERTY AMONG THE ELDERLY PEOPLE

There are so many factors that contribute to the poverty that affect the elderly people; this can include the elderly raising of the grandchildren with less income, financial and emotional support from their adult children as one the important factor to their well-being, when this support is removed, often as a result of the death of the children or lack of an employment the elderly people are then affected by poverty. Dethier, Pestieau and Ali (2004) are of the opinion HIV/AIDS is also considered as a major factor contributing to chronic poverty of families in Lesotho. For example, when the bread-winner of a household becomes ill with AIDS, he or she can no longer engage in productive work, does not earn an income, and spends household resources in order to obtain medical treatment. By the time the person dies, the household is poor, often with little or no means remaining for moving out of poverty. In many cases, both parents in the family will die of AIDS, leaving the children with few financial or material assets, and no parental support or parented by the elderly person.

Elderly people's low incomes and greater risk of poverty is obviously linked to their sources of income. According to Mulindwa (2006), chronic poverty among the elderly was attributed to a number of factors most importantly of which was unemployment, and persistent ill health. Other factors mentioned were lack of capital, lack of support and orphans due to HIV/AIDS, lack of savings and assets, lack of skills, low

agricultural productivity, lack of markets and low prices for the agricultural produce. Mulindwa (2006) and Lusted (2010) are of the idea that exclusion from work can also have serious deleterious consequences that significantly reduce the quality of life of elderly people. Inability to be productive or earn sufficient income to meet the basic necessities of life for self and own families for most of the time is a prime example of the severe nature of chronic poverty that affects the elderly people (Kimberly, 2003). Furthermore, Alcock (1997) observes that with exclusion from work, experience and knowledge of elderly people are no longer valued, contact with colleagues and friends at work are arbitrarily severed and the status and respect that go with employment and productivity are taken away. The diseases that affect the elderly includes; diabetes, loss of sight, rheumatism, hypertension, muscular pains and asthma. Such diseases reduce the ability of the elderly to engage in productive work while challenging the little resources they have in search of medical care. Mulindwa (2006) notes that costly treatment is a form of impoverishing vulnerability since most of the diseases that attack the elderly never get cured.

Other studies indicates that an old person is one who is aged between 50-69 years but still active, An elderly person on the contrary is one who is very old, less energetic and above 70 years of age (Bello, 2007 and Nyanguru, 2007). Looking at the situation of Lesotho where by the old age pension starts at the age of 70 years there are other elderly people who are being excluded to the social security systems. Mulindwa (2006) posit that most of the workers in Lesotho are outside the government public service and thus are not potential beneficiaries for this scheme. This makes the elderly prone to chronic poverty since whatever little income they earn in the latter years has to cater for their basic needs including health, denying them opportunities for viable income-generating activities at this stage. This also implies that those without any other support and who cannot earn a living are left to providence and hence greater vulnerability to poverty. Other factors mentioned include lack of friends and relatives (social capital), laziness and alcoholism among the elderly.

2.5 APPROACH TO POVERTY ALLEVIATION FOR THE ELDERLY PEOPLE

Since there are many factors that contribute to the poverty that affects the elderly people, the government together with non-government sectors can play a vital role in assisting the elderly people to reduce poverty that affects their lives. The old age pension on its own fails to alleviate poverty among the elderly people. Therefore, alleviating poverty in old age requires a different approach from other age groups, whereby people who are still capable to work assist them and the policies be implemented that ensure that the elderly people are taken care of. Since policies that go through labour and output markets and educational and training programs are ineffective, the only available instrument to alleviate old age poverty is a transfer of real income (Kulusopa et al., 2012). According to Patel (2005), in most developed countries, pension systems which generally consist of a balanced combination of pay as you go and funded schemes include minimum pension schemes and are strongly redistributive, yielding a sizeable difference between poverty rates before and after transfer. By contrast, in developing countries with pension systems, one observes that they have a limited potential to solve old-age poverty because of the low coverage of those systems.

According to Kessy and Tostensen (2008), poverty alleviation can be achieved through the strategies that are carried out by the poor in attempts to change their poverty in terms of their resources and assets. This is usually based upon individual or local groups of the poor seeking ways to offset the economic disadvantages they face by exploiting opportunities to utilise the resources and assets they possess or can access. Kessy (2008) notes that the second strategy can be through which the poor or those representing the poor seek to secure their interest by effecting change in the actions and policies and in particular, bringing about change in public policy and in its implementation. Looking at change in policies and practices of others in order to bring about change, it is directed at achieving a redistribution of resources in order to change the poverty conditions. Poverty alleviation concentrates on the assets and the resources that have a bearing on the livelihood of the poor, the latter focuses on knowledge and rights. Thus while agriculture growth and better access to

markets can alleviate poverty the involvement of poor in the development effort becomes crucial for poverty reduction (AMoako-Tuffour and Armah, 2008).

Poverty alleviation can be done by analysing of causality that is critical input to policies designed to help the poor out of their predicament. Kessy (2008) elaborates that poverty reduction can be achieved through promoting opportunities, facilitating empowerment and enhancing security for the elderly people. Promoting opportunity is associated with economic growth and involves creating new jobs, establishing credit facilities and expanding markets and building physical and social infrastructure in terms of facilities and services provided (AMoako-Tuffour and Armah, 2008). Facilitating empowerment implicitly recognises that poverty reflects unequal social and power relation. Powerlessness is the hallmark of poverty, which means poverty reduction entails changing social and power relation (Rajasekhar, 2004).

The elderly usually feel powerless in their communities and in most activities they are excluded. Enhancing security requires national action to mitigate the consequences of adverse shocks of the poor. This is done through various social security schemes and redistributions of resources. Rajasekhar (2004) points out that enabling poor elderly to produce and earn more in order for them to be able to fend for themselves on a sustainable basis rather than being dependant perpetually on pension and other relief it can be considered the core of an effective poverty alleviation strategy whose ultimate objective is the eradication of poverty. Providing basic services like safe water, nutrition, education and extension service to poor household to raise their present and future productive capacities and also contribute to change poverty that is facing them. Loewen (2009) argues that poverty as isolation can be the processes of deprivation and marginalization that isolate people from the social and economic activities of society.

2.5.1 Promoting the well-being of the elderly

The well-being is one of the important factors that the government should look onto to promote the lives of the elderly people. Resilient as the elderly may be as a result of long life experience, the physical well-being and the capability of most of them are reduced by the same factors; such as age, poverty and sickness and many more. According to Dimakakos, McMunn, and Steptoe (2010) well-being is a multidimensional concept that has an affective or feeling component by looking at

how happy or unhappy the person is, and a reflective, judgmental component which looks at how satisfied people are with their lives. Well-being also incorporates the notion of functioning effectively and general quality of life, involving issues such as realising one's potential, having some sense of control over one's life and having a sense of purpose. Understanding well-being at older ages therefore, requires a multidimensional approach to measurement, as one of the aims of public policy has to do with promoting the subjective well-being of the population. This means improving how people feel on a day-to-day basis, and how people evaluate their lives.

Bernard (2013) elaborates more that access to basic amenities and services is expected to be closely related to well-being at older ages. A friendly neighborhood that provides easy access to all necessary amenities and services will enhance elderly people's ability to live independently and contribute to their well-being, while any obstacles in accessing basic amenities and services most probably will worsen elderly people's ability to be independent and impact negatively on their well-being (Bernard, 2013). It is the responsibility of the government to develop the policies that assists to promote the well-being of the elderly people, the policies that will cover the loneliness, social exclusion, depression, life satisfaction, quality of life for the elderly people. Bernard (2013) adds that loneliness is part of the human condition that affects all ages, but elderly people are particularly vulnerable. Experiences commonly associated with getting old, such as loss of family and friends, poor health, decreased mobility and income; as well as trends in wider society, such as greater geographical mobility, reduced inter-generational living, less cohesive communities, mean that elderly people may become more socially isolated, potentially leading to increased loneliness.

According to Social Care Institute of Excellence (2012), studies show that acute loneliness and social isolation can impact gravely on well-being and quality of life, which demonstrable negative health effects. The elderly people are at the high risk of sickness. Prasad (2011) also opines that physical and health risks are very high among the elderly. Other researchers show that fast decline in the mortality in the old population is creating a nightmare with high incidence of morbidity. The changing pattern of morbidity puts the elderly in a situation of risk in old age where they are in

a condition of lacking capacity to cope with the risk. The changing patterns of morbidity in late life have created challenges and burdens for the existing health care system with higher incidence of social costs for extended access to health care to avoid the risk of morbidity (Prasad, 2011).

Decline in health, though, is just one of the possible risks associated with old age apart from a prospective fall in income, dependency and loneliness, and it remains one of the dominant concerns among the elderly. This is not surprising, as studies have shown that health is one of the crucial factors that determine the quality of life among the elderly (Wiggins, 2004). Moreover, poor health would be a cause of worry among the elderly since illness episodes in general have the potential to cause economic shock leading to financial dependency, loss of autonomy, reduced social contact and loneliness. Promoting the wellbeing of individuals and communities is fundamental to the work of local government, and is a strong motivator for local councilors everywhere. The local government is a key player in creating the conditions for material wellbeing of the elderly people. It does this through increasing opportunities, regenerating the physical environment and strengthening the local economy that target the elderly people in the communities (Wiggins, 2004)..

The well-being at the population level requires combining some targeted interventions for the benefit of the most vulnerable with an intensive effort to improve outcomes for all. The empowerment of the elderly people in different countries can contribute more to their well-being and reduce vulnerability among them and it requires intervention of different sectors. Beales (2012) is of the opinion that elderly people are usually viewed as service receivers rather than as active members who can make a contribution to the community. In view of the increasing problems faced by old people, however, elderly services cannot stop at the service delivery level. More concern can be directed to their empowerment. According to Kam (1998), 'empowerment is defined as a process whereby social workers or other professionals engage in a set of activities with a client aimed at reducing the powerlessness stemming from an experience of discrimination or stigmatisation'. Empowerment activities are specifically aimed at counteracting negative valuations.

The problems of powerlessness and negative valuations are focal concerns in empowerment. Another issue is the problem of learned helplessness. People feel powerlessness because of a learned helplessness effect. According to Beales (2012), a positive approach to empowerment in old age will require to identify the features that disempower and to adopt practices and behaviors alongside policy prescriptions that work to empower. Examining empowerment in old age requires an approach that is able to track and analyses a range of enabling and constraining interactions in the personal, social, economic, political, physical and legal sphere which confer dignity, agency and status on the elderly people.

Kam (1998) further elaborates that existing elderly services and the public takes a blaming on the aged perspective when dealing with the problems of elderly people. Old people, like the poor, are often described as having characteristics that cause the problems. They are said to be victims of their own biology, not victims of society. The blaming of the elderly, however, prevents one from having a comprehensive understanding of their problems and from finding suitable solutions to reduce their plight. In community work, social structures and environmental factors are usually the focal points of intervention. Beales (2012) also emphasises that a community work approach can thus direct attention from looking at elderly individuals to an awareness of the forces or limitations of society or social systems which disadvantage the elderly. It can also help to develop a laming the system perspective to look at the elderly. Older age is characterised by many changes including changing, and sometimes diminishing physical and mental capacities. This means that, in order to understand empowerment in old age, we must look at the complex web of interactions, personal, social, economic, political, and physical and legal which can either facilitate or undermine autonomy and empowerment.

Frequently, elderly people feel that what is happening in the community has little to do with them. They assume a very passive role and are isolated from the community. In reality, the community environment and community affairs have a great impact on the daily living of elderly people and their capacity to play an active role in the community (Kam, 1998). Monchuck (2014) clarifies that the elderly have more leisure time than the working population and have a strong sense of community identity. Long years of living help them understand the community and build up

social networks. Hence, they have potential to make a contribution to the well-being of the community. In a community work approach, the community is a focus of intervention. By using this approach, elderly people's isolation and alienation can be reduced.

According to Wiggins (2004) in a rapidly ageing society, elderly problems become social problems which require urgent community attention. The protection of elderly rights and the strengthening of elderly power command greater attention. The welfare of the elderly cannot be decided by a small number of decision-makers. Kam (1998) emphasises that the elderly have a right and an obligation to participate in solving their own problems. Their voices can be echoed to the decision-makers and they can also represent themselves in the formulation of policy for elderly services. A community work approach can arouse elderly people's concern with the aging problems and empower them to fight for the right of participation in policy-making.

Kam (1998) also states that elderly people are often assumed to be unproductive, conservative, and unable to learn anything new or are resistant to change. Many gerontologists have pointed out that such judgements are stereotypes or prejudices. Because of them, many elderly people devalue themselves; have low self-image, and low self-esteem. They consider themselves a social burden and have a strong sense of waiting for death (Kam, 1998). Experience tells that strengthening elderly people's community participation is helpful in promoting a positive image and enhancing the contact between elderly people and the public. Besides, through community participation, elderly people can identify their potential and capabilities, which can, in turn, lead to a decrease in the sense of isolation and an increase in active life goals. Through organising elderly people in collective participation, a community work approach can empower them to make a contribution to the community and to develop an image of active ageing (Kam 1998).

According to Marmot (1988) social empowerment can be the evidence from programmatic interventions and from elderly people themselves by getting involve in local decision-making through their organisations and by other means, including advocacy with and by elderly people, leads to tangible improvements in their own lives, in those of others and to a strong sense of empowered achievement and self-worth. Inclusion is working in a way which recognises that discrimination exists;

promote equality of opportunities and good relations between groups and challenges inequality and exclusion. It is therefore the responsibility of the government to include all the elderly people socially and economically. Kawachi, Kennedy and Glass (1998) also elaborate that disempowerment is closely connected to the denial of human rights, which is linked to loss of autonomy.

The diminishing capacity to take decisions for oneself, either because of infirmity or because younger generations may assume that elderly people are incapable of taking decisions, is one of the defining features of very old age and is a key concern for elderly people's human rights. Dealing with the autonomy question is therefore critical to any discussion of how to empower elderly people and ensure that even the oldest old and the frailest are empowered. Research suggests that the biggest threat to an elderly person's autonomy regardless of income levels may come from family members who begin to make decisions on behalf of the older person and thereby disempowering them (Marmot and Theorell 1988).

Community empowerment in an organised way is working in ways which bring people together around common issues and concern in organisation and groups that are open democratic and accountable (Louw 1996). The services should be well organised and people should have a clear understanding on the services. This is working in ways which encourage and equip the elderly to take part and influence decision, services and activities. The elderly need to be empowered with skills, knowledge, confidence so that they can bring change to their existing problem. The purposes of social security are to help people while equipping them with the skills that will develop them to produce or provide for their own families. It is also the responsibility of the government to make sure they equip the elderly with knowledge based on all the services that are provided by the government and all the criteria are that are used. The danger of ignoring these dimensions that people might feel that others gain favour at their expenses, they might also believe that they do not have chances to be included in the decision making. Beales (2012) illustrated that empowerment links to inequality, because inequality tends to become more pronounced at both ends of the life course. The negative impact of inequality is a barrier to reducing absolute poverty and hinders the fulfilment of a variety of human rights, including the capacity to be heard.

Empowerment also determines ability to extend opportunity and to enhance capabilities. Kam (1998) also states that in order to strengthen older people's contacts with the community and to promote community participation, the first thing workers need to do is help the elderly obtain an understanding about their living environment. The government can help them develop greater knowledge of community facilities, new developments in the community, and the operation of relevant government departments. In the activities of elderly centres and elderly hostels, community visits can be arranged. Competitions and games involving the collection of community information and community news can be organised in order to make elderly people more aware about what is happening around them.

Beales (2012) clarifies that service providers can take more initiative in getting information about community activities and community resources, and creating opportunities for elderly people to participate in activities like making cultural attires and beads, fun fairs, health talks or family festivals. Sometimes such activities are not designed for elderly people, but they still can participate. Apart from helping elderly people maintain contact with the community, the activities can arouse the awareness of community organisations in considering the need to involve older people. Joint programmes between elderly service units and other organisations can also be promoted.

People need to be empowered social and economically to meet their daily needs, one of the factors that contributes to poverty among the elderly people is lack of income, it is therefore very important for the government to look into the economic empowerment of the elderly people. According to Beales (2012) economic empowerment is thought to allow poor people to think beyond immediate daily survival and to exercise greater control over both their resources and life choices. According to Grundy and Holt (2001), theories about the relation between socio-economic status and health essentially focus on three mechanisms. The first is a materialist one; those with higher income are able to purchase better food, better housing, live in safer environments and have better access to health care.

The second emphasises behavioural or lifestyle factors, such as smoking, diet, alcohol consumption and appropriate use of health care, which may vary with cognitive skill and access to information. The third places emphasis on psychosocial

factors such as empowerment, relative social status and social integration, including exposure to stresses that may result from low status and low autonomy in important arenas of life, such as work reduced capacity to earn a personal income and contribute to the household income even indirectly has clear implications for dignity and empowerment, of the person and within the family. Grundy (2001), states that even when the elderly are supported by their families in terms of food and shelter, the fact that they do not have their own resources may affect their autonomy and capacity to exercise choice, and lead to them being seen potentially as a burden. The elderly from the struggle background are disadvantaged by many factors during their economic active years as adults, and are outcasts of the social and economic processes based on two fold unsavoury conditions (Grundy, 2001:22);

- I. The fact that the elders have no muscles to sustain themselves through working probably also with poor history of work in the country facing unprecedented unemployment rates or under-employment which left them without accumulated wealth or property for longer period of time before they become elders.
- II. Unsustainable pension money that hardly can make the elderly to cope with the capitalist economic which fluctuates and leads to unprecedented economic contradictions and uncertainties, making elders to be dependent upon the government pension without any means to enhance their lives.

Jaffee (1998) clarifies that elderly are characterised by many changes including changing, and sometimes diminishing physical and mental capacities. This means that, in order to understand empowerment in old age, the government must look at the complex web of interactions between personal, social, economic, political, physical and legal which can either facilitate or undermine autonomy and empowerment. And to reach a practical definition of empowerment in elderly, the implementers must hear, observe and learn from older people which will require them in turn to collect qualitative and quantitative data on elderly people. Grundy (2001) elaborates that this is closely linked to the concept of human development, where development is seen as multidimensional, and the enhancement of agency and empowerment is a means to enhance capabilities. In this sense, advanced age should not be regarded primarily as a time of diminished and diminishing capabilities,

but as one of enhancement of those capabilities that exist social and economic well-being. Grundy (2001) states that the social environment is crucial: an elderly may have the resources and capacity to make decisions, but these may come to nothing in the face of unresponsive officialdom or controlling family members.

2.6 INTERVENTION BY THE GOVERNMENT

The government is playing a major role by giving the elderly people pension fund as to assist them and develop their lives. Winnberg (2012) states that officially, the pension was announced in the budget speech for the 2004/2005 fiscal year held by the Minister of Finance and Development Planning in February 2004. The speech itself gives little insight into the motivations behind this implementation, stating only that “it has been Government’s wish to provide our old people with a pension”, before going on to mention that registration arrangements would be set up within the year and the required amount of money set aside for the project (Government of Lesotho 2004:12). Nyanguru (2007) also support the fact that the introduction of the old age pension in the April 2004 financial statement was specifically targeted at taking old people out of poverty. This was expected to be a significant step to realizing the Millennium Development Goal of halving the number of Basotho in a situation of chronic poverty, It would also provide part of the foundation against which the National Vision would be achieved and reflect the requirement in the poverty reduction strategy that vulnerable groups would be protected from poverty reducing policies that had a discriminatory effect on some section of the population particularly susceptible to the extremes of poverty.

Monchuk (2014) remarks that the role played by safety nets in any country depends on several factors, including the government’s vision of social policy, the social contract between the state and its citizens, and fiscal space in the budget. Nevertheless, the main rationale for safety nets in Africa is the existence of high levels of vulnerability, chronic poverty, and food insecurity. Mphale and Rwambali (1999) elaborates that one consequence of this poverty is that resources that could channel into food security are used to achieve other poverty reduction goals, the elderly people in Lesotho have resources that can assist the elderly people to reduce poverty in their families but the problem they encounter most is the lack of enough

income to use their resources. Through the government intervention, elderly people will be assisted to promote their livelihood and their well-being.

The interventions call for different departments to understand the livelihood of the elderly people. Mphale and Rwambali (1999) further explain that it is out of such an understanding that evens the current Millennium Development Goals and policy statements underscore the need to tackle poverty and unemployment as a way of enhancing household food security. Similarly, in an effort to enhance food security, the Government have embarked on a number of measures that include the reforming of the relevant institutions as well as delegating more responsibilities to the private sector (Lusted, 2010). The government, for example, has the responsibility of approving elderly policies as well as programmes that the country intends to implement to promote well-being of the elderly especially that targets that elderly people. Similarly, it has powers to enact any law that is geared towards improving food security in the country. Thus, the government has the responsibility of scrutinizing the various programmes that are intended to be implemented and approve or disapprove them. It is, however, difficult to tell whether the government are technically competent to evaluate which programmes are viable and which ones are not. Experiences, however, indicate that most of these policies and programmes end up being approved probably on the basis of solidarity and not necessarily on technical appropriateness (Mphale and Rwambali 1999). Most importantly the policies that the government can also look on to are the policies that protect the elderly people also from the misuse or discrimination that might be caused by either their children and the policies themselves. Currently, in Lesotho there are no policies that protect the elderly people from discrimination and protection and that monitor the livelihood of the elderly people.

The pension was introduced in an economic environment in which three factors appeared likely to worsen the poverty status of pensioners. The Economist Intelligence Unit (EIU) (2007) country report on Lesotho is a valuable summary of the current political and economic situation in Lesotho including the effects of the 2007 general election (EIU 2007). It describes three major economic threats facing Lesotho. These are:

- I. The continuing contraction of the job opportunities for Basotho men in the South African mining industries.
- II. The potential reversal of the growth of incomes and employment, mainly for women workers, from the rapid expansion of the textile manufacturing industry under the stimulus of the African Growth and Opportunities Act and
- III. The increasing and cumulative effects on household poverty from the continuing high level of HIV infection and consequent development of AIDS.

According to Palacios and Sluchynsky (2006) the theory of social pensions can have a variety of direct and indirect effects on poverty, labor supply, savings and even unlikely areas such as education. Moreover, if they are large programs, it is also important to consider the fiscal tradeoffs involved. This section begins with a general description of the possible impact of social pension and it is followed by a review of the empirical evidence of the impact of specific programs in a number of countries.

Palacios and Sluchynsky (2006) further buttress the fact that social pensions are aimed at providing an income floor and therefore at reducing poverty among the elderly population. To some extent, they would also reduce the overall poverty rate. However, the efficacy of this kind of categorical targeting depends on the relative poverty rates of the elderly. For example, social pensions may have more relevance in countries where households with elderly members tend to be disproportionately poor. On the other hand, low poverty rates among the elderly would suggest that funds directed at social pension might be more effectively used in general social assistance programs or targeted at other categories of individuals which are the target group.

Kakwani, Son and Hinz (2006) opine that the pension does much to lower poverty among the elderly, but is not directly targeted to children. Although many children are living in households that contain a pensioner, protecting the elderly from the risk of poverty is a central challenge in any developing country. The consequences of these poverty rates have a variety of secondary consequences. The high rate of grandparents caring for the children resulting from the HIV/AIDS epidemic exposes children to the consequences of old age poverty. A higher proportion of children living in elderly headed household are poorer than the children in the broad society

and children living in these household had lower rate of school attendance than others. Currently there are no policies that protect the elderly people in Lesotho.

2.7 OLD AGE PENSION PROGRAMME IN LESOTHO

The Lesotho old age pension programme commenced in November 2004 as a means of providing social security for the elderly and eliminates poverty in their households. It is an unrequited cash transfer programme for the elderly who must be 70 years of age or older, and not on any other form of pension benefits. It does not require any minimum years of previous service to the government in order to be a beneficiary. All those who qualify are paid R400 per month, which is below the minimum wage currently estimated at R650 per month. This is seen as a positive development in an impoverished society that is faced with a lot more challenges of the 21st century as one of the countries known to have one of the highest rates of HIV/AIDS pandemic. It is thus conceivable that the old age pension programme could serve as a safety net, not only for the elderly, but also for other disadvantaged members of the elderly's households such as grandchildren particularly orphaned from the HIV/AIDS pandemic (Bello et al., 2007). The fiscal cost of the old age pension was estimated at 1 percent and 3 percent of the Government total budget in 2004/05 and 2005/06 respectively (Bello et al., 2007). Nyanguru (2007) explains that in terms of the administration, the programme is administered under the Ministry of Finance and Developing Planning, although a special independent unit is being set up that will solely be responsible for such work most payments to the rural poor are transferred through the Lesotho Post Bank, which currently serves as a pay point country wide.

2.7.1 Methods of Financing the Old Age Pension Programs

Social security is a particularly important source of income for elderly people, in the absence of social security, more than half of elderly people would live in poverty. Different governments have introduced the social security as to bring about the minimum standard of living in the country. The Kingdom of Lesotho introduced a non-contributory old age pension scheme for persons 70 years of age and older (Bello *at el.*, 2007). The government aim is to reduce poverty in this particularly vulnerable group, as it was seen as an important objective. According to Bloom and

Monchuck (2014) developing countries are increasingly aware of the need to design and implement improvements in public systems for providing pensions to the elderly. Such systems may aim at smoothen consumption and thus provide reliable income to elderly people, reduce poverty among the elderly, insure those no longer working against the risk of running out of funds, and promote equal treatment of men and women in retirement security even when lifetime earnings and projected average life expectancy may differ greatly. The increasing share of the elderly in the population of all countries makes implementation of sustainable pension systems both more urgent and more difficult. The government together with the private sectors must consider numerous options in pension system design and choose the combination of policies that will optimize coverage, benefits, and financing given a country's demographics, history, practices regarding family support of the elderly, political system, extent of informal labour, and fiscal situation (Bello et al., 2007).

Edward (1995) states that social systems are a government pension programs financed by workers payroll taxes. As workers' pay in their payroll taxes they accumulate credit toward benefits, in the language of pension, this is a benefit plan. Monchuck (2014) supports the fact that the developmental social welfare policy recognised that wide spread poverty is a driver of social problems. Patel (2005) also states that the developmental approach provide the social welfare sectors with the key to making a meaningful contribution to the alleviation of poverty and inequities in society and to establish social service professionals achieving social development in an approach and strategy that facilitate and achieve integrated human, social and economic development. Patel (2005) further clarifies that social security has been accepted as policy throughout the developed and developing nations. There is agreement that social security is important for poverty prevention, it ensures a basic minimum standard of living for people, and contributes to achieving a more equitable income distribution in society (Patel, 2005).

According to Patel (2005), social security is the protection which the society provides for its members through a series of public measure, against the economic and social distress that otherwise would be caused by stoppage or substantial reduction of earning results. Patel (2005) further stresses that it is done by both the government and the private sectors to ensure protection of individuals who have been exposed to contingencies beyond their control and who are unable to mobilise resources to take

care of themselves. Social security is provided in the form of social grants from the government. The pension helps elderly but fails to change their lives toward a complete fulfilment of their aspirations, the majority of the elderly are active parenting bread winners who look after two, three or at times more children and support them actively with the money that is even below the poverty line. This leads to poverty, unemployment and under-employment conditions that torment adults who are rightful parents to children supported by the elderly.

According to Patel (2005), social security refers to a range of benefit in cash or in kind intended to provide protection to the most needy in a society. It is also provided by the government and private sectors as a mechanism to ensure the protection of individual who have been exposed to contingencies beyond their control and who are unable to mobilise resources to take care of themselves. Looking at the pension money under the circumstances can only finance food, and nothing else that count in the lives of the affected elders and the children under them. Sometimes it is impossible to meet all food requirements under the circumstances even financing food may be an overstatement as statistics reveal that many elderly stay hungry and do not cope, while they are busy receiving pension from the government. The resources which have been mobilised for social protection will presumably ensure that individuals do not fall below an acceptable standard of living. Social security programmes in the developing countries were influenced by European and British social security systems.

According to Midgley (1995), 'social security is the protection which society provides for its members through a series of public measures to offset the absence or substantial reduction of income from work resulting from various contingencies and to provide people with health care and to provide benefits for families with children'. Looking at the lives of the elderly they are left to depend on what is provided to them without a choice. Patel (2005) agrees that social assistance is the most significant social security strategy and it refers to a range of benefits in cash or in kind intended to provide protection for the most needy in the society, these social benefits are also known as the non-contributory scheme in that they are publicly funded and are given to an individual or a household according to their income level or their ability to earn an income. Goyet (1999) also support the fact that social assistance strategies are generally designed to address either chronic poverty or transient poverty caused by

life-cycle event and economic, social and environmental conditions that affects an individual or a households earning capacity.

Social assistance also referred to as social grants in, which is non-contributory and financed entirely from government revenue. This scheme is means-tested and the responsibility is upon individuals to prove that they are needy. Old age is socially barren and not motivating; no one associate elderly with activity, creativity, vim and courage. People perceptually isolate elderly from the social arena of life and find it burdensome to accommodate elderly into the world of activity and recreations. Patel (2005) elaborates that the social assistance provided to individuals is in cash or in-kind to enable them to meet their basic needs. These forms of social security are key to people's survival, and are referred to as safety nets. Safety programmes are those that protect a person or a household against two adverse outcomes: chronic incapacity to work and earn, and a decline in this capacity from a marginal situation that provides minimal means for survival with few reserves (Nicholas 2010).

Old age pension is the well-known form of social assistance or social grant and is gender sensitive, reach far into rural areas and support extended families in impoverished circumstance (Nicholas 2010). The old age pensions contribute significantly to supporting poverty-stricken households and in particular rural households. The elderly must not be maintained or cared for in a state institution such as a state old age home, living in a psychiatric hospital, getting care from a state treatment centre or getting state care for a drug habit in order to qualify for the pension. According to Louis (1978), social security benefits are conditional on retirement. This fact may induce earlier retirement, resulting in a shorter work span and a longer retirement period. Workers' likely response would be to increase the rate strength of these opposing forces, saving may increase, decrease, or be unchanged as a result of the introduction of a social security program. In Lesotho there are elderly people who are under age 70 years who are also in poverty and they are not included in the social security system. The government should be engaged in different strategies that can help people to sustain their lives without depending on the grant that is given to them.

2.8 CONCLUSION

Elderly people play vital roles in Africa society today. Across the continent, millions of families would not survive without the contribution of the elderly people from caring for the orphaned grandchildren to providing much needed household income. Yet, elderly people are often excluded from development programmes and the discriminated against by different service providers. Protecting the elderly people from the risk of poverty is a central challenge in any developing and under developing countries. The consequences of these poverty rates have a variety of secondary consequences. The high rates of grandparents caring for the children resulting from the HIV/AIDS epidemic exposes children to the consequences of old age poverty. A higher proportion of children living in elderly headed households are poorer than for the broader society and children living in these households have lower rates of schooling attendance than other which also contribute to generational poverty.

The old age pension fund plays a good role in the lives of the elderly people as its main role is to alleviate poverty among the elderly people. Different countries introduced the social security, whereby the government and the private sectors ensure the protection of individuals who have been exposed to contingencies beyond their control and who are unable to take care of themselves; it is done by the government and the local communities as to enhance their life. The pension fund is one of the social policies of the government that aims to provide social security for the elderly as to enhance their life to change. The governments together with different sectors need to come with the policies and the strategies that will include the elderly in the community decisions and develop the strategies that will include them either economically and socially so that they can see that they have power to change their lives regardless of their age. It is the responsibility of the government to look at the issues of engagement in elderly empowerment, participation that brings about the good development in their lives. It is also the role of the developer to visit the elderly people through conduct with them as to understand their need and their lives better.

The goal of social protection is not mere survival, but social inclusion and the preservation of human dignity. As governments seek to extend coverage, the

government and non-government sectors can engage in a study on the experience of the elderly in the whole country as to see whether the policy that they implement do achieve what was intended. The huge task of extending social protection is one for which the government will need to collaborate with different sectors to give all the public support the elderly may need. There are no simple solutions, and the prospects of success of the various strategies will vary according to the national context. More research, accompanied by experimentation and innovation, can help to inform policy to achieve progress towards ensuring that all elderly people and their families enjoy decent social protection.

Swanepoel (2006) observes that dignity is promoted by giving people recognition by recognizing them as capable of making their own decision and accepting responsibility for their decision. Nicholas (2011) states that in community development the effort of the people are united with those of governmental authorities to improve the economic, social and cultural conditions of communities and integrate these communities into the life of the nation in order to enable them to contribute fully to national progress. Bloom et al., (2011) says that the aims of the institution is to bring back life in all its completeness, making the village self-reliant and self-respectful, acquainted with the cultural tradition of their own country and competent to make an efficient use of modern resources for the fullest development of the physical, social, economic and intellectual conditions. It is the responsibility of the government to develop and come up with the strategies that involve the elderly in different dimension of life as they are part of the community in the country.

CHAPTER 3

3. RESEARCH METHODOLOGY

3.1 INTRODUCTION

This chapter focuses on how the research is conducted, describes the sampling method, and shares how the data was collected and analysed. It also discusses the ethical issues associated with the study and steps that was taken to maintain high ethical standards. Terre Blanche et al., (2011) asserts that research methodology is the procedure used in making systematic observation or any procedure used in obtaining data or information as part of a research study. The social research aims at generating knowledge about the phenomenon. This study is aimed at improving the understanding by describing, explaining phenomena in the social world (Terre Blanche et al., 2011). The method of enquiry is of utmost importance and this study is based on phenomenological approach as the research aims to understand human experience in its context and the meaning people attach to their experience.

According to Engel and Schutt (2009), the process of social research involves continuous interaction between the researcher and the participant and the researcher used interpretivist paradigm to develop insight into the meaning attached to the participants' experiences. Interviewing served as a method to collect and analyse the data derived from the participants to reach to the findings of the study. The researcher develops a problem and conceptualises, then come to the process of operationalization where the procedures are developed that will result in empirical observation representing those concepts in the real world which means what is happening in the lives of the elderly people. Engel and Schutt (2009) indicate that the operationalisation tells the researcher what to do and what to observe in order to bring the phenomenon defined within the range of the researcher experience. The aim of this chapter is to show the details of how this research was conducted, In order to achieve the objective; the researcher used one or more research skills and techniques which were considered valid and reliable for the study. The techniques described here were used in the study:

3.2 RESEARCH DESIGN

Research methodology consists of the method to be followed to make up a good study. According to Babbie and Mouton (2008), the types of measurement, sampling, data collection and data analysis methods which are used by the researcher and the way the researcher used them are determined by the research problem and the kind of evidence that is required to address the problem. The instrument used to collect data should ensure reliability and validity. Therefore, the research methods in this study are selected carefully in order to ensure validity and reliability. Details of the population of the study, the sampling methods, and the instruments that is used to collect data and the methods used to analyse and interpret throughout the research problem are stated in order to elaborate how the researcher did to come up with the research findings and how data was collected data.

According to Terre Blanche et al., (2011), the research design is the plan for collecting and utilising data so that desired information can be obtained. A research design is a plan according to which the researcher obtains research participants and collects information from them. In this view the researcher describes what is to be done with the participants, with a view to reaching conclusion about the problem. The aim of the research design is to plan and structure a given research project in such a manner that the eventual validity of the research findings is maximised. Terre Blanche et al., (2011) further report that the research design is made up of four dimensions which are identified as follows:

- I. The purpose of the research
- II. The theoretical paradigm informing the research
- III. The context or the situation within which the research is carried out
- IV. The research techniques employed to collect and analyse data

The researcher used a qualitative research approach, specifically the explorative research design. The reason why the researcher chose this research design is that it is relevant in collecting all the facts needed in order to understand the circumstances faced by the elderly people. In a qualitative study, the person, researcher, is a critical part of the research process. A qualitative study embraces the subjectivity, as a position maintained by the researcher in attempting to understand the participants

(Terre Blanche et al., 2011). A qualitative study gives a researcher an opportunity to become part of the study to experience seek to understand the problem that is faced by the elderly people and challenges like the poverty situation that they encounter. It enables the researcher to analyse the data progressively so that deeper understanding of people being investigated can be achieved. The researcher investigated on a day to day event of the elderly and concluded on the daily experiences and the behaviour of the elderly people.

The purpose of choosing a qualitative method was that the researcher wanted to understand what is happening and why it is happening as it gives an insider a better insight. The qualitative researchers make use of holistic approach which means that they collect a wide array of data. Terre Blanche et al., (2011) also elaborate that qualitative research by pointing out that the researcher uses different means or method to collect data. As far as qualitative data is concerned, validity is considered as more important because the objective of study must be representative of what the researcher is investigating. This approach helps the researcher to interact with the subject in the cases of the elderly and develops a clear understanding of the situation that they encounter in their daily lives and the social lives in which they live.

3.3 POPULATION AND SAMPLING

Terre Blanche et al., (2011) define population as the large pool from which the sampling element are drawn and to which the findings are generated. The population of the study was all the elderly people who receive the pension fund in Lesotho. Monette et al., (2011) states that study population is that aggregation of elements from which the sample is actually selected. Monette et al., (2011) further elaborates that sampling involves selection of the specific research participants from the entire population. Out of the whole population, the researcher targeted the elderly who are reachable in a means of transport and those who were available to participate in the study. According to the statistics of the pensioners in Lesotho late May 2014 there were 84 303 elderly receiving the pension; the number changes monthly depending on the new pensioners and those who have passed away.

3.3.1 Sampling

According to Engel and Schutt (2009), a sample is a subset of the population whose characteristics are to be measured. A sample as quoted by Arkava and Lane (1983) in De Vos (2005), thus comprises elements of the population considered for actual inclusion in the study; or it can be viewed as a subset of measurement drawn from a population in which the researcher is interested. The researcher studied the sample in an effort to understand the population from which it was drawn. The study used non-probability sampling, as it is a technique where the samples are gathered in a process that does not give all the individuals in the population equal chances of being selected. It means that members of the population were not given equal chances but the researcher used the participants who were willing and available to participate for the study. The researcher chose two different pay points which were convenient and accessible and to interview the participants. The size for this study was 15 respondents from which was selected using purposively sample. Purposive sampling is selected based on the knowledge of a population and the purpose of the study (Babbie, 2008).

Babbie (2001: 167) asserts that purposive sampling is selected on the basis of the knowledge of the population. In some instances, it is used if the researcher wishes to study a small subset of a larger population in which members of the subset are easily identified, but the enumeration of all of them would be nearly impossible. The researcher used a purposive sample because those being interviewed fit a specific purpose or description of the study. The study centred the pensioners from the urban and the rural area. The researcher interviewed four elderly from the urban areas and eleven elderly from the rural areas. The reasons for interviewing four elderly from the urban and ten from the rural areas is that those were the elderly who were available to participate in the study and that, in Lesotho, most of elderly people are staying in the rural areas. The sample represented the rural and urban recipients of the old age pension grant in Lesotho.

3.4 DATA COLLECTION METHOD

Data was collected through unstructured interviews as interviewing was the instrument that was used to collect data from the sample. The researcher visited the elderly people during the pension day where the interviews were to be conducted

before the officers arrived to the pay point. The interviews were not successful on the pension pay day and the researcher opted for the second option of organising the individual interviews with the elderly people who were keenly interested to participate in the study at their different homes, and the researcher set a separate time with them and visited them on their spare time as to get all the information needed for the study. Due to the age eligibility of the elderly people and for the fact that most of them send their children to collect the pension on their behalf, the researcher ended up having individual interviews.

One to one interviews were conducted on different days in the homes of the elderly people where the in-depth interviews were done and observations of the elderly were also done. The researcher spent time with the elderly people and that helped the researcher to get more information from them. Therefore, fifteen participants were interviewed in their homes as a result and there were no interviews conducted in pay points during pay days. The researchers found it awkward to use the pay points on the basis that conducting interviewing in the elderly persons' homes showed respect. It was also helpful in eliciting more information for the study as they were more relaxed and ready to share. Before starting the interviews, the researcher gave a brief summary of what the interviews were all about to the elderly people and they were also given chance to ask question where necessary.

Terre Blanche et al., (2011) elaborate that the interview involves asking people questions, but it is equally about listening carefully to the answers given. The researcher used face to face interviews with the elderly and the tape record was also used to record all the information that was said by the elderly who were interviewed and the same information was interpreted. David and Sotton (2011) define interview as a face to face talk based on the data collection method, it may be one to one or a group based and be more or less formal structure. Terre Blanche et al., (2011) state that interviews give the researcher an opportunity to get to know people quite intimately and to understand how they think and feel.

3.5 ETHICAL CONSIDERATIONS

According to Sarantakos (1988), social research is a dynamic process, which involves researchers and respondents and which is based on mutual trust and

cooperation as well as on promises and well accepted conventions and expectations. It is very important to recognise and respect the privacy of people who will participate in the research. Therefore, no names, or information was not exposed about the people who participated in the study. The research is by means of anonymity and confidentiality. The researcher wrote a consent form to the elderly people explaining to them the study and why the study was to be conducted. No one was forced to participate in the study it was the full will of the participant to take part in the research study.

The researcher gave a clear picture to the elderly people why the research was to be conducted. These became clear to them why all the recording and the information provided shall be used for the study only. the researcher wrote a letter to the Ministry of finance and planning which is the ministry responsible for the pension fund to seek permission to conduct the study and let ministry be aware of the researcher presence on the pension day and to get their permission to conduct the interviews. The ministry of finance and planning gave the researcher a-go ahead with the study and promise to also assist with all the information that the researcher might need to accomplish the study.

3.5.1 Anonymity

David and Sotton (2011) define anonymity as the situation where the researcher does not know or do not record the personal details of those researched. Therefore, the information given by the respondents remained anonymous and people were not exposed in the study only their ideas were used for the findings.

3.5.2 Confidentiality

Confidentiality refers to the situation where that information known and recorded by the researcher is not disclosed in the reporting of the research. The information is used by the researcher only as to keep confidentiality and privacy of people. The information that is provided in the tape record was used for research purpose not any other purpose. According to Babbie and Mouton (2008), in order to ensure confidentiality the researcher identified the person's response but may promise not to do so publicly.

3.5.3 Language used

The researcher used the Sesotho language to interview the elderly which is the indigenous language that is used in Lesotho. The reason for using this language was to enable the respondents to express themselves fully without any linguistic restrictions. The researcher then translated the manuscript into English for interpretation and analysis purpose since English is a medium of communication in order for the researcher to compile the report on this study. Since the researcher is fluent in English and Sesotho languages, there would be slim likelihood that the essence of meaning may be lost during translation, as applicable in most translated material.

3.6 DELIMITATION OF THE STUDY

According to the Welman, Kueger and Mitchell (2005), the delimitation of the study is limiting a study by geographic location, age, sex, population traits, population size, or other similar considerations. Delimitation entails focus and feasibility of the study as a result it is not done for the sake of the researcher's interest. It also identifies the constraints or weaknesses of the study which are not within the control of the researcher. This research was conducted within the population of Leribe district in different villages as they were the nearest places to the researcher and also accessible.

3.7 LIMITATION OF THE STUDY

Limitations are matters and occurrences that arise in the study which are out of the researcher's control. A limitation associated with qualitative study is related to validity and reliability, because qualitative research occurs in the natural settings, it is extremely difficult to replicate studies (Wiersma, 2000:11). The interviews were not conducted on the pension day; the elderly were not open enough. The researcher had to organise the interviews with the elderly who were interested to participate in the study. Two unstructured groups were also not successful due to the age of the pensioners in Lesotho. The study ends up with individual interviews only.

3.8 DATA ANALYSIS AND INTERPRETATION

At this stage, the researcher analysis and interprets all the information that have been collected in order to see if the aims of the study have been achieved or not. Welman et al., (2005) elaborates that theme identification is one of the most fundamental tasks in qualitative research. In this study, the researcher used the information in the tape record and the observation which were compiled during the interview and the themes that emerged during the interviews. According to Terre Blanche et al., (2011), data analysis involves reading through the data repeatedly and engaging in activities of breaking the data down into themes and categories. The researcher used the theme and categories. The interpretive analysis was used as the researcher stayed closer to the data to interpret it from a position of empathic understanding. Terre Blanche et al., (2011) assert that the purpose of interpretive analysis is to provide thick description which means a thorough description of the characteristics, processes, transaction and contexts that constitute the phenomenon as well as an account of the researcher's role in constructing this description.

3.9 RELIABILITY AND VALIDITY

In qualitative research validity and reliability are important aspect as Patton (2002) states that validity and reliability are two factors which any qualitative researcher should be concerned about while designing a study, analysing results and judging the quality of the study. Babbie (2008) elaborate that in qualitative study; is all about being there as a researcher. It is a powerful technique for gaining insight into the nature of human affairs in all rich complexity. In order ensure the validity and the reliability of the data gathered from the elderly people, the researcher was responsible for all the data that was collected from the elderly and only the information given by the elderly people was analysed and interpreted. The researcher used the information given by the elderly people as to maintain the quality of the data collected from them.

3.10 SUMMARY

Research methodology reveals the process and the tools used in a research. The plan of how the research would be conducted is revealed in the research design.

This research used a qualitative research approach in order to understand the circumstances that are faced by the elderly. The population of this research included all the elderly in the country of Lesotho. According to Neuman (2003), methodology is the way in which the researcher finds out information. He further illustrates that research methodology includes the methods, procedures and techniques that are used to collect and analyse data. In addition to this, the researcher believes that the research methodology is the way in which the research is conducted in order to get to the final answer or result.

CHAPTER 4

4. DATA PRESENTATION ANALYSIS AND INTERPRETATION

4.1 INTRODUCTION

In this chapter, the researcher presents, analyses, interprets data that was collected from the elderly people using qualitative research. Qualitative research is a broad field of inquiry that uses unstructured data collection methods, such as observations or documents to find themes and meanings to inform our understanding of the world (Terre Blanche, 2006). It tends to try to uncover the reasons for behaviours, attitudes and motivations, instead of just the details of what, where and when about a particular phenomenon. The study analysed and interpreted data on the old age pension in Lesotho; with the view of Looking at the objectives of the old age pension in alleviating poverty among the elderly, its contributes to their well-being and whether it meet the needs of the elderly people in Lesotho.

The researcher interviewed the elderly people to get the information from them. Out of the information that was collected from the elderly, the themes and the categories were developed as they were used to analyse the data. Additionally, the researcher's observation throughout the process of data collection was used to interpret the findings of the study and broad themes have been used to present the data. The data was collected from the sample which was selected from the population of the elderly people of Lesotho, using a purposive sample. This chapter is to give an analysis and interpretation of the data collected from fifteen (15) interviewees who are elderlies. The themes identified and presented below emerged from the individual interviews held with the participants. This chapter starts with a brief profile of the interviewees in order to provide a picture of the participants and ends with the themes that emerged from the discussion. Each of the identified themes was further divided into a number of subthemes that are related to the main theme.

This study has been conducted with the aims of addressing the four objectives that relate to the old age pension in Lesotho. These objectives in question are identified as follows:

- I. To investigate the impact that the old age pension has on the well-being of the elderly
- II. To establish whether the old age pension does alleviate poverty among the elderly
- III. To find out whether the pension does meet the minimum needs of the elderly
- IV. To explore whether the pension fund has an impact on the beneficiaries under the care of the elderly
- V. To evaluate the importance of the old age pension in Lesotho

4.2 BIOGRAPHIC INFORMATION OF PARTICIPANTS AND THE CONTENTS OF THE STUDY

Fifteen (15) participants, who are elderly people and beneficiaries of pension grant, were sampled and participated in this study. To ensure the principle of confidentiality, the true identities of participants are not reflected, as a result, participants are referred to as Participants. Presented herewith are the brief profiles for all participants involved in the study;

Participant 1:

Participant number 1 is a male aged 77. He lives in Ha Leaoa (Likhakeng community), he has a wife who is much younger than him. The wife is not working let alone being a pensioner as well. The reason has been that she was a petty trader in the markets, selling the vegetables, which is where she got sick and she had to stay at home as a result. They are both raising 4 children of which 2 are grandchildren and 2 are their own. What is significant is that their children were conceived whilst the participant had already reached old age. This might be the reason why both are still in high school. The two grandchildren are staying with and raised by them since their biological parents are working in low paying jobs.

Participant 2:

Participant number 2 is a female aged 80. She also lives in Ha Leaoa (Likhakeng community). She is responsible for raising the 34 year old who has a disability and

two grandchildren aged 4 and 8 years. Both parents of the grandchildren have passed away.

Participant 3:

Participant number 3 is a male aged 70. He lives at Ha Leshoele (Likhakeng community). He is staying alone with no children to take care of, the wife is still alive but they are separated.

Participant 4:

Participant number 4 is a male aged 72. He lives in Mapheaneng (Likhakeng community). He is staying with the second wife who is not receiving a pension fund. The first wife passed on and both children from this relationship are working in South Africa. He is therefore, responsible for supporting himself and the second wife.

Participant 5:

Participant number 5 is a female aged 82. She lives in Ha leaoa (Likhakeng community), she is staying with five children, i.e. unemployed son and four grandchildren. She suffered foot challenges in 2006 as a result her movements became limited. She is mostly bound to have a wheelchair but she does not have it she crawls around the house and relies on the assistance of grandchild who is in high school.

Participant 6:

Participant number 6 is a female aged 88. She is staying with her son, aged 45 years, who has a physical disability. Other children are two children working and no grandchildren reported. She lives in Ha Leshoele (Likhakeng community).

Participant 7:

Participant number 7 is a female aged 73. She is married and lives in Mapheaneng (Likhakeng community). They were blessed with four children, three daughters and one son. One of her daughters passed away and one is working in South Africa, the other two are staying with her and the grandchildren. The number of the children she is staying with is 7 of which five are the grandchildren and two of them are her

daughter and the son both not working. The son is taking care of the cattle and the daughter is staying with the parents.

Participant 8:

Participant number 8 is a female aged 84. She lives in Mapheaneng (Likhakeng community). She lives with her daughter, and there are no grandchildren that she is raising. The daughter used to work in South Africa but no longer working.

Participant 9:

Participant number 9 is a female aged 89. She is staying alone with no grandchildren. She lives in Ha Leshoele (Likhakeng community).

Participant 10:

Participant number 10 is a male aged 75, who lives in Mapheaneng (Likhakeng community). He has the problem in his feet, nevertheless he can still walk but his feet have the sore that sometimes limits him to engage in agriculture in his garden but when he feels okay, he is able to work.

Participant 11:

Participant number 11 is a female aged 79, she lives in Ha leshoele with three grandchildren whose father is taking care of them, the mother of the children have passed on.

Participant 12:

Participant number 12 is a male aged 84 he lives in Lisemeng 1 (Hlotse). He lives with two grandchildren and one of those children is no longer in school as he quitted school after failing Form C examination, whilst one is still in high school. The parents of those children have passed away.

Participant 13:

Participant number 13 is a female aged 75, who lives in Lisemeng 2 (Hlotse). She is living with two grandchildren, the mother of the children is working far from home but she is supporting the children. The children are aged 10 and 14 years old.

Participant 14:

Participant number 14 is a female aged 85 living in Lisemeng 2 (Hlotse). She is staying alone with no grandchildren. She is a retiree. She was working as a nurse, she is supported by the children and they hire an assistance that will help her with the household activities and in times of emergency, which means he is staying with the nanny in the household. The grandchildren come to visit during the school recess.

Participant 15:

Participant number 13 is a female aged 72 she lives in Lisemeng 1 (Hlotse). She is staying with three grandchildren aged 7, 12 and 15 years. The parents of these children have passed away.

As a researcher, I have found it crucial to make a remark on the contexts in which the study has been conducted. According to Denzin and Lincoln (2005), qualitative research is a situated activity that locates the observer in the world. It consists of a set of interpretive, material practices that makes the world visible. These practices transform the world. They turn the world into a series of representations, including field notes, interviews, conversations, photographs, recordings, and memos to the self. At this level, qualitative research involves an interpretive, naturalistic approach to the world. This means that qualitative researchers study things in their natural settings, attempting to make sense of, or to interpret, phenomena in terms of the meanings people bring to them.

The two main communities from which the participants originate and where the study has been conducted are Likhakeng and Hlotse. Likhakeng is a rural village situated about 14.9km from Hlotse. It is clustered in Hlotse urban council in Leribe district. This area was well known for agriculture practice even though it is now history as most of the people are now unable to plough their fields due to finances. Hlotse on the other hand is also known as Leribe district and Lesemeng 1 and lesemeng 2 are situated in town it is a walking distance to the town. Hlotse is situated, near the South African border Ficksburg which is in Free State.

4.3 THEMES THAT EMERGED FROM THE INTERVIEWS

The interviews were conducted with different elderly participants from different villages and the themes that emerged from the interviews are indicated below. It is also important to mention that the researcher had divided the themes into main themes and each theme is further divided into subthemes. The main themes are identified as follows:

- Theme 1 Changing lifestyle of the elderly people in Lesotho
- Theme 2 Overall well-being of the elderly
- Theme 3 Meeting of basic needs
- Theme 4 Parenting responsibility
- Theme 7 The importance of Pension Fund

In supporting presentation of both themes and subthemes, either an interpretation or verbatim quotation has been used. Furthermore, relevant literature has been used to support the views, points or arguments.

THEME 1: CHANGING LIFESTYLE OF THE ELDERLY IN LESOTHO

Findings of the study revealed different perception based on the changing lifestyle of the elderly people. The common understanding is that the role of the pension is to reduce poverty and promote the well-being of the elderly people because they are unable to fend for themselves. One of the respondents mentioned that, *'looking at this money at the perception of making difference, it does make a difference but in a small way, for example let's say you buy groceries, you can buy maize for M60 and usually we buy six bags of maize by M60 which adds to M360, so the remaining is not always enough to meet my needs.'* A number of the elderly people believed that the promotion of the healthy lifestyle is also determined by well eating and positive living. So the fact that the money is not enough does not promote the healthy lifestyle. One of the elders said *'It is very difficult to see the difference that this money makes because we do meet some of our need not all, sometimes when it comes you are so stressed because you don't know where to start with your need, maybe if it can be increased to M900, I believe that it will then make a difference in*

our lives'. Since promoting healthy lifestyles for elderly people includes physical activity, healthy eating and social activity, these have a range of health benefits for elderly people and impact on quality of life. A better understanding of the determinants of healthy lifestyle behaviours amongst elderly is needed to tailor and target health promotion strategies and programs to maximise health outcomes for older people.

Other respondents compare the period they are not in receipt of the old age pension and stated that though the money is not enough but it does make a difference. One of them said *'it is not the same as in the past when we received nothing as we are able to survive for some few weeks after we have received it. The cost of living is high and things are expensive. The fact that agriculture is also not successful and the majority of us no longer have livestock, this leads to the challenge where people do plough our fields and give us some crops that do not last us for the next harvesting. We believe that if agriculture was successful the money would have been enough to meet our needs.*

The view of the elderly are supported and extended by literature. Shiely and Kelleher (2004) assert that one of the goals of the health promotion strategy for elderly people is to provide a supportive physical environment to enable them to remain independent and living in their own homes for as long as they choose. The analysis indicates that older people living alone, particularly those in a rural setting, experience a worse quality of life than others. Shiely and Kelleher (2004) further elaborate that the association between living alone and poor quality of life is unlikely to be mediated solely through mental or physical health factors, but other factors such as environment and social contact may play a substantial role. One of the respondents stated that the money does make a difference because they have food on their table, and gives them a muscle to make financial arrangements with small business owners. However such arrangements have their own complications, small local businesses are very expensive and also going to town is also expensive which makes the money not to be enough to meet all of their needs.

The researcher observed that the money is playing a good role in the life of the elderly people and the life style would change maybe if there was less responsibility for the elderly to take care off. The health deterioration of the elderly calls for the

children to take care of them, not the other way round. The researcher believes that the money would make a difference only if the elderly people were not exposed to be taking care of the grandchildren and the orphans. The money does bring a difference but the problem is that it is not enough; one of the elderly said 'I hardly see what I have done with the money, *M450 is not enough and there is nothing that you can do with that money excluding to buy few things only. the cost of living rises almost each and every year the groceries are becoming very expensive which makes it hard for the elderly people to survive through the income that they receive as they do not look after their needs only but even the need of the whole family*'.

Judging from what Kalanidhi (2005) as indicated in the chapter two in many low income African countries, there are three factors that are placing an undue burden on the elderly. First, the burden on the elderly has enormously increased with the increase in mortality of prime age adults due to the HIV-AIDS pandemic and regional conflicts. Second, the traditional safety net of the extended family has become ineffective and unreliable for the elderly. Third, in a few countries, the elderly are called upon to shoulder the responsibility of the family as they became the principal breadwinners and caregivers for young children and all these factors do affect the well-being of the elderly people. The researcher has observed that the family member's children staying with the elderly people influence the spending pattern of their pension money. One Lesotho pensioner remarked, *"I'm happy because I can now contribute to the household."* The regular cash income provided the pensioners with a regained sense of self-worth in the community even though the benefit of their pension had to be split within the household.

Sub-theme 1: The duration of the pension

The majority of the elderly people who were interviewed did not remember the exact year on which they started to earn the pension fund, and some started the time when it began and some started later. The reason for the researcher to ask this question was also to investigate if there is a difference between the elderly who have been earning the pension for a longer time than those who had just started earning the pension fund. Some stated that It will be the third time they get the pension. The time frame does not impact in the life change of the elderly people, but the size of

the household and the income of the household contribute to the living standard of the household.

Sub-theme 2: Sustainability of income

The majority of households headed by the elderly receive in total an income of just M450.00 per month which is basically the amount of pension income received by the pensioner member of the household. Some of the elderly who were interviewed revealed an income of between M450.00-M700.00 per month depending on whether their children send the money. Only one respondent claimed to receive total monthly household income of M1000.00. Maloti are a currency of Lesotho. Comparing the rand (R) to Maloti (M), R1.00 is equivalent to M1.00 and in Lesotho both currencies are used.

Sub-theme 3: Spending patterns of the old age pension

Table 4.4 Affordability of needs

The needs that we are able to buy with the money	Those we cannot afford at all
Maize meal stated as the basic	Clothes
Paraffin	The needs of the children
Candles	Maintaining our health
Maize	Nutrition meal

Table 4.4 above shows the needs that the elderly people who were interviewed can manage to meet and those that they wish to have but cannot effort to buy. The majority of the elderly mentioned that when they receive the pension money they are able to buy mostly the paraffin, candles and maize meal then the money is no more, they elaborated that there are many things that they wish they could buy but the money limits them. On analysis the items that they buy, one realises that they all meet to satisfy their basic needs in the Maslow Hierarchy of needs. *One of the elders said ‘having food on your table does not mean that you must afford what is not healthy; we believe that in our age we need nutritious food to live a healthy life.’* Some of the elderly were not even sure on how they utilise the money as they reported that they use the money even before they receive it.

Exploring the study of Nyanguru (2007), one realises that the access to pension funds may improve access to a very short term credit from shops, but it does not appear to be used for longer term investments, such as life insurance, investment and sustainable life of the elderly people. The United Nations Principles on Older Persons acknowledge five rights for the elderly or older persons. These are the rights to independence, care, self-fulfilment, dignity and participation. The principle of independence recognises the wish of older people to be independent as far as possible. It is closely linked to ensuring that they have, under their own control, access to basic material needs of food, shelter, health care etc.

Nyanguru (2007) also asserts that the access to the pension halved the numbers that never had enough food and doubled the number that always had enough food to satisfy their hunger. There are so many activities and responsibilities that the elderly people have to take care of with the pension money. The other participant stated that *'the money fails to help me because I use the money to hire the transport to take me to the hospital as I cannot walk and the problem I encounter I also have to look after the children and buy food in the house, I hardly see its importance.'* Some stated that when the money arrives it goes on to pay the debts and sometimes fails to pay them all, so they stated that the money comes and goes without bringing about change in their lifestyles. One of the elderly participant said *'I received the money on the pension day but as we talk I am left with M100, when I receive this money I use it to educate the children and to buy the groceries'*. The nature of income that most on the elderly people are dependent on is the pension money.

Sub-theme 4: The life of the elderly before and after benefiting from pension

The view of the interviewees regarding life before and after receiving old age pension varies greatly. The elderly people stated that before being a pension beneficiary, life was so difficult for them to survive but some of them look into this view from when they were still working. There were different views that the elderly people gave regarding their lives before and after the pension, some of them said;

'I used to work in the markets selling fat cakes, vegetable and fruits, the money that I used to generate was enough to meet all the need in the household, and then I became sick it was then when I left the market place, and that's when my struggling started. After the pension there was a difference because I am staying with the

children that need to be supported through this money and our needs are more than the money that I receive but at least we now have some money to buy food even though it is not enough'.

'Before I received the pension I used to survive through selling traditional beer which also contribute today to assist the pension money, in my life I do see a difference now because I have a money to budget on for a month because most of the people buy my traditional beer of credit'.

'It was so difficult to survive before I received the pension but the fact that the cost of living rises every day I don't see any difference even after the pension because I am staying with many children that I have to support'.

Nicholas and Wiseman (2009) assert that a proven means of reducing poverty in old age and supporting multi-generational households is to introduce a basic income for the older people in the form of a social pension or non-contributory pension. Most of the discussions that the researcher had with the elderly people revealed that after the introduction of the pension elderly people's lives changed. Most of them now are able to buy groceries in their household. The introduction of pension has had an impact on the lives of the elderly people even though some of the elderly stated that they do not see a difference that the pension makes due to the challenges they encounter. Social pensions generally reach the poorest people. Moreover, it stimulates the local economies and reduces financial constraints on older caretakers. Nicholas and Wiseman (2009) further establish that pensions help HIV positive people to access treatment, which allows them to live longer and in the end reduce the number of orphans. It also improves the life chances of extremely vulnerable children as most of them are staying with the grandparents. These days, the pension fund plays a major role in the household, it does not only assist the elderly person but it becomes the monthly salary for the whole family.

They still reported that there are other elderly people who are struggling because they have not yet reached age 70. They argued that without pension life is more difficult especially when they are staying alone with no one to take care of them and also if there are children under their support. The elderly people reported that the pension is very important in their life even though it is not enough. Few elderly reported their lives are the same as in before and after the pension was introduced.

Hagen (2008) further asserts that as women and men age, they face spiralling debt, hunger, isolation and destitution. Old age also brings a reduced capacity to work and increased difficulties to access essential services like health care. The elderly who are between the age of 60 and mostly 70 years, most of them are capable of working, but looking at the situation of Lesotho whereby the pension starts at the age of 70 years, there are other groups of elderly who are affected by the poverty but do not qualify for the pension as some of the elderly people believed that the pension took them out of poverty, they have been waiting for this age for long and they believe that pension is important to them.

Sub-theme 5: Supplementing the old age pension

The elderly people stated that they receive the pension money only and no other supplementary money from the family members or their children. Some others refer to social security as a supplementary income but in most cases of the elderly people it is the only income that comes into their families for their minimum needs. The majority of the elderly claim to have only the pension money as the means of income in their household and few claimed that sometime their children who are working do help with groceries. The elderly who receive money from their children live a better life than those who are solely dependent on the pension fund. The researcher has found out that the elderly who are well taken care of are the ones who are staying with a child who is employed and providing for the minimum needs of the parents, allowing the pensioner to use the pension money for only his or her personal needs.

Second, the elderly who can still work and produce extra money and in most cases male elderly are more capable than female elderly and the majority of the elderly living with the children are female elderly. The elderly people in urban areas are not as poor as those in the rural because most of them who are in the urban area are well taken care of and those in the rural areas are taking care of their children and sometimes the grandchildren and their parents. Some of the elderly people stated that they do get support from their children, some of the elderly mentioned that; *'Am being supported by my children, they usually buy the groceries for me every month and the pension money I use it for very important thing in the families'*.

I cannot say I do have the extra money from my daughter because she does send me money, the problem is that she sends only when she feels like, so it is not on a monthly bases, it is very hard to include that money into my budgets as it comes once in a while.

There is no other money that I receive apart from the old age pension unless I get something that I can do, sometimes it calls for working in the yards or cleaning to get paid and that the only way to get the extra cash and it happens once in a while.

The fact that the clinics are free does help them but the problem they encounter is how they get to the clinics which cost them to hire transport to get there.

Sub-theme 6: Challenges encountered by the elderly people

Inability to supplement the old age pension

The majority of the elderly people stated that when they are between age 75 and above, they are unable to do anything due to age deterioration. They no longer have energy to do manual work and that their hearts are willing but the problem is lack of ability to do so at physical level. Tilson and Fahey (1990) support the view of the elderly people by asserting that ageing can involve not just superficial change but decreased mobility and dexterity, decreased strength and stamina and sensory acuity. Statistically the probability of morbidity or illness and some disabilities increases with age. Wolinsky, Stump and Johnson (1996) clarify that an income is a predictor of health status as a lower income limits option for purchasing health care, health insurance, appropriate housing and other goods and services that assist in the maintenance of health. In addition, poor health tends to limit income earning opportunities as elderly people have lower income average and the majority of them their source of income is the pension fund.

Bundred (2004) stipulates that independence and well-being can be more difficult to maintain for older people who become frail or who have one or more chronic illnesses. If the right support is not available, poor health can restrict the elderly ability to continue living life to its fullness. Elderly people who are frail, or who have long-term illnesses, therefore need support to manage their health conditions so that

they can maintain the aspects of their lives that they most value. Supporting the needs of the elderly people goes beyond clinical and care issues as it includes the whole range of factors and concerns that elderly people see as most important to them.

The view expressed in the Bundred (2004) is supported by the elderly people who admitted that their challenge is sickness; most of them complained about the eye sight and some complained about the age that they are no longer fit enough to work as to assist the money that they receive. The sickness that they encounter at their age hinder them from working in order to supplement the old age pension money they receive as in Lesotho the old age pension starts at the later age of 70 years. As much as the large number of elderly reported ill health problems, some are unable to supplement their pension as a result of disability that comes with the aging process. For example some said;

I stay hungry for the whole day and wait till my grandchildren are back from school so that they will help because I cannot walk.

Most problem that I have is that I can no longer move around and am staying alone and I have to cook for myself, so when I receive this money I have to hire someone who will fetch the water for me and cook for me, I hardly see the important of this money because I cannot afford to plough my field am needy and struggling.

I hardly see the importance of the money that I earn because I use it to pay people to help me, am very sick and am staying alone no one is taking care of me.

The pension money needs to be supplemented in order assist the elderly people to meet their minimum needs and the need of the children they are staying with. As the researcher stated in chapter two on the World Bank (2012) the aim of a pension scheme is to ensure that recipients have a minimum level of income during their old age. Contributory pensions generally help to maintain consumption in old age at a similar level as during the recipient's working life while non-contributory pensions often called social pensions are usually aimed at preventing older people from falling into poverty. It is increasingly clear that pensions can also mitigate the negative impact of shocks on the elderly and their families and those they are used by older people to promote the wellbeing of all family members, particularly children.

Financial abuse

Being a recipient of an old age pension does not only bring joy but also different types of elder abuse, such as financial abuse and neglect. Some of the elderly people who were interviewed complained about the financial abuse they experience as pension recipients and said "*the problem I am facing is that I am staying with the children that do not even listen to me, sometimes they use my money,*" the majority of elderly that were interviewed reported that the children steal their money. The other challenge that they encounter on their children are using their money on their behalf depending on the household the elderly lives.

Neglect of family members

Other complained of neglect in the form of children making decision on their behalf such behaviour instil feeling of being socially excluded by their children on crucial decision making processes. Family members ignore them and make decisions without consulting independently. The other elderly said "*the challenges that we encounter in our families is that they make the decisions for us, they treat us like children they don't involve us in most of the things that they are doing they bring conclusion to us.*" Patsios (1999) asserts that some of the studies indicated that a vast majority of pensioners are labour inactive, therefore, using the most contemporary definition of social exclusion which rely heavily on attachment to the labour markets, these pensioner would be considered socially excluded. Gordon et al., (2000) also state that living in a jobless household have been used as indicators of social exclusion, and another key components of social exclusion is lack of access to basic services, whether in the home or outside the home.

The elderly people of Lesotho as the majority of them are living in rural areas of different part of town; most of them got to be socially excluded from the social services and other activities that are taking place in the communities.

Walker and Walker (1997) focus on income and poverty in their definition of social exclusion as a lack of material resources, especially income, necessary to participate in society but also noted that exclusion has a broader meaning: It refers to the dynamic process of being shut out, fully or partially, from any of the social, economic, political and cultural systems which determine the social integration of a person in

society. Indeed, definitions of social exclusion that focused mainly or exclusively on poverty prompted researchers to argue that social exclusion must be defined with both monetary and non-monetary indicators and that there is a need to separate social exclusion from poverty (Kneale, 2012).

The elderly people perceive social exclusion as not being included in the policies by the government and they therefore, believe that it will be hard for the communities to include them if there are no policies that protect them from social exclusion. Beales (2012) believes that a positive approach to empowerment in old age as to reduce social exclusion will require to identify the features that exclude them and to adopt practices and behaviors alongside policy prescriptions that work to include them. They are said to be victims of their own biology, not victims of society. The blame on the elderly people, however, prevents one from having a comprehensive understanding of their problems and from finding suitable solutions to reduce their plight.

The elderly people have particular needs that differ from those of younger members of the community. These require special consideration, in particular in the areas of physical and mental health, nutrition and access to essential services. The researcher has also observed that the elderly people provide protection to others, when they need it themselves. Alongside an understanding of their vulnerabilities, the capacities and contributions require recognition and support. Elderly people themselves should be central to all protection and assistance activities. The most significant efforts to ensure protection should come from the communities and the government. Some of the elderly people are staying alone in their household and put a great challenge due to the inabilities that affects their lives. One of the elderly people believed that the country should take the responsibility of building homes for the elderly people in different district. Lesotho as a country does lack the policies that support the elderly people, the only act that is on the side of the elderly people are the law pension fund. One of the elderly people mentioned that they believe that the implementers do not see the necessity of the pension given to the elderly people; they still believe that the government need to develop the policies that protect and guard them.

Economic situation

Regarding the elderly people who are staying in the rural areas they are more exposed to poverty than those in the urban areas. When comparing the economic situation of the elderly who are being supported by their children and those who are not supported the research findings revealed that it is different however most of the respondents who were interviewed were not receiving any financial support from anywhere other than the pension fund. Apart from the findings of the study, other studies show that it is obvious that the economic income of the elderly in general has been much lower than average income of the working people in their places. Given the remarkable income gap between the rural respondent and the urban respondent, it is so obvious that the rural elderly are more likely to be economically excluded. Feng (2010) also elaborates that inadequate access to economic resources has affected the life quality of the elderly people as they are mostly depended on the pension fund.

Social rights of the elderly people

The elderly people complained about the hospitals that are not closer to them to access and the services that are far from them and mostly the elderly who were are affected most are those in the rural areas and that impact on their finances. Examining the view of Li Yang (2007), the elderly are found to be excluded not only by the society but also by their family. Kneale (2012) elaborates that Human rights change people's lives. Protecting elderly people's rights will help to enable them to lead dignified, secure lives, as equal members of society. Discrimination against any group in society is unacceptable. With rapid population ageing, the prevalence of age discrimination escalates and so does the imperative to address the fundamental causes of discrimination. Treating elderly people with respect and on an equal basis with younger people creates the conditions that enable all people in society to participate in and contribute to their own development. It is important to remember that today's younger adults are tomorrow's older people. Some rights may have more relevance in older age than at other times in life; looking into the right to social security in the form of a pension. Sometimes a right that may have been respected when someone is young may not be well protected in older age.

Sub-theme 7: The status of the elderly in the community

The elderly people mentioned not to be having any status in the community they are living in, as the majority of the respondents stated that the elderly people are isolated by all means from the government policies and the community as well. They stated that they are not protected and their existence is not recognised in their community. They believe that to be aged person you live your life waiting for your death to come so that you cannot be a burden to anybody. The elderly who were interviewed most of them appeared not to know how valuable they are because a family without an old person does not anymore have information on the historical background of their community and lack knowledge of some of the important resources of the community.

Elderly people feel that what is happening in the community has little to do with them. They assume a very passive role and are isolated from the community. In reality, the community environment and community affairs have a great impact on the daily living of elderly people and their capacity to play an active role in the community (Kam, 1998). The elderly have more leisure time than the working population and have a strong sense of community identity. Long years of living help them understand the community and build up social networks. Hence, they have potential to make a contribution to the well-being of the community. The elderly people need the strategies that can empower them so that they will see how important they are in their communities. There was one elderly fellow who said *'I have to wait for my children to come back from school to come and assist me as I cannot walk, even the neighbourhood hardly come to see me or help me as I cannot walk, so it is very hard to say the community members value the old people.* Therefore, the researcher has also observed that the fact that the elderly people are not included in the decision making most of them have isolated themselves and believe that what is happening in their community will be solved by other members of the community without them be part of the solutions.

THEME 2: OVERALL WELL-BEING OF THE ELDERLY

Different factors can compromise the well-being of the elderly people. This pronouncement is demonstrated in that with ageing, factors such as ill health and disability become ever more important in determining the personal well-being of

older people. Additionally such factors possess financial implications not captured by an analysis of income status alone. Diversified views based on the well-being of the elderly are expressed in this regard. Some believe that their well-being can be achieved through agriculture whereby the government plough the field on their behalf. Whist others state that their good health is the major thing that can promote their well-being. The respondent stated that eating well promote good health, therefore the money should also be raised so that they can be able to meet their minimum needs. In support one elderly said *'this money is not enough because the groceries goes high each and every year, then at the end the money we have no longer have value as things are expensive'*.

Another participant said *'We can only be helped with food and money that will contribute to our well-being, for example I have the field but am unable to plough them, so if the government can intervene to help us with our field that will help, because sometimes we give our field to other people but they don't give us food that can sustain us till the next harvest.'* Kulusopa, Dicks and Osei-Boateng (2012) support the views of the elderly people that for the elderly, access to pensions can make a big difference in mitigating their vulnerability to poverty, but globally, access to pensions is just around 25 percent and appears to be falling everywhere. The elderly people reported that the pension fails to accomplish their well-being due to the fact that it is not enough to meet their needs and specifically promoting their health as they believe that health issues are important in aging.

The preceding analysis has revealed that the elderly women of Lesotho need special attention. The socio-economic characteristics of older people differ markedly from those of the younger population in Lesotho since a substantial number of them are widows, live in the rural areas, are not working, and are less educated. As some demographic indicators, such as fertility and mortality, vary by place of residence and level of education, so do living arrangements of the elderly they live in. The elderly people of Lesotho especially in age 70 years and above most of their well-being is dependent on being supported by either the government or their children. Most of the elderly people who were interviewed mentioned that for them to accomplish their well-being can be possible if only they do not have the children to look after. One of the elderly emphasised that *'The well-being of the elderly especially with no children to take care of or people to support, the government can*

build a home for them where they will be taken care of, and I believe that will bring about our safety and well-being and good nutrition will be given to us that will also contribute to reduce the sickness that affect the elderly people’.

One of the male elderly fellows said *‘The fact that I can still work and produce food and plough and sell to other people for now I believe to be well off because the pension plus the money that I generate meet my needs and I don’t have any child that am staying with’.* The researcher have observed that for some male elderly of Lesotho staying alone and having the potential to work or to plant their gardens that produce vegetables for their consumption gives them pride. In most cases the elderly who are most disadvantaged are the female elderly as most of them are staying with the children and are in a position where they can no longer work but depend on the pension fund as means of income in their households. The elderly, therefore, believe that only if the government can increase the money and provide them with food donations that will bring about a difference. The majority of the elderly people who were interviewed are of the opinion that the pension on its own does not accomplish their well-being because of so many factors in different households depending on the situation that the elderly is living in. The researcher also observed that some of the elderly are living in the poor environment, and the fact that they have life stock that they cannot sell they regard themselves as rich.

Nyanguru (2007) asserts that the pension is the program of the Lesotho Government to care for the most vulnerable group in the society, notably, senior citizens from the age of seventy years and above by providing social protection against poverty. The aim of this policy is to increase the living standards and reduction of poverty, in line with the development strategies of Lesotho as outlined in the National Vision and the Poverty Reduction Strategy Programmes (Lesotho Government, 2004 in Nyanguru 2007). The researcher believes that the well-being of the elderly people in Lesotho can be achieved if the elderly people can be assisted with the children they are staying with for example the children under the care of the elderly who is dependent on pension should also be given a grant and the elderly people should be assisted with their field. Palacios and Sluchynsky (2006) earlier state that the social pensions are aimed at providing an income floor and therefore at reducing poverty among the elderly population. To the extent that they are successful, they would also reduce the overall poverty rate. However, the efficacy of this kind of categorical targeting

depends on the relative poverty rates of the elderly and the fact that the pension given to the elderly people of Lesotho is below the poverty line, it is a challenge on its own in promoting the well-being of the elderly people.

For example, social pensions may have more relevance in countries where households with elderly members tend to be disproportionately poor. On the other hand, low poverty rates among the elderly would suggest that funds directed at social pension might be more effectively used in general social assistance program or targeted to other categories of individuals. The researcher believe that it is only through poverty alleviation that the well-being of the elderly people can be promoted, this calls for the government and the private sector to come up with strategies that will target poverty reduction that affect the elderly people and also engaged in the evaluation of the program in Lesotho. Kulusopa, Dicks and Osei-Boateng (2012) also assert that social security schemes in Africa also face administrative challenges. Oftentimes, political interference and bureaucracy have rendered schemes inefficient to meet the needs of scheme members. Improving administrative performance has also been so difficult to meet. Meanwhile, cost reduction and good record keeping are at the core of providing better services and eliminating the opportunities for corrupt behaviour, but many schemes struggle to meet these standards, therefore the well-being of the elderly will be compromised.

Most of the elderly people believed that if the government or the implementers could visit them at their homes to witness their conditions and see how the money is spent, they believe the government will consider increasing the money or coming up with other strategies that would help in promoting their well-being as well as their lives. The elderly believe that the money does not promote their well-being though it does meet some of their needs because they are able to buy the basics it brings a small difference. On the contrary other participants conclude that the money does not develop their lives at all they said. *'The truth is that the money does not bring about our well-being, but it does contribute and it is not like we have nothing,* one of them said *'the fact that we receive the old age pension, it will not be the same as when we were not receiving it at all.'* The elderly stated that their well-being will be brought about only if they have food to eat and they are able to buy clothes to wear. The researcher wanted to find out whether the well-being of the elderly is being

accomplished as the role of the old age pension is intended to alleviate poverty and to bring about the well-being of the elderly in Lesotho.

A major concern in the light of an ageing population is poverty among them and, more generally, the economic well-being of the elderly. As Hurd (1990) in Cherchye, De Rock and Vermeulen (2008) rightfully remark, the issue of poverty is especially troublesome for the elderly since they have fewer possibilities to recover from a drop in income. Compare with prime age individuals, for example, elderly people face more difficulties to re-enter the labour market. Moreover, given the fall in income after retirement and lower life expectancy, it is more difficult to overcome unexpected negative income shock. The inability of ways to get back on track implies that poverty among the elderly tend to be more permanent than for other group in society. Some of the elderly people gave a view of their life while they were working and were able to generate money in their households and they reported that the pension is not enough to promote their well-being it needs to be assisted.

Sub-theme 1: Factors affecting the well-being of the elderly people

There are so many factors that affect the well-being of the elderly people. Physical changes and increased vulnerability to chronic health conditions are often seen as the hallmark of aging, and can significantly impact older people's psychological and social well-being. Health problems may limit elderly people's mobility, thereby narrowing their social contact and potentially precipitating mental health problems. In addition, more health problems are associated with lower education, lower income, less health knowledge and poorer health practices, as well as lower perceived health status and lower self-efficacy. Many older adults may become caregivers to others than them be taken care of and in most cases it causes depression among the elderly as they fail to meet the need of the children they are staying with. One of the elderly stated that *'concerning our well-being the pension does not accomplish it because we are able to buy small groceries and then the money run out even before we can cover our minimum need, if you have no work or a place where you work to get an income this money is not enough some of the elderly usually sell traditional beer as an additional income. I believe if the pension is the only income to survive on I will not make it because it is not enough.* The elderly mentioned these factors as major in the description of their well-being;

Depression

Depression is a common problem among elderly people, though it is not necessary part of aging. It may be easily overlooked but it does affect the health of the elderly people. The elderly people mentioned that they live under stress most of the time simply because they are unable to meet their basic needs and the need of the children. One of the elderly people said, *'most of the elderly people are affected by depression because of the children they are raising and the fact that they are unable to provide food for those children and sometime the money itself increase the depression among the elderly people because we receive it when we already have debts'*.

Lower income

Most of the elderly people are living with their families with less income on a monthly basis. The elderly people who were interviewed mentioned that the income that they receive does affect their well-being as it is not enough to meet their need. One of the elderly said, *'The pension fund does not meet the need of the elderly people and also the politicians are saying that we were surviving without the pension fund so they don't understand why should the elderly people be given the money. The money is not enough because out of that money we are meeting the expenses of the children, buy groceries; unless it is increase it is so difficult for it to meet all of our need.* The elderly people stated that lower income is the major problem that contributes to poverty that affect them as it fails to enhance their well-being. The pension on its own is not enough to meet their need. The government needs to initiate something else. The income of the elderly people of Lesotho is less below the poverty line of the country as for a person to be considered above poverty line one need to have M85.00 per person per day. One of the elderly said *'the truth is that if I was able to plough my field, the money will bring a difference in my life; there is a difference that it does in my life but also believes that planting of our field will reduce the feminine in my family'*. In most families the income of each and every family determines the kind of life that family will live either promote poverty or reduce the poverty that affect the family, therefore the researcher also believes that the income household of the elderly people is one of the factors that contribute most in their well-being.

Clothing

The elderly people reported that the pension money does not cover the clothing; it can only be managed to buy the little groceries in the household. One woman who was interviewed said, *'I only have three dresses the other two I exchange them in a daily bases but one it is for the occasion, maybe going to the funerals or any family occasion that will take place, the money does not cover my clothing and the clothing of the children I am staying with, sometimes people from the community will give clothes to my children or sometime a child will come back from school with a new uniform.* The elderly mentioned that they believe that the introduction of the pension was mainly for food purposes not any other necessities in the families; they therefore stated that with the money that they receive they cannot be able to buy even the clothes. Some of the elderly mentioned that they get clothes from their children once or twice in a year. The social security is only one means of income to the majority of the elderly people of Lesotho unless the elderly is receiving assistance from other members of the families. M450 will not be enough to meet all the needs of the elderly people mainly because of the responsibilities that they need to cover with the pension's money. Different studies shows that the needs of the elderly people differs and that it does not mean the older pensioners do not have fewer needs compared to the younger pensioners; their needs also differ from household to household but looking at the view of the elderly people who were interviewed most of them viewed the pension fund as not enough to meet their clothing needs.

Health problems and Deterioration of health

Most of the elderly people who were interviewed claimed to be sick with different diseases and they stated that one of the major problems that hinder them from generating money is that in their age they are being attack by different diseases and they believed that their age limits them from working, especially female elderly in the age of 70 years and above. One of the elderly males reported that he has the problem with his feet as they have the sore under his feet; he is willing to work but the problem was his feet. The other female could not walk. A number of the participants complained about the eye sight. The researcher believes that the elderly people who are mostly woman suffer from the disease which might be caused by the stress, age and many other factors that affect the elderly people and to understand

the elderly people one need to spend time with them as to learn more from the elderly and how they can be assisted. One of the elderly people said *'It is very hard to accomplish my well-being because the elderly struggling to provide the daily bread'*. The pension fails to assist the elderly people in their health issues as they use the money to buy only the groceries in the household. One of the important factors that can contribute to the well-being of their lives is mostly looking onto their health and what can be done to promote good health of the elderly people.

The elderly people stated that their health deterioration had contributed to them not being able to do hard work anymore. Hutton (2008) also elaborates that elderly people's safety depends on more and larger factors than health services. Economic and social protection from abuse and exploitation, social welfare support are chronic issues vital to elderly people's well-being. One of the elderly said *'We elderly are different in our capability even though the moment we are growing we are no longer fit enough to work, some are still able to work but are doing nothing, some of the elderly drink alcohol which later contribute to their health problems'*. The other participant said *'Old age can be differentiated by so many incidents; which can include our health, capability and fitness, age deterioration makes it difficult for the elderly to work, some of the elderly are very sick which contribute from being unable to work.'*

Most of the elderly people complained about the eye sight saying that it is very difficult to see from a distance and testifying that on their age they need to be taken care of other than taking care of the children. Rachel, Doyle, Grundy and McKee (2009) give clarification that the ability of elderly people to remain healthy and independent requires the provision of a supportive environment, including well-designed living conditions, access to economic resources, and appropriate health care. Health and social policies need to deliver appropriate systems to respond to the needs of ageing populations. This does not necessarily mean that numerous special services should be established for elderly people but the government need to recognise the capability of the elderly people and what the aging people can and cannot do.

Rachel et al., (2009) elaborate that health is defined not only by an absence of disease or infirmity, but also by a capacity to cope with life challenges and to maintain one's physical, mental and social well-being. One of the elderly said *'We as elderly people can no longer do anything because of the sickness and because of our weakness we are unable to engage in project that requires manpower, the only help that we need from the government is to increase the money and to reduce the age eligibility'*. The majority of the respondents were concerned with the raise of the money as they believe that the pension is given to them in the age when they are not fit enough to do anything. The researcher believes that the government must ensure that elderly people have access to basic health services and their capacity to maintain their health will reflect their ability to re-establish their relationship networks and their self-sufficiency whenever possible.

Yoon (2006) also discover that lack of social support may leave elderly individuals vulnerable to physical and emotional problems. Social support among the elderly appears to have a direct positive effect in the short term and it buffers the effect of stress in the long term. Elderly people report that lacking social support from both family and friends decreased physical functioning and lowered their level of life satisfaction. The researcher believes that the well-being of the elderly people can be achieved through many policies that the government can implement and those policies should protect the elderly people from isolation and also from their children because some of the children are still alive and have decided to abandon the elderly people with the children. The elderly people mentioned that the grandchildren are important to them as they are the only people that they spend time with. They also help them with the household activities. The only problem is to take care of the need of the children if the parents are not supporting them. The elderly people believes that the implementers which is the government should take an initiative to visit them in their home to see how they live and know the problems that they are facing, so that they can be included in the decision making.

THEME 3: MEETING OF BASIC NEEDS

Meeting the needs of the elderly people it calls for government sectors and non-government sectors to first understand them and then their requirement. The aging

process results to various physiological changes to different people such as skeletal weakness, sight problem, incontinence forgetfulness, to mention a few, these need to be managed as it translates the financial implications. Exploration of the meaning of the basic needs by the elderly is significant in this study in order to understand their perspective. Old people need assistance both from the government, family members and the community. The needs of elderly people generally do not vary from the basic needs of people of other ages, but there are some needs that are very different and specific for this period of life. Elderly people constitute a very diverse group due to their age, state of health or mental and social condition that is why they acquire an individual needs definition. Joshi (2012) divides the needs of elderly people into 3 groups:

- I. Basic needs, which concern place of residence, place of rest and possibility to use a nursery or doctor's help, if needed.
- II. Mental needs, which means the need for security, freedom of choice and decision, self-esteem, respect, sense of usefulness which is the possibility to be active and develop interests, and the need to be accepted by the environment.
- III. Spiritual needs, such as the need for prayer and contact with members of the clergy

The elderly people who were interviewed believed that the old age pension money is very important as one of the elderly said '*The money is very important because we believe that if we did not have it was going to be more difficult for us to survive, the challenge that we encounter are to support the family members that we are staying with, It is also in rear cases whereby you find two elderly staying together getting the pension but there are still those, these money is so important in the country as a whole, how will we survive if we are not given anything?.*' Most of the elderly people were concerned with their food security. Food security for household does not only mean survival for the already existing members of the family, it also diminishes child mortality and it improves the life chances of orphans and vulnerable children. Without the pension, household food security would have been jeopardized. Some of the participants said:

'The most important role that the pension plays it assists me to go the hospital and I am able to buy the groceries with the money for the coverage of other in the household'.

'This money is very important because we are able to buy the maize meal and bathing sold age pension but it needs to be increased'.

Most participants asserted that the pension is very important regardless of their challenges as it was hard to survive before it was introduced, the only thing they believe the government can do is to come to their families to monitor or check if the money does have an impact in their lives. They believe if the government witnesses how the person is spending they will realise the need to increase in order to accomplish its intended purpose. The researcher concurs with the notion that old age pension is very important in Lesotho as it assist the elderly people to satisfy their needs, as long as the older people have dependents who are not earning any money themselves, the pension programme might not take these households out of poverty. The pension does take away the responsibility of other members of the household to be the first breadwinner, but other safety nets and other income generating activities are still needed to minimize the burden on the pension money. The pension scheme in Lesotho first of all ensures the older people have the right to a basic income of R450, this basic income benefits indeed the older citizens, the implementation of the pension scheme revealed that the elderly households were living below the poverty line compared to after the implementation of the scheme (Nyanguru 2007). The amount of the pension is not enough to feed a pensioner for a month. However, the impact has been eroded by the presence of other dependents on the pension such as HIV/AIDS orphans within the households.

Sub-theme 1: Elderly perspective of basic needs

The elderly people were requested to state as to what they regard as basic needs from their point of view. This was done in order to understand things from their perspectives. The reason being that basic needs are not necessarily universal; what is basic for one person may not be the case with another person, the needs of people differ and also the need of one community may not be the same as the need of another community, since the elderly constitute a community special focus is imperative on their interpretation of basic needs. According to Swanepoel (2011)

different group of people may be concerned about different need or they may have different perceptions about the same need. It is natural that different groups of people will identify different needs for attention, elderly people needs may vary from the need of other household and same thing apply to the elderly themselves it is natural that they may perceive a need in different way. The elderly people who were interviewed mentions this needs;

- daily bread
- clothing
- healthy life
- food
- groceries
- medication

With reference to Joshi (2012) argues that there are a number of aspects that are involved in taking care of elderly people. If elderly individuals happen to be living on their own without anyone's support, it is but natural that they will have a certain amount of financial needs. The elderly people require a certain amount of assistance in their daily routine, if it is not possible for someone in the family to be around the aged person the whole day it makes their life to be more complicated, making an example with the participant who cannot walk and have to wait for the children when they come back from school.

Looking at the view of Maslow's Hierarchy of needs (1943), it is believed that these needs are similar to instincts and play a major role in motivating behaviour. Physiological, security, social, and esteem needs are deficiency needs, meaning that they arise due to deprivation. Satisfying these lower-level needs is important in order to avoid unpleasant feelings or consequences. The needs are made up of;

- I. Self-actualisation, this is the highest level of Maslow's hierarchy of needs. Self-actualising people are self-aware, concerned with personal growth, less concerned with the opinions of others, and interested fulfilling their potential.
- II. Esteem need, after the first three needs have been satisfied, esteem needs become increasingly important. These include the need for things

that reflect on self-esteem, personal worth, social recognition, and accomplishment

- III. social need, these include needs for belonging, love, and affection
- IV. safety needs, these include needs for safety and security and
- V. Physiological needs, these include the most basic needs that are vital to survival, such as the need for water, air, food, and sleep.

These prove that the needs of a person are not just food and shelter. Joshi (2012) elaborates that health is the most important requirement when it comes to elderly needs. With advancing age, the body tends to slow down and becomes less efficient. Elderly people are prone to a few age-related health issues. This is a normal aspect of life and one cannot help it. However, through proper care and nursing facilities, one can definitely help in keeping most of these health issues in check and preventing them from causing any serious harm. Researchers have proven that the needs of the elderly who live in the rural areas are big, involving health, social, financial problems. Appropriate recognition and satisfaction of the needs has a positive influence on their full functioning in the society and elderly people need to be taken care of.

Sub-theme 2: The value of the old age pension to recipients

Since the intended purpose of the old age pension is to reduce poverty but findings suggesting the contrary for some recipients, then what value does it have? The question to establish views of pensioners towards the value of the old age pension, focused on their spending patterns, findings revealed various factors which impact on the values of the old age pension. First, the pension value is reduced by large number of household members for some families. In support of this view, one respondent said, *'the old age pension is not enough because I cannot manage to buy food for my myself and the children I am staying with, the only thing that we manage to buy is maize meal, cooking oil, and some few things and it is gone'*. Some pensioners living alone manage to buy life stock such as sheep which results in keeping them active and probably sell it at a higher value. One of the male elderly staying alone said *'The goal that I have with this money is to buy sheep's as they will keep me busy at home'*.

Other factors which contribute to the depreciation of the old age pension value is buying on credit to local cafes. The other participant said, '*I only manage to buy maize meal and paraffin.*' One of the respondent stated that the money they get no longer have value, some reported that they buy in small cafes on credit and when they get the money it goes to the café owner. The reason for the researcher to ask this question was to find out whether the money does meet the minimum needs of the elderly and the participants stated that some of the elderly people they get the money when they have already used it, and the food that the elderly manage to buy with the money they get it is not healthy for their lives, they are in the age where they are supposed to be eating well but due to the burden of children to take care of, they just buy food for their survival. The children that are staying with the elderly people are mostly affected by malnutrition; some of them go to school without food. The other participants said, '*Once I have received the money I buy maize meal then the remaining assist the children with their basic needs and their school need, I cover the expenses that I can and leave those that I cannot afford.*' And the other participant, said '*The money goes to the local café as we take thing on credit and when the money comes it all goes to the café.*'

Some pensioners with business skills accomplish to increase the value of the pension by using it as seed money for their small business. Some of the respondent stated that they are able to produce wheat, sorghum and green vegetables. Some produce sorghum which they usually use it to brew traditional beer (*joala*) that could be a source of income for the pensioners. It is also used to make a quite nutritious porridge (*motoho*). Others stretch the pension by purchasing seeds in order to engage in growing green vegetables for domestic consumption. The green vegetables, usually grown in cottage gardens serve an important nutritional supplementary to the elderly. None of the pensioners produce green vegetables or other agricultural products which can lead to surplus to be sold to get money for protein-rich foods such as meat, eggs or milk the majority of the elderly who are able to produce all these most of the were the male elderly and the elderly with both a male and a female in the household.

Employment opportunities for the elderly increase the value of the pension because of some earnings which may be in the form of cash or livestock. One pensioner who

was interviewed indicated that he is currently in some form of employment, and the average earning of M200 a month. One respondent reported that he was still working as a herdsman whereby he does not receive any cash but got paid by being given an animal at the end of the year. The only cash income he gets is M450 per month pension. In Lesotho pension fund are universal, that is, they are unconditionally available to all and eligibility is simply triggered by reaching an age milestone.

Croome, Nyanguru and Molisana (2007) elaborate that the old age pension is intended to reduce the poverty of the person who receives it. That person may, voluntarily or under family pressure, use her or his pension to reduce the hunger vulnerability of others. Economic analysis of the impact of pensions on poverty normally assumes that the pension must be counted as income available to the entire pensioner's household. According to Gorman (2004), there is evidence from developing countries that cash transfers have a positive impact on individual poverty, enabling the poorest older person to pay for at least some of the basic necessities of life including food. Croome et al., (2007) report that without a pension, many elderly people would be pushed back into the chronic hunger vulnerability situation they reported that they were experiencing before they received this transfer.

Sub-theme 3: Authority over pension spending

Normally, in African families, family structures determine authority over household income spending. For instant where a family is headed by a woman, she will automatically control how household income is spent. Similarly, in the elderly headed family the pensioner is regarded as the rightful person to determine how the income, in this case the pension is spent. In support of this pronouncement, the studies conducted in Lesotho indicates that the elderly who are households heads determine the use of the pension in the house hold and while other give their money to their children to buy the necessities of the household (Nyanguru, 2007 and Bello et al., 2007). As much as the majority claim that they are responsible for the utilisation of the money in the household, some of the elderly said

'I am responsible of how the money is spent in the family; the problem is that sometimes my son does not bring back the change whenever I send him to the stores'.

'I am staying with my daughter so she buys all the groceries that are needed in the family which means when the money arrives I give it to my daughter to take care of us in the household'. The findings of this study bring to light that the responsibility of the elderly is accompanied by problems, in some instances which are tantamount to financial abuse or wilful changes as a result of their deteriorating physical strength. Bello (2007) reports that the old age pension could serve as a safety net not only for the elderly but also for other disadvantaged members of the elderly households such as grandchildren particularly orphans and the elderly people have become the breadwinners in the families distributing their income for the household necessities.

Sub-theme 4: Support from other members of the family

Most of the participants stated that they do not receive any financial support from their children and few of the respondents do receive financial support from their children, the elderly did not specify the amount of money they receive from their children, they stated that as a difficult question to respond to, the only group that could specify the amount were the elderly who depend on the pension money only. The reason for the researcher to ask this question was to determine whether there is a difference between the elderly people who get extra money from those who get nothing, and the researcher observed that there is a difference between the elderly who is been supported and the elderly who is not financial supported. Those who are being supported by the children they are healthy and clean in appearance than the elderly staying alone. One of the elderly stated that *'My daughter do help us as am staying with her children, but the problem she does not give us money every month she does so one in a while or sometime bring clothes for the children with no money.'*

Kohara and Ohtake (2004) are of the opinion that children can give various kinds of transfers to their parents. Other studies examine not only money and financial transfers but also time transfers such as visiting and calling. One type of transfer might be preferred to others. For example, Kotlikoff and Morris (1989) show that children rarely give financial assistance even to very poor parents. By contrast, other papers show that many children give care in the form of visiting their parents. Cox and Stark (1995) explain that visiting, compared to financial transfers, is more direct and visible to parents. The study by Bernheim et al., (1985), focuses on the attention

paid by children to their parents when they are in poor health. They show that children do not focus more attention on their parents when they are in poor health unless the parents are wealthy. Pezzin and Schone (1997) also reject altruism (income pooling) by showing that informal care given by children increases with household non-labour income.

Kohara and Ohtake (2004) point out that although there are many empirical studies of intergenerational transfers and family care of the frail elderly, the results on the existence of altruism are ambiguous. Some research indicates no relationship between parents' economic indicators and care giving by children, which casts doubt on the existence of selflessness, but other research supports selflessness by finding a positive relationship. The reasons for this conflict are: not enough data are available, explaining simultaneous decisions on informal care provision, formal care provision, and living arrangements is difficult; and even if behaviour could be explained, it would be difficult to obtain adequate data for the sophisticated model. We must examine behaviour by making good use of the available data and by solving the problem of simultaneous decisions.

THEME 4: PARENTING RESPONSIBILITY

Parental responsibility by the elderly is a circumstantial phenomenon because their physical deterioration is an eventually as they grow older. This phenomenon is further compounded by the gender differenced amongst other factor as females tend to assume the caregiving role naturally as opposed to males. As expected, findings of the study revealed that only one male elderly was living with two grandchildren and was satisfied with the arrangement. Factors that contribute to accepting the parenting responsibility by the elderly include the following; first, if grandchildren assist them with the household chores, this factor is mostly applicable to the male elderly in Lesotho though. Second, if the caregiving role is swapped between the grandchildren and the elderly, swapping roles between the grandchildren and the elderly does not come with no complication as it robs children of their youthful years.

Most of the male respondents were not staying with the grandchildren, it was only one male who was staying with two children and he stated that there is no problem

staying with the grandchildren as they assist him with the household chores. The only problem that the elderly mentioned was providing for the needs of those children. Most of the female elderly people who were interviewed were staying with the children between the age of three years and above. The majority of the elderly people stated that the poverty that affect them it is due to less income, staying with the grandchildren that they fail to meet their needs. They stated that taking the responsibility of the grandchildren and their parent sometimes who are all depended to the money is a problem that contributes to their poverty.

The elderly people stated that parenting plays an important role in their live; it is true that they do not meet the need of the children but these days, the grandchildren play bigger roles in the family as they are the one taking care of the elderly people. Other studies agreed with the respondent by showing that typically, grandparents raise their grandchildren because the grandchild's parent or parents have died or have a problem that prevents them from providing good, consistent, loving care for their children. Some of the elderly stated that taking care of the children, certainly motivated them because they have a company in the family someone they can talk to. One of the elderly stated that, "*I only receive the support from my child because I am staying with the children.*" Some of the elderly mentioned that the parent of the grandchildren some of them have moved to South Africa and the problem they only send money one in a while. Other grandparents usually step into the role of caregiver out of love for their grandchildren and their family. Caring for the child may also be a necessity there may be no one else except strangers to take on the parental role, a situation that is often considered an unacceptable option to a grandparent choosing to raise a grandchild.

Sub-theme 1: Role reversal for parenting

The elderly mentioned that it is difficult to meet the needs of the grandchildren, they stated that unless the government assists them with the needs of the children, the children are unlikely to continue with their studies especially in high school and some of those children whose parent are still alive and do not qualify for social grants and the elderly do not manage to meet their needs. There was also an elderly who could not walk and she stated that '*am staying with a three year old and the other one is ten and I do not afford to meet their needs and the young one has to wait for the*

sister till she comes back from school, the fact that we don't have enough food sometimes these children go to school without food.' The researcher have also observed that the children staying with the children some of them do not succeed with their studies or complete their education most of them end up working as to provide for the family. Malnutrition affects the children raised by the elderly people. Patel (2005), reports that poverty remains one of the greater challenges facing southern African countries, and it is passed from one generation to the other generation. One of the respondents elaborated that; *"Our major problem is the children that we are staying with, because I believe that if we were not to take responsibility of their need, there will be a difference, for example, all my children got pregnant before marriage and they are all not married which means I have to take responsibility of all their needs"*.

Swanepoel (2011) also clarifies that high unemployment, poor physical health, emotion problem, low educations are the problems encounters by the elderly and it tends to affect their children as they grow. In most cases some of the families are household headed by young children with no other means of less income that provide for the whole family and others are household headed by elderly with only pension fund as a means of income into those families and this contribute to the growth of poverty in the communities. It is more difficult to overcome unexpected negative income shocks among the elderly people due to the number of children and sometimes their parents who are all dependent of the pension of the elderly. This track implies that poverty among the elderly tends to be more permanent than for other groups in society. The other participant elaborated that her problem is that she is very sick she cannot walk unless she crawled around the house; she said, *"I stay hungry for the whole day and wait till my grandchildren are back from school so that they will help"*. Children are very important in the lives of the elderly people but the problem is that they are affected by poverty from their grandparent. Some of the children play a role of parenting in the life of the elderly person as they do the entire task in the household and that on its own can also be classified as child abuse.

Sub-theme 2: Caring for grandchildren's needs

The needs of the children staying with the elderly differ based on their age, but the majority of the elderly are staying with children who are still in school. The elderly mentioned that the government does provide free education in primary schools and it becomes a problem after a child has completed and has to continue to high school level. The main needs that they mentioned are;

- School fees
- School uniforms
- Appropriate clothing
- Good education
- Nutritious food
- Good health care

The first level of basic need identified by Maslow is physiological, including life sustaining necessities such as food, shelter and clothing. Prince and Howard (2002), state that there is no doubt that unless these needs are met, the child will perish. Although efforts are being made to ensure all children have health care, the problem that is encountered by the children who are raised by the elderly people some of them on certain days go to school without food, a situation that concurs with the theory that says many children who are poor also experience hunger on a daily basis.

Sub-theme 3: How children's need are met

The elderly people believe that the government can assist them with the children. they mentioned that they need of their children as they are so important to them, they must be assisted with the daily activities, they believe that if the government can give food in a form of donation plus a pension fund they will be able to meet some the children's needs, one of the respondents stated that '*The government can help us in agriculture and educate our children especially in high school, if only the government can help us with the children I believe that is the only way our well-being can be achieved*', Other respondents appreciate the value of the pension. The other elderly stated that, 'The most important thing in a person is to have food on the table

so the children should be provided with food because it is so hard for them to survive. The other respondent stated that, *'My children should be helped with school uniforms, food, clothing and school fees or if the government could also give some money to these children that we are staying with so that we can be able to meet their need.'* The elderly mentioned that children staying with them should be given an opportunity to get free education in high school so that they can receive same opportunity like other children who are from the well-off families, some of the elderly stated that only if the government can assist in agriculture they believe that they can be able to sell some of the crops they get as to generate money to meet their needs and the needs of the children.

Dowdell (1995) elaborates that when parents are not able to raise their children, it is often grandparents who step into assume this responsibility. Many take on this role to keep the family together. In most cases, grandparents never anticipated the need to raise their grandchildren, and they are often ill-prepared to care for one or more children, as Kelley (1993) observes that raising one or more children in the homes of the elderly stretches their retirement funds to the point where basic needs cannot be met. Regardless of these challenges, many take on the parenting role valiantly, but grandparent may be financially poor and have little experience navigating bureaucratic systems for specialized services. Ultimately, the grandchildren are at risk for not receiving adequate supports for positive growth and development. Dowdell (1995) believe that providing adequate food for family members is a source of worry for low-income grandparents when grandchildren come to live with them and grandchildren living with grandparent caregivers experienced some level of food insecurity for example insufficient food to last an entire month in the household, or some adults eating small portions or skipping meals to strengthen available food supplies.

Sub-theme 4: Support of the grandchildren's needs

Most of the elderly in Lesotho especially those who are in rural areas are staying with children that are supported and not supported by their parent (Turner, 2009). The researcher has observed that the elderly in the urban areas most of the time are taken care of by their children or sometimes they hire a person to the care of the

children and the elderly. The interviews that were conducted most of the elderly mentioned number of zero to seven children that they are supporting which means some of the elderly are staying alone while other are staying with two, three to seven children. The other group of elderly people who were staying with more than one child complained that it is hard to survive with that number of the children being dependent on them to support. Some of the elderly people were so happy to be staying with the grandchildren as they say that is the only way they receive support from their children. They mentioned that the grandchildren keep them busy as they will be telling them stories, otherwise they will be lonely without the children. The researcher asked the elderly the number of children they are staying with and why are they staying with the children, these are the response that were received;

'Am staying with 4 children, who are all my responsibility to see that they survive, my two ladies the fact that they are performing well at school they are being helped by the social welfare but other they are all on my shoulder, some are still looking for the work place and it is hard to find one'.

'Am staying with two children that the mother got pregnant before marriage, the mother of the children is taking care of us'

The researcher has observed that grandchildren, in some of the incidents encountered, they are being taken care of by their grandparent as young as they are and be responsible for household work which may also contribute to their performance at schools. There are so many factors that contribute to the elderly to end up raising the grandchildren, the majority of this children are orphans, some of them their parent are not working they got them before marriage, so when they get married, the child becomes the burden to the elderly, some of these children together with their parent are being supported by the elderly person as their parent are not working. The other participant said, *'Am staying with two children and their sister who is helping me with the house hold work and taking care of me'* and the other respondent said, *'Am staying with three who are all my responsibility, and the problem with these children it is very hard to meet their needs, for example 25kg of maize meal does not last us for the whole month,* most of the elderly claimed to be the bread winner in the family. The researcher observed that the use of a significant amount of the pensioner's added income to help with the education and health

needs of young people in the family may eventually have some longer term rewards though the creation of better human capital. The pension probably also allows the pensioner household to take on the care of more orphans and vulnerable children. Lusted (2010) also states that grandparents raising their grandchildren have higher rates of depression than those of their age that are not raising grandchildren. Grandparents caring for grandchildren can also experience social isolation, inadequate support, financial strains, and difficulty with legal issues and obtaining medical care for their grandchildren.

Some grandparents raise grandchildren due to the death of the child's parent from an accident, suicide, or terminal illness or, the reason may be because the child's mother got pregnant at an early age and lacks the responsibility or financial stability needed to provide care for her child. At other times, the reason children are not being raised by their own parents is because the parents have abandoned, abused, or neglected their children, and the courts have ordered them removed from the parents' care. It could even be because the parent is single or divorced and needs help because of school or work demands.

Grandparents usually step into the role of caregiver out of love for their grandchildren and their family. Caring for the child may also be a necessity there may be no one else except strangers to take on the parental role, a situation that is often considered an unacceptable option to a grandparent choosing to raise a grandchild. In these situations, a grandparent's feelings of unconditional love are combined with a deep rooted sense of family responsibility and commitment.

Bailey (2004) elaborates that generally, grandparents are called upon to parent a second time around unexpectedly and this causes challenges to the elderly people as many grandparents live on a fixed income, they may not be able to afford additional costs associated with raising a child such as child-care, insurance, health care and providing for the basic needs of the child. Grandparents raising grandchildren often deal with feelings of guilt and resentment toward their adult children for causing the reason for placement. The grandchildren have typically experienced trauma and most grandparents are not adequately prepared to handle the anger, grief and sadness the children express. Behavioural issues can be a challenge too, as the grandchildren act out because they do not understand why

they cannot live with their parents. The fixed amount of the elderly people which is the pension does limit them to support the children they are staying with.

Sub-theme 5: Role of grandchildren's biological parents

The elderly people mentioned that most of the grandchildren that they are staying with have either unemployed or deceased parents. Few of them reports have it that some parents are working as domestic workers in another country, mostly in South Africa. This means that the elderly are staying with different type of children depending on the issue of a child under the care of the elderly. Some of the elderly mentioned that the parents of the children do provide them and the children with the income in the household even though it is not on a monthly basis. There was one woman who reported that she has been taking care of the grandchildren and their parent as their parent are not working and one who is working in south Africa come home once in the year and that's when they will enjoy all the good life when she arrives but the moment she goes back they struggle again. The other elderly reported that some of the children who are staying with their parents got them before marriage so after marriage the child will be left with the elderly.

THEME 5: THE IMPORTANCE OF PENSION FUND

The elderly people who were interviewed only claimed that after the introduction of the pension they still don't have enough money to address their needs. The pension does benefit the rest of the household; because most of the older people are taking care of the children depend largely on the pension to survive. The elderly stated that the extra food that they manage to buy with the pension is mainly maize meal and paraffin. Some of the older people eat much more meat than before the pension and most eats a little more meat. One of the elderly said '*The money is very important because we believe that if we did not have it was going to be more difficult for us to survive, the challenge that we encounter are to support the family members that we are staying with, It is also in rear cases whereby you find two elderly staying together getting the pension but there are still those, these money is so important in the country as a whole, how will we survive if we are not given anything?.*' Food security

for household does not only mean survival for the already existing members of the family, it also diminishes child mortality and it improves the life chances of orphans and vulnerable children. Without the pension, household food security would have been jeopardized. Some of the respondent said;

The most important role that the pension plays it assists me to go the hospital and am able to buy the groceries with the money for the coverage of other expenses are work for people to get paid.

This money is very important because we are able to buy the maize meal and bathing sold age pension but it needs to be increased.

The elderly people that were interviewed stated that the pension is very important regardless of their challenges as it was hard to survive before it was introduced, the only thing they believe is that the government can do is to come to their families to monitor or check if the money does have an impact in their lives. They believe that if the government comes to their aid, they will see the need to increase the money so that it accomplishes its intentions. The researcher believes that the old age pension is very important in Lesotho as it assist the elderly people to meet their need, as long as the older people have dependents who are not earning any money themselves, the pension programme might not take these households out of poverty. The pension that is received by the elderly people does not take away the responsibility of other members of the household to be the first breadwinner and assists the elderly, as other safety nets and other income generating activities are still needed to minimize the burden on the pension money and to minimise the poverty that affect the elderly people. Looking at the pension scheme in Lesotho its main role is to ensure the elderly people the right to a basic income of M450, this basic income benefits indeed the elderly citizens, the implementation of the pension scheme revealed that the elderly households were living below the poverty line compared to after the implementation of the scheme. The amount of the pension is not enough to feed a pensioner for a month. However, the impact has been eroded by the presence of other dependents on the pension such as HIV/AIDS orphans within the households and abandoned children.

Sub-theme 1: Elderly specific services

The elderly people stated that the government can play a role in assisting them to meet their minimum needs as majority of woman who are between ages 70 and above are not in the position to generate money for their families. One of the elderly who was interviewed said *'The only support that we need from the government is to increase the money or they should come and see how we leave in our families and how we use the money so that they will understand when we say that the money is not enough to meet our need, or the government should support the children we are staying with so that they also receive their money that support them.'* The need of the elderly that the government can look on to in Lesotho is food security. As one of them said, *'Through social Philanthropy or the government providing food to us, we believe that our need can be met.'*

The elderly people stated that the government can also help to bring services to the elderly people, for example currently, there is the process of the Identity document and the birth certificates, one of them said, *'It is not easy for us the elderly people to go there to spend the whole day on the queues'*. They believe that they should be given a special treatment as they are not fit enough to queue for the whole day. They also stated that, *'the government must plough the field for us, then there will be people who can help us to make sure that the maize grow by removing the weeds for us and we will pay them on harvest day. We believe that if agriculture is successful, it is only when this money can help us meet all of our need because the most important it thing is that we have food.'*

Food security is another factor that the government can use to prevent poverty among the elderly people, the majority of the elderly people mostly in the rural areas in Lesotho has got field and most of those field are not used and some are used by the local people and give the elderly some crops on harvest day. The elderly also complained that their field are used but the food that is given to them could not sustain them till the next harvest. Hoeppe (2010) asserts that food security exists when all people, at all times, have physical and economic access to sufficient, safe and nutritious food to meet their dietary needs and food preferences for an active and healthy life. Hoeppe (2010) identifies three pillars of food security availability, accessibility and usage. They are defined as follow:

- I. Food availability means that sufficient quantities of food are available on a consistent basis;
- II. Food access means having sufficient resources to obtain appropriate foods for a nutritious diet; and
- III. Food use is the appropriate use of food, based on knowledge of basic A nutrition and care, as well as adequate water and sanitation.

The researcher has also observed that the money that the government is giving to the elderly people is not enough because the elderly people these days have become the breadwinner in the families, while they are in the age where they need to be supported but not to support the families. Looking that the view of Lemke *et al* (2002) food security entails far more than the obvious state of under-nutrition. It is about the uncertainty of whether or not there will be food for the next day. Food security also concerns the quality of food, as well as the ways in which food or the resources for getting food are obtained. It also depends further on how available resources are used and distributed within the household. Basic facilities such as clean water, sanitation, and housing conditions as well as the quality of care in the community are linked to food security or vulnerability to hunger. The pension fund is very important and it assists the elderly people, but the elderly stated that they don't manage to buy health food but concentrates more on the basics for their survival. The elderly people stated that food security will only be achieved if the government can assist them in planting their field and they believe that the money will have more impact afterward.

Sub-theme 2: Healthy lifestyle issues

The elderly people who are staying alone proposed that the government should build them a home because it is very hard to take care of themselves. The elderly people stated that the healthy lifestyle for them is on nutritious food every day and is can be accomplish only if the government is willing to help them both with their grandchildren and promoting the well worth. Considering the view of EuroHealthNet (2012), it is emphasised that healthy ageing is about enabling older people to enjoy a good quality of life. Healthy ageing strategies should create the conditions and

opportunities for elderly people to have regular physical activity, healthy diets, social relations, participation in meaningful activities and financial security.

This involves holistic approaches that address both mental and physical health, as well as a cross-sectoral approach to improve the social determinants of health, such as safe living environments, a flexible pension system and related retirement policies. Promoting the healthy lifestyle of the elderly people can therefore not be achieved through a single initiative, but requires a range of actions and approaches at individual and societal level that work together to achieve this outcome and also requires a structural paradigm change, as elderly people must desire and maintain the ability to play an active role in society, while society must in turn encourage and be accommodate in decision making.

An impressionistic view is held in the publication of the World Health Organization (2002) that active aging is the process of optimising opportunities for health, participation and security in order to enhance quality of life as people age. In a practical sense, active ageing is about recognising and supporting elderly people to realise their potential, and continue to engage with families, peers and the wider community in a social, economic, cultural, and spiritual way. Therefore, a key goal for service providers is supporting independence and autonomy for all elderly people no matter how frail, disabled or in need of care.

The elderly people believed that lives promotion of sound health is on dependent of the intervention of the government through the government policies and other strategies that they can use, it is therefore, important that the government increase understanding of the critical factors involved in protecting and promoting the health of the elderly people and identify public health issues that need to be addressed to promote the well-being of the elderly people both in the communities and in their families. It will call for a government to;

- I. Address depression.
- II. Promote care giving interventions among the elderly
- III. Enhance the ability of states and communities to identify and implement effective strategies, policies, and programs to promote and protect the health of elderly people

- IV. Expand efforts to integrate public health and aging services and enhance outreach for health promotion and disease prevention for elderly.

Sub-theme 3: Eligibility of the pension

Recipients are pleased with the pension delivery system that is demonstrating high levels of efficiency and customer care. Dissatisfaction is with the level of the pension and the qualifying age. Pensioners acknowledge that, in their financially poor communities, setting the pension age at 70 excludes many households that are in a worse position than those fortunate to qualify for the pension. Almost all the elderly who were interviewed believed that the year of 70 years is very high maybe it will be good if it start at the age of 60 years. According to the report that was in Lesotho Times on January 19, 2012, by Mr Thahane during a budget meeting, the pension was considered starting the pension at 65 for everyone, but Mr Thahane said the government was currently unable to reduce the qualification age because it had other projects that needed money. "The government is unable to start paying pensions to 65-year-olds because there are many needs in other sectors such as the teaching service," He said. He added that most of the elderly people in Lesotho were looking after orphans whose parents died of HIV/Aids-related illnesses. Some of these children were living with the disease.

The elderly people also mentioned that there are elderly who are facing huge feminine but do not qualify for the pension. One of the elderly said, *'It is not good that the pension start at the age of 70 year we receive this money facing a huge feminine in our families and given a small amount. The elderly start to face the difficulties from age 60 and above because that the time we get the low paying jobs and most of us are staying with the children that need food from us to survive'*. The elderly stated that the pension fund is very important in the country but the problem they encounter it is very hard to reach age 70 and in most cases they reach those years unable to do things for themselves, they believe that these are the years where they are dependent on people to help them, they suggested that it might be good if it can start at the age of 60 year. Mostly the elderly woman stated that from age 60 they have to look for orphans that need their support, they reported that they do get some job around age 60 but the problem is that it is less paying. They elderly mentioned that

there are so many elderly people who are needy but excluded in the pension fund. One of the elderly said, *'It is very hard to reach age 70, giving the pension to a 70 year old it is like giving it to a deceased because view people reach that age, this days people die at the early ages, you receive this money once or twice then you die.'*

The other elderly said, *'the elderly believe that a man is given 70 year to live on earth so giving the pension at the age of 70 year it is like giving it to an open graves; it should start maybe at the age of 60. At the age of 60 the elderly is still strong to work but when we reach age 70 we are in the position where we become dependent either to the government or our children to take care of us. It is very difficult to generate money at the age of 70 year for our survival.'* The elderly people were almost all concerned about the age eligibility of the pension and also the researcher have observed that male elderly are somehow capable of working when they are age 70 to 75 as they partake in gardening in their homes that contribute to support the pension money that they receive. This is the ages when most of the elderly are being attack by different sickness.

The other participant said *'the age should start from age 60, for example am very sick I cannot do anything even to provide for my basic need, am depended on the children am staying with as young as they are.'* The elderly people stated that the challenges at 70 years is very hard for both partner to reach that age of 70, as they believe that if both partners were earning the pension it would contribute but it does not change the fact the money not to be enough and it makes it more difficult to survive and few people reach this age.

4.4 SUMMARY OF KEY FINDINGS

The elderly people are very important people in the community. They need to be recognised by both the community members and the government in the countries. There is enough evidence in the literature to show that the elderly people are the most neglected in the communities despite the fact that they have capability and potentials. The researcher holds the view that they are sometimes the custodian of wisdom, experience and knowledge, upon which the younger generation can be relied. This chapter integrate empirical, literature and findings. In this chapter the

researcher has presented, analysed and interpreted that data that was collected from the elderly people. Old age pension is very important in the country of Lesotho and the elderly people believed that the government need to evaluate the effect of the money. The next chapter will be the summary and recommendations of the whole study.

CHAPTER 5

5. CONCLUSIONS AND RECOMMENDATIONS

5.1 INTRODUCTION

The purpose of this chapter is to present a summary of the study, by drawing conclusions and making recommendations for the findings. All the recommendations that are made are based on observations and findings. The objectives and research questions of the study are also re-instated

5.2 RESTATEMENT OF THE OBJECTIVE OF THE STUDY

These were the objectives of the study;

1. To establish whether the old age pension does alleviate poverty among the elderly.
2. To investigate the impact that the old age pension has on the well-being of the elderly.
3. To find out whether the pension does meet the minimum needs of the elderly.
4. To explore whether the pension fund has an impact on the beneficiaries under the care of the elderly.
5. To evaluate the importance of the old age pension in Lesotho.

5.3 FINDINGS OF THE STUDY IN TERMS OF THE OBJECTIVES

The following were the findings of the study based on information obtained from the respondents

5.3.1 To establish whether the old age pension does alleviate poverty among the elderly

The study revealed that there are many factors that contribute to poverty that affect the elderly people of which that include the income distribution of the elderly people,

becoming the breadwinners of the families and support of the grandchildren. The study revealed that the pension is very important among the elderly people of Lesotho but due to the burden that is upon the shoulders of the elderly the money that is given to them fails to alleviate poverty that is in their household. They reported that half bread is better than no bread at all as having the pension will not be the same as having nothing.

Considering the view of Turner (2009) in chapter two clarifies that the elderly people and their households has been worsened by a combination of factors that includes HIV/AIDS pandemic which lead to an increased number of the elderly caring for the orphaned children. The government needs to understand the elderly people and the challenges they encounter as to evaluate the pension money that is given to them. Gasparini *at el* (2007) also explain that the elderly people of Lesotho are mostly located in the rural area far from the services that factor also affects the distribution of the pension money. Lusted (2010) support the view that most of the elderly of Lesotho live in the rural areas and rural elderly have higher rates of poverty than the urban elderly, and rural areas tend to have a higher percentage of elderly in their total population than their urban counterparts. Studies on poverty level undertaken in Lesotho have also shown that the elders who live alone or without younger adult who are mostly vulnerable to poverty (Turner 2009). The majority of the elderly people are residing in the rural area of different districts and majority of them are affected by poverty that is being caused by different factors. Elderly residents of rural areas may have less access to necessary services and rely more heavily on private transportation or sometime long distance travelling that is not possible for them.

Other studies revealed that the country like South Africa is providing the elderly with a means-tested non-contributory old age pension, which was intended to be a poverty relief programme for the aged. However, it has turned into a poverty alleviation programme within the households, targeting elderly people but also benefiting the younger generation. It is suggested that the old age pension has increasingly taken on the role of family capital (Disney, 2002). Most of the studies that were conducted in Lesotho revealed that in Lesotho poverty among the elderly and their households is still a challenge that need to be looked onto. Looking at the

poverty line of Lesotho it says for a person to be considered above the poverty line one needs to have M85.00 per person per day which is estimated to M2550.00. (<http://www.bos.gov.ls/>). The pension money given to the elderly people is below the poverty line which also supports the issue that the pension on its own fails to alleviate poverty among the elderly people. Observing at the lives of the elderly who have been receiving the pension for some years and those who have currently received the pension, there is no difference in their lives unless the elderly receive assistance from the children or generate money in other means.

The study revealed that the pension is very important to the elderly people as they stated that receiving pension is better than having nothing. The money on its own will not reduce poverty in their lives as they believed that the money needs to be assisted with food coupons and agriculture then it will bring about differences in their lives. Currently, the majority of the rural elderly are affected by poverty and the major problem as stated by Patel (2005) poverty remains one of the greater challenges facing southern African countries and which has been passed from one generation to the other generation is that the children are being raised by the elderly people who are only dependent on pension as a means of income in the household are disadvantaged and also the elderly who do not have anyone to take care of either financially and physically are also in a very high probability of being affected by poverty for a long time.

There are different stages in old age, some are being well taken care of by their children, most of the elderly are been burden by both the community and the family member which contribute more on the vulnerability. The poverty in aging and the capability of the elderly is also determined by their age, for example males' elderly who are still in age 70 are still capable of working, but some of the elderly were attacked by sickness at the early age. The study has revealed that pension on its own will not reduce the poverty that affect the elderly as the economy raise almost every year and M450 is not enough to provide for the whole family. As it was also stated in Chapter two, that elderly people's low incomes and greater risk of poverty is obviously linked to their sources of income. Mulindwa (2006) also elaborates that chronic poverty among the elderly was attributed to a number of factors most important of which was unemployment, and persistent ill health.

Other factors mentioned were lack of capital, lack of support and orphans due to HIV/AIDS, lack of savings and assets, lack of skills, low agricultural productivity, lack of markets and low prices for the agricultural produce. The findings revealed more on low agriculture and low income in the household of the elderly people as the effects that contribute to the poverty that affect them. Judging from the studies that were conducted in Lesotho, have revealed that the country is facing problem of agricultural practice due to climate change, but the elderly were complaining about people who plough their fields and not give them enough food. Low income in the household of the elderly people is based only the M450.00 being the income of the household in the families of the elderly.

As Yoon (2006) asserts in chapter two that as the population of Africa ages elderly people continues to experience isolation, poverty, violence and abuse, and have limited access to health services, education and legal protection. With no pension income, elderly people are often forced to work in low-paid or demeaning jobs to provide for themselves and their dependents. As it was stated in chapter two that there are many factors that contribute to the poverty that affects the elderly people, the government together with non-government sectors can play a vital role in assisting the elderly people to reduce poverty that affects their lives as there can be policies and engagement of empowering the elderly people. The old age pension on its own fails to alleviate poverty among the elderly people. Therefore, alleviating poverty in old age requires a different approach from other age groups and the government.

5.3.2 To investigate the impact that the old age pension has on the well-being of the elderly

The well-being of the elderly people can be classified into the perspective of looking into their health issues, financial issues and the support issue and meeting of their basic needs which include security and all the need that are listed by Maslows. The study revealed that the pension on its own if not assisted by the police makers and the family member does not achieve any meaningful results on the well-being of the elderly people. The government can assist the pension by developing the policies that protect the elderly people from financial abuse whereby the pension turns to be the income of the household. The fact that the elderly people are taking the

parenting responsibility in the orphan children, there is also the need to have policies that guard against such issues as to promote the well-being of the elderly people. Bernard (2013) looks at the well-being of the elderly people in perspective of access to basic amenities, and services being close to the elderly people but looking at the issue of Lesotho majority of the elderly people reside in the rural area. Any obstacles in accessing basic amenities and services most probably will worsen elderly people's ability to be independent and impact negatively on their well-being.

Looking at the issue of Lesotho there is still the need for the government to evaluate the pension money as to see whether it does alleviate poverty and promote the well-being of the elderly people. The participants that were interviewed revealed that only if the government can increase the money and provide them with food donation that will bring about a difference. The majority of the elderly people who were interviewed revealed that the pension on its own does not accomplish their well-being. There are many factors in different households depending on the situation that the elderly is living in. Other studies revealed that the well-being at the population level requires combining some targeted interventions for the benefit of the most vulnerable with intensive efforts to improve outcomes for elderly. The empowerment of the elderly people in Lesotho can contribute more to their well-being and reduce vulnerability among them and it requires that intervention of different sectors.

Elderly people are usually viewed by the service providers as service receivers rather than as active members who can make a contribution to the community. In view of the increasing problems faced by old people, however, elderly services cannot stop at the service delivery level. More concern can be directed to their empowerment as pension funds fail to promote the well-being of the elderly people. As Kam (1998) in chapter two asserts that existing elderly services and the public tend to take blame on the aged perspective when dealing with the problems of elderly people. Old people, like the poor, are often described as having characteristics that contribute to their problems. The service provider view them as victims of their own biology, not victims of society. The blaming of the elderly, however, prevents one from having a comprehensive understanding of their problems and from finding suitable solutions to reduce their plight.

The findings revealed that the pension promote the well-being of the elderly who are already in a good living condition but looking at the fact that in Lesotho the pension was targeting most vulnerable people in the community it is therefore good for the government to review and evaluate the delivery of pension fund as to promote the lives of the elderly people in the country. In a rapidly ageing society, elderly problems become social problems which require urgent community attention. The protection of elderly rights and the strengthening of elderly power command greater attention. The welfare of the elderly cannot be decided by a small number of decision-makers. Kam (1998) emphasises that the elderly have a right and an obligation to participate in solving their own problems. Their voices can be brought to the attention of decision-makers and they can also represent themselves in the formulation of policy for elderly services.

5.3.3 To find out whether the pension does meet the minimum needs of the elderly

The pension would meet the needs of the elderly people of Lesotho only if they had no other responsibility to take care of with the money. The study revealed that most of the elderly are staying with the children and in most cases the elderly people became the breadwinners in the household, the money sometime they received already used which means when it arrive it pays the debts. The basic needs as were listed by the elderly people were as follow;

- daily bread
- clothing
- healthy life
- food
- groceries
- medication

The study revealed the elderly people have poor purchasing power with the pension money as they are able to buy food only. Most of the participants believed that the government might have introduced the pension for food purposes only. The elderly people believed that needs are not only food, also the needs of the children they are staying are very important to them. Therefore, pension fund does meet some of the need but not most of the needs of the elderly people. Some of the respondents

reported that they use the money to pay people who assist them as they are staying alone in the household, some pay for transport that takes them to the hospitals as most of the aging are affected by health problems.

The pension in Lesotho is very important but does it achieve its main objective? It's a challenge as majority of the elderly people are still caught up in poverty and fails to meet their needs and the need of the children they are supporting. This proves that the needs of a person are not just food and shelter. Joshi (2012) also clarifies that health is the most important requirement when it comes to elderly needs. With advancing age, the body tends to slow down and becomes less efficient. Elderly people are prone to a few age-related health issues. This is a normal aspect of life and one cannot help it. However, through proper care and nursing facilities, one can definitely help in keeping most of these health issues in check and preventing them from causing any serious harm.

Researcher has proven that the needs of the elderly who live in the rural areas are more, involving health, social, financial problems. Most of the studies in different countries show that the need of the elderly includes mostly their health and financial problems. Social security that is introduced in different countries, especially looking at under developed countries, the pension fund on its own fails to meet the need of the elderly people. The needs of any person including the elderly person it is not only food as healthy living and healthy life style promote the well-being of people. The minimum needs of the elderly people include health as the majority of them are affected by different sickness due to their age frail. The other basic needs of the elderly people include support, of which can be psychological, physical and financial support for them to live a good life.

5.3.4 To explore whether the pension fund has an impact on the beneficiaries under the care of the elderly

The pension as introduced in Lesotho never targeted the children or the orphans that are under the care of the elderly people. The policy of the old age pension fund in Lesotho is specifically on the well-being of the elderly people not bearing in mind that the elderly people are the breadwinners in the household. The study revealed that the pension does not meet the need of the beneficiaries under the care of the elderly people and the disadvantage of those children are exposed to poverty that will

sometimes affect them for the rest of their lives, most of those children end up working in their early age as to assist the elderly in the household and most of the time they are the caregiver of the elderly people. The pension does not have any impact on the lives of the children that are staying with the elderly people as the majority of the respondents mentioned that they wish the government can give an opportunity for free education for their children in high school level. The children have become the burdens for the elderly people especially when it comes to their needs. They wish that their children will be given the opportunity like other affluent children as the money fails to meet their need.

Kakwani, Son and Hinz (2006) explained in chapter two that the pension does much to lower poverty among the elderly, but is not directly targeted to children. Although many children are living in households that contain a pensioner, protecting the elderly from the risk of poverty is a central challenge in any developing country. The consequences of these poverty rates have a variety of secondary consequences. The high rate of grandparents caring for the children resulting from the HIV/AIDS epidemic exposes children to the consequences of old age poverty. A higher proportion of children living in elderly headed households are poorer than the children in the broad society and children living in these households had a lower rate of school attendance than others.

5.3.5 To evaluate the importance of the old age pension in Lesotho

The old age pension is very important in Lesotho at benefiting the lives of the elderly people. The participants revealed that their lives were different after they receive the pension. Majority of the elderly stated that it will be hard for them to survive without the pension fund in the household. The elderly people revealed that the pension is very important regardless of their challenges as it was hard to survive before it was introduced. The only thing they believe the government can do is to come to their families to monitor or check if the money does have an impact in their lives. They believe that if the government comes, they will see the need to increase the money so that it accomplishes its intentions.

The old age pension is very important in Lesotho as it assists the elderly people to meet their need, as long as the elderly people have dependents who are not earning

any money themselves, the pension money might not take these households out of poverty. As Palacios and Palacios (2006) earlier stated in chapter two that social pensions are aimed at providing an income floor and therefore at reducing poverty among the elderly population. They would also reduce the overall poverty rate. However, the efficacy of this kind of categorical targeting depends on the relative poverty rates of the elderly. For example, social pensions may have more relevance in countries where households with elderly members tend to be disproportionately poor. On the other hand, low poverty rates among the elderly would suggest that funds directed at social pension might be more effectively used in general social assistance programs or targeted to other categories of individuals.

The pension does take away the responsibility of other members of the household to be the first breadwinner, but other safety nets and other income generating activities are still needed to minimize the burden on the pension money. The pension scheme in Lesotho first of all ensures the older people of the right to a basic income of M450, this basic income benefits indeed the older citizens, the pension scheme revealed that the elderly households were living below the poverty line compared to after the implementation of the scheme.

5.4 RECOMMENDATIONS

- Currently there are no policies that are protecting the elderly people of Lesotho from discrimination and any other factors that affect the livelihood of the elderly people. Therefore, it will be an ideal for the government to look into introducing of policies that will protect and guard against abusive behavioural patterns on elderly people from by other people, including family members and community members. The policies also be related to the use of the pension fund.
- There is a need for inclusion of elderly people in the decision making processes about issues that affect their lives. For example, there should be a need for elderly to have the right to voice out on their feelings about the pension that they receive. The government should be in a position to listen to the elderly people and make sure they are also included or represented in the

policies of the government and the committees in the communities so as to prevent isolation.

- The government can assist the elderly people with provision of the needs of the orphans that they are staying with, so as to promote the livelihood of the elderly people and the children. It should be noted that as long as the elderly have dependents who are themselves not wage earners, the old age pension program will not take them out of poverty. There is, therefore, a need for other safety nets and other income generating activities for this group of dependents so as to minimize the burden on the old age pension income. Introducing vulnerable child support grants for the elderly households with vulnerable children would assist a lot in minimizing the burden of pension income. However, such grant should not be limited to the elderly households with orphans. To complement the amount of pension income and to make it achieve its objective of poverty reduction, it is recommended that provision of in-kind medical care be made for such elderly
- So far it has been noted that the pension has got little role in stimulating investment in additional assets for the household. Only the increases in spending on the education and health of children, including the pensioner enabling the household to take on the care of more orphans and vulnerable children can be regarded as even an indirect investment in the growth of human capital. These children will be able to improve their lives and eradicate poverty that is generational and contribute to the economy of the country.
- Pensioners confirmed the importance of the pension in their responses, but the problem they encounter is the issue of matching the benefits with increasing life demands. There is a need to see to it that their lives are being promoted as result. It will be good idea for the implementers or the government to take the responsibility to conduct an evaluation of the pension among the elderly in order to see whether it does make a difference. This process will inform whether the annual increase of M50 is sufficient.
- The pensions starting at the age of 70 year have excluded so many elderly who are very needy. Therefore, it will be very good if the government reviews the eligibility in terms of age. The policy of the old age pension starting at the age of 70 years exclude more vulnerable people with no other means of

income and most of the participants suggested the age of 60 years

5.5 RECOMMENDATIONS FOR FUTURE RESEARCH

On the basis of the findings of the study, the researcher wishes to recommend the following:

There should be consideration for future research that would involve the intervention of the government and the private sector in promoting the socio economic circumstances of elderly people, the aspect that can assist to promote the lives of elderly people and the assistance of the children under the care of elderly people so as to promote the lives of those children not to be affected by generational poverty.

Large scale quantitative study that would cover broader areas of Lesotho is also recommended. A study of this nature will assist in quantifying and provide a broader picture of the circumstances in Lesotho.

A comparative study on the progressive neighbouring countries like South Africa would also shed the light on the best practices.

5.6 CONCLUSION

The elderly people are the important people in the community and they need to be recognised by both the community members and the government in the countries, there are so many studies that have been conducted by different researcher showing that elderly people are the most neglected people in the communities whereas they have capability and potential. Old age pension is very important in the country of Lesotho and the elderly people believe that the implementers need to evaluate the effects of the pension. In relation to the study the government must make a follow up on the pension by making sure that it is used for its purpose. The policies are needed to ensure the security of the elderly people

The findings show that the elderly people do get the pension fund but still remain poor unless the elderly people are taken care of by the children to provide the need

of the elderly. The elderly people are so happy to have the old age pension fund as they believe without the pension it will be very hard to survive. The old age pension on its own fails to alleviate poverty among the elderly people. Therefore alleviating poverty in old age requires a different approach from other age groups. Social protection is a major arena of government activity aimed at ensuring that vulnerable population groups receive appropriate and effective public support to ensure their financial security and to safeguard their health. However, despite the growth and extent of social protection programs in both developed and developing countries, most emerging economies have nascent systems and only a small portion of all such efforts address the specific vulnerabilities and needs of elderly people.

The fact that the elderly people have become the breadwinners in the families it has also contributed to the vulnerability of the elderly people as they fail to meet their minimum needs. Since policies that go through labor and output markets and educational and training program are ineffective, the only available instrument to alleviate old age poverty is a transfer of real income. Therefore, the empowerment of the elderly people in Lesotho will contribute more to their well-being and reduce vulnerability among them and it requires that intervention of different sectors.

The interventions call for different departments to understand the livelihood of the elderly people. It is out of an understanding that evens the current Millennium Development Goals and policy statements underscore the need to tackle poverty and unemployment as a way of enhancing household security. Similarly, in an effort to enhance security for the elderly people the government of Lesotho will have to embark on a number of measures that include the reforming of the relevant institutions and delegating more responsibilities to the private sector. The government for example, has the responsibility of approving policies as well as program that the country intends to implement to promote well-being especially that targets the elderly people. Similarly, it has powers to enact any law that is geared towards improving security in the country. Thus, the government has the responsibility of scrutinizing the various programs that are intended to be implemented and approve or disapprove them. It is however, difficult to tell whether the government are technically competent to evaluate which program are viable and which ones are not. The elderly people are part of the community therefore the

policies of the government should also include them in both decision making and their protection.

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ANNEXURES

Annexure 1

CONSENT FORM

THE OLD AGE PENSION AS A MEANS OF POVERTY ALLEVIATION IN LESOTHO

You are invited to participate in a research study conducted by Pelaelo Ranyakane student number 206000355. The purpose of the study is to find out the impact of the old age pension in the lives of the elderly and to find out whether it reduce poverty in the lives of old people.

There are no risks associated with this study, participation is voluntary. You may choose not to participate and you may withdraw your consent to participate at any time. You will not be penalized in any way should you decide not to participate or to withdraw from this study.

If you have any questions or concerns about this study, please contact Ms Mwandla at the University of Zululand on 0728447285 as my co-supervisor.

Consent

I have read this consent form and have been given the opportunity to ask questions. I give my consent to participate in this study.

Participants

Signature_____

Date:_____

Annexure 2

CONSENT FORM/ FOMO EA TUMELLANO

PENCHELE E LE MOKHOA OA HO TLOSA KAPA HO FOKOTSA BOFUMA MAPHELONG A MAQHEKU

O memeloa ho nka karolo boitotong ba Pelaelo Ranyakane ka boitsibiso ba 206000355. Lebaka le leholo la boithuto bona ke ho fumana boleng ba penchele maphelong a maqheku le hore na e fela e thusa ho fokotsa bofuma maphelong a bona.

Ha hona kotsi e ka hlang ho nka karolo boithutong bona, ho nka karolo ho tsoa khethong ea motho ea nkang karolo, leha ho ka etsahala hore o khethe ho se nke rakolo o ka e tsa joalo nako efe kappa efe, ha hona kotlo bakeng sa ho nka karolo le hose nke karolo, ho tsoa boithatelong ba motho ka mong

Bakeng sa lipotso mabapi le boithuto boo, o ka letsetsa 'me Mwandla University ea Zululand nomorong ena; (0027) 728447285

TUMELLANO

Ke balile litaba tsohle tse fomong ena, ke fumane le monyetla oa ho botsa lipotso. Ke lumela ho nka karolo boithutong bona.

Ea nkang karolo

Boitekeno: _____

Letsatsi: _____

Annexure 3



UNIVERSITY OF ZULULAND

The study on the old age pension fund as a means of poverty alleviation in Lesotho

INTERVIEW QUESTIONS

SECTION A:

THE IMPACT OF THE OLD AGE PENSION FUND IN ALLEVIATING POVERTY AMONG ELDERLY

1. How long have you been receiving the pension?

.....
.....

2. What is the household income in this household?

.....
.....

3. What do you manage to buy with your money?

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.....
.....
.....

4. What difference has the pension made to your living style?

.....
.....
.....
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.....

SECTION B

THE IMPACT THAT THE OLD AGE PENSION HAVE ON THE WELL-BEING OF THE ELDERLY

5. How does the money help to develop your well-being?

.....
.....
.....
.....

6. Do you have any other person who supports your family?

.....
.....
.....
.....

7. Do you receive any money apart from the pension fund?

.....
.....
.....

8. What is your household income?

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.....
.....
.....

SECTION C

THE IMPACT OF THE PENSION FUND HAVE ON CHILDREN STAYING WITH THE GRANDPARENT

9. How many children are you staying with you?

.....
.....

10. What are grandchildren financial expenses?

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.....
.....
.....

11. How do you meet their needs?

.....
.....
.....
.....

12. Does the money help you to meet the need of the children you are staying with?

.....
.....
.....

13. What do you think can be done to help the children you are staying with?

.....
.....
.....

SECTION D

THE IMPORTANCE OF THE PENSION FUND IN LESOTHO

14. Do you think this pension fund is important in the country?

.....
.....

15. What can you say about the age eligibility of elderly who receive the pension in Lesotho?

.....
.....
.....

16. What age do you think the pension should start?

.....
.....
.....

SECTION E:

1. THE EFFECT OF THE PENSION FUND IN MEETING THE MINIMUM NEEDS OF THE ELDERLY

17. What do you think can be done to promote the well-being of elderly financially?

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.....
.....
.....

18. What projects do you think can help to generate money for elderly people?.....

.....
.....

19. What do you think can be done to help you meet your needs?

.....
.....

Annexure 4



UNIVERSITY OF ZULULAND

**BOITHUTO HOLIMA LITSIANE TSA MAQHEKU ELE MOKHOA OA HO
LOANTS'A BOFUMA LESOTHO**

INTERVIEW QUESTIONS:

KAROLO EA PELE:

**PHETOHO E TSOALOANG KE LITSIANE TSA MAQHEKU ELE HO FENYA
BOFUMA HO MAQHEKU**

1. Ke nako e kae o khola penchele?

.....
.....

2. Ke chelate e kae e kenang lapeng moo?

.....
.....
.....

3. O khona ho rekang ka litsiane tseo o li fumanang?

.....
.....
.....

4. Ke phetoho efe eo litsiane tsa maqheku e li entseng bophelong ba hao?

.....
.....
.....

KAROLO EA BOBELI:

**PHETOHO EO LITSIANE TSA MAQHUKU E TLISANG BOIKETLONG BA
MAQHEKU.**

5. Litsiane tsa maqheku li o thusa joang ho ntlafatsa bophelo ba hao?

.....
.....
.....

6. Na ho na le motho ea o hlokomelang/thusang lapeng moo?

.....
.....
.....

7. Na ho na le chelate eo o e tholang ka ntle ho ea Litsiane tsa maqheku?

.....
.....
.....

8. Chelete e kenang lapeng moo ea khoeli ke bo kae?

.....
.....
.....

KAROLO EA BORARO

**PHETOHO HO BANA BA LULANG LE MAQHEKU E TSOALOANG KE
LITSIANE TSA MAQHEKU**

9. O lula le bana ba ba kae?

.....
.....
.....

10. Lithloko tsa bana beo o lulang le bona ke li fe?

.....
.....
.....
11. O Lifihlela ka mokhoa o joang?

.....
.....
.....

12. Na Litsiane tsa Maqheku li o thusa hore o fihlele litlhoko tsa bana beo o lulang le bona?

.....
.....
.....

13. Keng ntho eo o hahanang hore e ka etsoa ho thusa bana beo o lulang le bona?

.....
.....
.....

KAROLO EA BONE:
BOHLOKOA BA PENCHELE LESOTHO

14. Na penchele e bohlokoa ka hara naha?

.....
.....
.....

15. O ka reng ka lilemo tseo penchele e qalang ho kholoa ka tsona Lesotho moo?

.....
.....
.....

16. O nahana hore e ka qala lilemong life?

.....
.....
.....

KAROLO EA BOHLANO:

**PHETOHO E BAKOANG KE LITSIANE TSA MAQHEKU ELE HO
KHAHLAMETSA LITLHOKO TSA MANTLHA TSA MAQHEKU**

17. O nahana hore ho ka etsoang ho ntlafatsa maphelo a maqhuku licheleteng?

.....
.....
.....

18. Ke meralo efe eo o nahanang hore e ka thusa ho kenya chelate bakeng sa maqheku?

.....
.....
.....

19. O nahana hore ho ke etsoa joang ho fihlela litlhoko tsa maqheku?

.....
.....
.....

Annexure 6

Ha Leshoele

P O BOX 845

Leribe 300

Ministry of finance and Planning

Pension's office

PO BOX

Maseru 100

Dear Sir

THE REQUISITION TO CONDUCT A RESEARCH STUDY

I am a student at the University of Zululand conducting a research study on the descriptive study on an old age pension fund as a poverty alleviation strategy in Lesotho. I therefore humbly request to be given permission to pursue my study among the elderly on the pension fund day

The information provided by the elderly will be used for the research purpose only, no publication of people's names or information. The participants will remain anonymous throughout the study. I will be so thankful to receive a permission to conduct my study as the accomplishment of my degree.

Yours sincerely

PELAELO RANYAKANE

206000355



Ministry of finance
P.O Box 395
Maseru 100
June 12, 2013

Pelaelo Ranyakane
Ha Ieshoele
P.O Box 845
Leribe 300



Dear Pelaelo

APPROVAL TO CONDUCT A RESEARCH ON OLD AGE PENSION

The Ministry of Finance as a Government entity has been given the responsibility to be the custodian of all types of pensions including the “Old Age Pension”.

It is therefore with great pleasure to inform you that your request to conduct a research has been approved.

All officers concerned are ready to assist you in any way possible.

We wish you all the best in your studies.

Yours Faithfully

Mosito Khethisa (Mr.)

Principal Secretary