

**HOW THE OLD AGE PENSION GRANT  
CONTRIBUTES TO THE LIVELIHOODS  
OF THE POOR: A CASE STUDY OF  
QACHA'S NEK**

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# COLLEGE OF HUMANITIES

## DECLARATION - PLAGIARISM

I, Nthatsi Sephelane....., declare that

1. The research reported in this thesis, except where otherwise indicated, is my original research.
2. This thesis has not been submitted for any degree or examination at any other university.
3. This thesis does not contain other persons' data, pictures, graphs or other information, unless specifically acknowledged as being sourced from other persons.
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## **ABSTRACT**

This research studied the effectiveness of the old age pension grant, which has been initiated in developing countries to alleviate poverty and to improve the livelihoods of the elderly. The study's focus is Qacha's Nek, Lesotho. The study considered if and how the old age pension enhances the quality of life of senior citizens and what strategies they employ to survive on a daily basis and to counter poverty. The study was qualitative in nature and based on fifteen in-depth interviews with recipients of the old age pension grant. The main study findings were that although most of the study participants relied on the grant it was inadequate in that it does not cover all their basic needs nor does it impact on the challenges they face.

## **DEDICATION**

This thesis is dedicated to my mother 'Me Masello Sephelane and my father Ntate Ts'ele Sephelane who always put my needs before theirs and to my dear sister who always made sure that I am well taken care of. The moral support they gave me brought out the best in me and kept me going even when I felt like giving up. I thank Jehovah for having you in my life. Karabo Sephelane, I want to be the best aunty you can ever be proud of boy.

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## **LIST OF ACRONYMS AND ABBREVIATIONS**

**AIDS:** Acquired Immune Deficiency Syndrome

**DFID:** Department for International Development

**HIV:** Human Immunodeficiency Virus

**IMF:** International Monetary Fund

**MDGS:** Millennium Development

**OECD:** Organisation for Economic Development

**OFMDFM:** Office of the First Minister and Deputy First Minister

**UNDESA:** United Nations Department of Economic and Social Affairs

**WFP:** World Food Programme

**WHO:** World Health Organization

# **CHAPTER ONE**

## **BACKGROUND TO THE STUDY**

It is every individual's wish to live a life free from hunger, disease, have proper shelter, education and health services. In every country, however, there are citizens who tend to survive without their basic needs because of their vulnerability to poverty, bad health and disability because of their age. Senior citizens are good examples of such a vulnerable group as they can no longer work for themselves, because old age comes with sicknesses, inability to be active in the workforce and that means someone capable must provide for them. Citizens have a right to basic services and social security and that is the reason why there is social security offered to people who are vulnerable like senior citizens in many countries of the world.

According to The Universal Declaration of Human Rights in Article 22, it is stated that everyone has the right to social security and Article 25 stipulates that "the right to social security can be offered in the event of unemployment, sickness, disability, widowhood, old age or rather lack of livelihood in circumstances beyond control" (Wright, 2014:12). It is therefore in such instances that social security needs to be provided.

The introduction of the old age pension in Lesotho goes back to 1993 when people had to register to access it and chiefs in different communities did this. They had to register all individuals who were above 60 years of age and it was estimated that they would each get M450 per month. However, that never happened due to high rates of corruption that prevailed in the country and among many, it included chiefs who were taking bribes from their friends and relatives to be on the list (MWSCA 2012). Due to this, it had to be cancelled and in 1998, the government thereafter commissioned a study on the overall cost of granting pensions to those aged 70 and above. It was only in 2004 that the pension scheme was included in the budget speech of 2004-2005 detailing that senior citizens are to receive M150 per month (MWSCA 2012). The pension scheme was an extension of Lesotho's social protection programme whose aim is to relieve people from poverty and to provide a helping hand to older people who can no longer provide for themselves (Hagen 2008).



Social protection is made up of services and developmental social welfare, which aims to provide protection to individuals against life cycle crises that may hinder and affect their ability to meet their basic needs. According to Wright (2014), social protection can improve human lives by providing means that would not have otherwise been met. The International Monetary Fund (2012:2) states that high rates of HIV/AIDS and unemployment have been the main threats associated with extra need for social protection in Lesotho, hence the need for government intervention. The other reason was the fact that the elderly in Lesotho take care of their grandchildren who are in many cases HIV/AIDS orphans, which means more expenses and burdens are placed on them despite their vulnerability (ibid).

The main motive behind this study is to find out how the grant is spent in pensioner households. The study will also examine strategies used by pensioners to survive on their grants. For instance, this study interrogates what happens in instances where the grant is insufficient because the entire household often uses it. The study will also investigate whether and how senior citizens supplement their grants. Another aspect of the study is to examine how the pension money is supplemented to meet the broad needs of the household and how it is spent.

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### **THE OLD AGE PENSION GRANT**

An old age pension scheme fund is a form of social assistance that provides help in the form of cash transfers or in kind to the elderly who lack the means to support themselves and their dependents (Wright 2014). Wright (2004) also adds that it comes from government funds or revenues. The main purpose of such social assistance is to alleviate high rates of poverty that prevail in Lesotho by provision of income support. National poverty figures indicate that 57.1 per cent of the population lives below the national poverty line (WFP 2014). This kind of protection can also be referred to as social allowances as it comprises of “universal payments made to old age people in a designated category ... with exceptional needs that need special care” (Wright 2014:14). Moreover, the purpose of the allowance is to help the elderly satisfy their social needs.

The main aim of the introduction of the grant by the government was to reduce the economic and social vulnerability of the elderly. This was done to enhance those who were socially excluded and segregated in the society due to prevailing inequalities; therefore, such social protection would prevent and reduce risks. Giving the pension money to poor old age citizens would mean that the state is providing a helping hand to the poor. According to the IMF (2012:20), the other objective was to “consolidate and improve efficiency of social protection systems and enhance coverage of such an intervention”. For the government to manage those risks, it means they had to make sure that the grant allocation is nationwide to limit any inequalities in this way the state will be working in accordance with IMF aims.

### **THE OLD AGE PENSION GRANT AND LIVELIHOODS**

Many senior citizens need proper health care since they can no longer do many things for themselves; hence, the most prominent role of the pension has so far been the provision of health care services and food security (Ranyakane 2014). The elderly use their grant mostly to pay for medication, treatment and transport to receive health care services which are usually some distance away. The pension money also allows them to have a basic income to pay for necessities such as food. The question is whether the amount is sufficient to pay for all their basic needs. The other factor that contributes to the amount being eroded is the presence of dependents like HIV/AIDS orphans in the households, which impact on factors such as the size of the household, gender and age of household members. These factors have a great impact on how the grant income is spent and thus affects the livelihoods of senior citizens. Poverty mostly strikes bigger families with no working breadwinners, and the fact that the elderly look after their grandchildren with no working parents makes them even more vulnerable to poverty.

The pension grant is a means to lift the burden of generating a sustainable livelihood and to reduce the poverty rate, but there are still other safety nets that can be alternatives to relieve the elderly out of poverty. Other safety nets would incorporate relieving the burden of older citizens who have now turned into breadwinners owing to their accessing the grant. The social grant is meant to bring equity and inclusiveness of all members in society not to come as a burden so there are other measures that need to be considered if inclusiveness is to be attained.

In Lesotho, there have been different policies and programmes to address specific areas of poverty, which have three strands: Food Security Policy, Social Welfare Programmes and Disaster Management. The policies were meant to address and meet the needs of the extremely poor, the chronically vulnerable and those in need of temporary help and include cash transfers for immediate relief (Babatunde 2014). The Department of Social Welfare gives cash transfers to vulnerable groups like older people who are given non-contributory universal old age pensions. This also applies to war veterans, orphans, people with disabilities and those who are chronically ill. However, the study focuses only on senior citizens and the social protection they are receiving of old age pension grant.

The distribution method used for the grant is cash transfers issued to 70-year old and above Lesotho citizens who have no other pension benefits. The grant money does not have any qualifying criteria. As stated, when it was initiated it was M150 per month but has now increased to M550 (R550) per month. Lesotho is among the countries considered developing with poverty rate of 51.7% and unemployment rate of 28.7% but tax revenues are good, therefore, this is considered as a positive economic development and an achievement (Ranyakane 2014). One of the notable facts is that HIV/AIDS prevalence is very high leaving many young orphans with no food or shelter thus becoming very vulnerable to poverty and they often end up being taken care of by the elderly who rely on their pension incomes (Bello et al. 2007).

The old age pension grant costs about 1.4 per cent of Gross Domestic Product of Lesotho (UNDP 2014). The current fiscal cost of the old-age pension grant has been estimated to range between 1 and 3 per cent of the government budget in 2004/2005 and has been said to increase in recent years (Hagen 2008). According to Nyanguru (2007), the pension system has so far been under the administration of The Ministry of Finance and Development Planning. Most of the payments in rural areas are paid over the counter at the Lesotho Post Bank countrywide and sometimes the Ministry of Finance goes to city halls where the pensioners come together to collect their money on certain dates.

## **METHODS OF FINANCING THE OLD AGE PENSION GRANT**

The government of Lesotho does not only finance the old-age pension grant straight from the state budget, but also finances it from the worker's payroll taxes paid monthly (Edward 1995). Patel (2005) argues that this is because it adds to a more equitable income distribution and inequality reduction. The pension grant money is paid out of the tax income of all workers in the country under the shield of Ministry of Finance and this makes the economic condition of Lesotho to depend on generated tax. According to Hagen (2008), the pension grant reliability on economic growth makes it vulnerable to any threat that can be associated with the state budget and its changing demands. In Lesotho, there are no legal arrangements to compensate any loss such as inflation risks.

The government finances the old-age pension grant, which has so far cost the country M145 million a year (Rook and Freeland 2015). The funding is drawn from the budget issued by The Ministry of Health and Social Welfare and distributed by Ministry of Finance and Development without any external assistance from donors. Lesotho does provide quite a large amount of money to finance the old age pension scheme and by setting a high age eligibility of 70 years, it is easier for the project to be effective (Rook and Freeland 2015).

The introduction of the grant can be said to be a social contract between the government and its citizens in Lesotho since it is not donor-driven. From the beginning, it was introduced as a permanent and not just a pilot initiative. In countries like South Africa for example, it has been discovered as a safety net for the elderly and at the household level, it provides reliable monthly income that is stable as said by Rook and Freeland (2004). It is in this way that, Tanga (2007) can conclude that the South African government's aim was to increase and improve the living standard of old people and at the same time effect poverty eradication. Lesotho places similar importance on the grant as it is included in the National Vision 2020 and Poverty Reduction Strategy paper.

## **STUDY OBJECTIVES**

The main aim of this study is to examine how the old age pension grant contributes to the livelihoods of the poor in Qacha's Nek, Lesotho.

The main objectives of this study are:

- To examine how the senior citizens use the old age grant

- To examine how senior citizens, use their grant money to survive on daily basis and counter poverty
- To examine whether it enhances the quality of life of senior citizens

## **RESEARCH QUESTIONS**

The following are questions, which this study aimed to answer:

- Is the pension amount considered adequate for the everyday needs of senior citizens?
- How is the grant allocated to expenses?
- What are the strategies used by the elderly to supplement their grant money to overcome poverty?
- Is the pension grant effective in meeting the basic needs of the elderly?
- Does the grant enhance the quality of life of senior citizens?

## **RESEARCH METHODS/APPROACH TO STUDY**

The research was conducted using a qualitative method because it is related to understanding the social life of the poor and how they feel about it. Data collection methods included face-to-face interviews and vignettes were used as a way of broadening the focus from personal experiences to more abstract issues.

## **THEORETICAL FRAMEWORK FOR THE STUDY**

### **THE SUSTAINABLE LIVELIHOODS APPROACH**

The study used the Sustainable Livelihoods approach as a theoretical framework because its focus is on providing sustainable livelihoods to poor, marginalised individuals like senior citizens through poverty eradication strategies. It is an approach developed to bring about social security to improve poor people's livelihoods. The Sustainable Livelihoods approach is an approach that was approved at the 1992 United Nations Conference on Environment and Development (UNCED) as one approach that works towards the goal of poverty eradication for the poor to achieve sustainable livelihoods. It also suggests that policy makers must encompass development, sustainable resources management and poverty eradication through social protection systems as stated by Krantz (2001).

There are four types of sustainable livelihoods, which will be considered concerning the old age pension, namely: social capital, financial capital, natural capital, physical capital and human capital. The approach acknowledges risks pertaining to the elderly who no longer have human capital because of old age and therefore social protection needs to come into the picture in such cases. The pension grant can thus be used to pay medical fees, transport and clothing. As little as the grant may be, it covers senior citizens' needs previously outlined and it may serve to make the available resources productive for them in order for their survival. In this way, senior citizens claim a level of self-empowerment and are able to meet their daily needs. With accumulated livelihoods, senior citizens are also able to own their own resources and have control of what they could do like starting their own projects from available natural resources for survival in response to life shocks. Therefore, the study will consider how the old age pension grant helps the elderly to survive, to build sustainable livelihoods and the various strategies they use to supplement the pension grant.

## **ORGANISATION OF THE DISSERTATION**

The dissertation is organised as follows:

**Chapter One** introduces the topic, concepts and aims of the study. It also introduces the research methodology and theoretical framework.

**Chapter Two** comprises of the main literature review, which highlights themes for discussion. This chapter also details the theoretical framework.

**Chapter Three** outlines the research methodology including data collection and analysis.

**Chapter Four** is a presentation of the study results.

**Chapter Five** is a discussion chapter, which will also conclude the dissertation.

## **CHAPTER TWO**

### **LITERATURE REVIEW AND THEORETICAL FRAMEWORK**

This chapter reviews the literature; consider the main themes and concepts of the study. It also presents the theoretical framework.

#### **THE OLD AGE PENSION GRANT AND THE LESOTHO ELDERLY**

There are different countries in Southern Africa that have introduced the social grant system to improve the livelihoods of people. For example, countries like Lesotho, Botswana, Swaziland, Namibia and South Africa are countries with social grants. As highlighted by Ferreira (2006), the programme differs from country to country, for instance in South Africa there is both an elderly non-contribution pension grants and a contribution pension grant The old age grant covers poor people over 60 years of age.

There are several studies conducted on the impact of the grant system in South Africa on HIV/AIDS, poverty and inequality as indicated by Booysen and Van den Berg (2006). The South African social grant system is the largest in Sub-Saharan Africa because it includes among others means-tested grants for the elderly, poor families, children, foster families, the disabled and war veterans.

Another country in the Southern African Development Community region that has introduced the pension grant is Swaziland. The old-age pension grant in Swaziland was introduced in 2005 as a universal grant to all Swazi citizens aged 60 years of age and above and the majority covered by the grant were elders who take care of orphaned children in their households as indicated by Umchumanisi Link Action Research Network (ULARN 2003).

According to Dicks and Osei-Boateng (2012), social grants in South Africa and Senegal are means tested, meaning they are restricted in coverage because they are based on a categorical test on earning income or assets. Dicks and Osei-Boateng (2012) add that in Botswana, Mauritius, Namibia and Lesotho they are universal, meaning they are unconditionally made available to all and eligibility is simply triggered by reaching an age milestone. Mozambique offers cash transfers to households headed by older, clinically sick and disabled people. Legido-Quigley (2003), states that the South African state made provision for a means-tested non-contributory old age pension for the relief of poverty for

the aged. However, the old age pension grant has turned into a poverty alleviation programme within the households targeting the elderly and has been benefiting the younger generation under the care of the elderly. Moreover, migration and high death rates caused by AIDS epidemic in the middle generation has reduced the family income thus giving the old age pension a much more prominent role to play.

The World Bank Report (2012), states that the aim of the pension grant is ensuring that there is minimum income for the poor especially in their vulnerable stage in life, which is old age. There is a contributory old age pension which assists in providing a minimum income because it is normally for people with enough social insurance contribution while they were still employed. The non-contributory pension prevents the elderly from falling into the trap of poverty because it is normally for people with no social insurance who may not have been employed and so did not contribute anything. The pension grant is normally initiated from the state as social assistance for the poor (Rubik 2012). The World Bank Report also indicates that the grant system acts as a mitigation of negative life shocks to the elderly and promotes the wellbeing of family members including children.

Nyanguru (2007) also supports the fact that the introduction of the old age pension is to target taking old people out of poverty by attaining to no hunger at all as a transformation of the world as a significant step to realizing the Sustainable Development Goals, of zero hunger of elderly in a situation of chronic poverty. In addition, it would also provide part of the foundation against which the National Vision of Lesotho can be achieved and reflected. It is a requirement in the poverty reduction strategy, that vulnerable groups acquire protection from poverty by introducing policies to reverse the discriminatory effect on various sections of the population particularly susceptible to the extremes of poverty.

In Lesotho, there are many causes of poverty and that has so far affected the livelihoods of the elderly. According to Ranyakane (2014), there have been high rates of retrenchments of mineworkers mostly in South Africa since most Basotho men work in South Africa mines. The high alarming rate of HIV/AIDS has left many older people to care for their orphaned grandchildren and the decline in land (fields) ownership to produce cash crops due to high theft has made things worse. High rates of unemployment in the country has forced many people to leave their children with their grandparents while they are busy



looking for jobs in the nearby countries like South Africa (Ranyakane 2014). According to Turner (2009), most poverty studies undertaken in Lesotho show that it is the elderly who are mostly affected by poverty since they live alone or with orphaned grandchildren and therefore end up being vulnerable to poverty. Even the fact that senior citizens have limited mobility due to old age means they are left in their homes and at the mercy of their neighbours or grandchildren to take care of them.

Lusted (2010) states that the senior citizens of Lesotho mostly live in rural areas and high rates of poverty have been reported to prevail mostly in such areas. Economic pressure has also contributed to this because younger people are forced to leave homes in rural areas and seek jobs in urban areas, leaving the elderly to look after the children. It has also been found that many people in rural areas are less likely to leave their homes when they retire than their urban counterparts and this has contributed to many elderly to be trapped in poverty in rural areas because their children are in cities due to job opportunities. When it comes to transport systems, some services can only be found in the cities and that means the elderly in rural areas cannot access such services, which are not available in in rural areas as indicated by Turner (2009).

The focus of this study is to discover how the old-age pension grant in Lesotho contributes to the livelihoods of the poor and the impact it has. The main purpose for the pension grant introduction in different countries was as a poverty reduction strategy to promote the economic and social wellbeing of the elderly. The study will investigate these levels of well-being and how the elderly use their grants to meet basic needs. The study will also consider how the needs of the elderly are met in cases where the grant is insufficient.

## **CHALLENGES EXPERIENCED BY ELDERLY**

### **BASIC NEEDS**

As indicated by Lucas (2009), the elderly face a number of challenges that include insufficient income, lack of resources, deteriorating health and poor health services. The elderly are further considered irrelevant in much economic growth and education planning and health services.

According to the Social Care Institution of Excellence (2012), senior citizens face major challenges of being vulnerable because they do not have sufficient preventive care support system from their families and the government. They are also faced with the danger of having multiple of illness due to aging and such illnesses need expensive treatment and care which in most cases they cannot afford. This often leads to them becoming reliant on family and resorting to spending the little income they have on health services. In addition, Nyanguru (2007) highlights that in most cases women tend to be the most vulnerable ones compared to men. This is because at the age of 70 years, most men are still strong while women are not because they have the responsibility of taking care of their families (ibid).

Lesotho is among the countries with a high unemployment rate estimated around 28.7% in 2016 (CIA World Facts book 2016). Due to high unemployment, pension grant recipients often tend to be the only breadwinners of income in the household, hence they end up supporting the entire family with their grant money. As pointed out by Pottis (2016), the old age pension grants creates a network of dependency whereby the whole family is dependent on the grant income of one individual and use it for subsistence rather than seeking employment and self-sufficiency.

## **POVERTY**

Many elders are the victims of poverty because they do not have constant cash income to survive, resulting in them being trapped in a cycle of poverty. The elderly are one of the most vulnerable groups in the society, because of their age, poor health conditions and lack of being productive. According to Bloom et al. (2011), many elderly people in different countries face an array of vulnerabilities like lack of income, health insecurity, need for physical care and exclusion.

According to Yoon (2006), old age increases the challenges of poverty, isolation, violence and abuse. This gets worse due to inability to access health care services because most of the elderly stay in rural places where education, transport, and legal protection are not available. Sekhampu and Grobler (2011) however found that households that receive the pension grant tend to have low prevalence rate of hunger. Pottis (2016), states that the pension grant can work to reduce the scale of older people's poverty while also reducing a household's probability of living in poverty.

Surrender (2010) argues further that the old age pension grant facilitates passivity and dependence among the poor dependents of the elders and thus perpetuates poverty rather than alleviating it. This is because many young adults who live in households with elders accessing the pension grant rely on the income. In addition, Murray and King (2001:587) sees the old age grant as a “system that disincentives individuals from seeking employment, and the majority that benefit from it are underserving and recipients by choice not by necessity”. Availability of grants therefore potentially produces incentives for the poor to seek employment and participate in economic activities. This school of thought suggests that the grants enable households to make a return investment that cash constraints would otherwise hinder such as facilitating job searches, financing migration, managing negative shocks, funding small enterprise creation and improving productivity through better health nutrition and training (Surrender 2010).

Statistics have revealed that in every one grandmother who receives a pension, there are 20 people supported by the grant on average (Lombard and Kruger 2009). There are two possibilities following this. Firstly, this could be an indication that the state old age pension grant is “consolidating families preventing fragmentation and reinforcing a support system amongst family members” (Bhorot 2010:65). Secondly, this could “conversely show that the family members have a dependency on the income of pension earners and are underserving of the benefits of the grant” (Bhorot 2010:67).

The issue of “inaccurate dispensation” of old age pension grant benefits has so far been the greatest concern amongst critics of the grant. Determining the eligibility of recipients which only considers the beneficiary of the grant rather than the size of the household has proven to be a failure as it ignores the size of the household the grant recipient stays in. Hoepfner (2010) found that older people face the risks of food insecurity more than younger people; which shows that there is prevalent food insecurity among the elderly, made worse by low-income accompanied by high costs of basic needs. The geographical background also plays a major role because it determines food and service accessibility. Most of the elderly live in remote areas and getting nutritious food for them means travelling for long distances with no transport or hiring a private car, which is also a challenge. The prevailing situation in Lesotho is that most of the elderly own livestock and

fields and with them being unable to look after their assets due to old age, this means that their means of income have dwindled. Earning income through ploughing fields and selling wares is no longer an option. Even hiring someone to look after the fields is a challenge because they are unable to follow up on how the production is coming along since they have limited mobility.

## **DEPENDENTS**

Ranyakane (2014) outlines that the HIV/AIDS pandemic has increased the pressure on senior citizens by leaving more orphaned children who need the elderly to take care of them. High unemployment rates also put pressure on the elderly in that their able-bodied adult children are unable to contribute to the household budget owing to unemployment. There is also denial and violation by the society of the rights of the elderly and this has made the elderly feel neglected in social groups in many instances as stated by Bhorot (2010). Grobler (2011) also stated that households with old age pension grant recipients have a very low prevalence rate of hunger in children compared with those households that have regular comparable income monthly. The grant is therefore being expended on the dependent children to a large degree.

## **THE IMPACT OF THE OLD AGE PENSION GRANT IN LESOTHO**

### **MEETING BASIC NEEDS**

Previous studies that discussed the effectiveness of the old age pension grant revealed that old age pension grant address the problem of basic needs in general. Sekhampu and Grobler (2011) justified this by a study conducted in Roma, Lesotho, which showed that spending in households with old age pension grant recipients focused on purchasing basics such as food, fuel, and household necessities.

A large portion of the pension in Lesotho seems to be spent on food, which has a positive effect on food security as found out in Grobler (2011). The number of beneficiaries who say they rarely or never had enough food declined from 20% to 10% after the introduction of old age pension grant in Lesotho (Thulo and Croome 2006). In addition, the beneficiaries reported spending on heating material, clothes and education related costs

such as school uniforms, shoes and books. They are also able to make a purchase on credit from local merchants using future old age pension grant payments as a guarantee.

## **EMPOWERMENT**

The old age pension grant contributes to empowerment of the elderly because it gives them their economic freedom back. This is seen in cases where they receive funds in their names as their monthly income, therefore that gives them their power back to choose what to buy and not buy which could have otherwise be taken away due to old age which comes with an inability to work and a sense of dependency. In this way, it contributes to “a feeling of dignity” (Wahenga 2009:3).

## **BENEFICIARIES**

As already noted, evidence suggests that in developing countries the positive effects brought about by the pension grant go beyond the direct beneficiaries and spill over onto other members of their households. Case studies in Lesotho, South Africa, Brazil and Botswana indicate that children within grant beneficiary households have higher school enrolment rates and better health statuses than those living in households that do not receive a grant (Duflo 2003).

A study by Subbarao and Kakwani (2005) found that pension grants in African countries have a significant impact on poverty among the elderly and their households. “Their simulations show a very impressive reduction in old age poverty if 0.5% GDP were mobilized in a social pension program for single elderly living with children or elderly headed household” (Ousmane 2007:6). In addition, studies estimate that the beneficiaries spend as much as 20 per cent of the benefit amount on dependent and orphaned children in Lesotho (ILO 2016).

The previous section with statistics showed that old age pension grant is important to the elderly. The next section will explain some of the concepts frequently used in the study and the approach relevant to the study on how the elderly can make their livelihoods sustainable.

## **THEORETICAL FRAMEWORK**

### **EXPLANATION OF THE CONCEPTS USED**

This study uses a number of concepts and its understanding of them is explained below:

#### **THE OLD AGE PENSION GRANT**

The old age pension grant is the payment made to people who have retired from work. It is a retirement benefit, which is aimed at allowing retired people to subsist without working according to (Ranyakane 2014). Old age pension in Lesotho is a state pension grant given to people aged 70 years and above to assist them financially to cope with daily life.

#### **POVERTY**

Poverty is the state where an individual cannot provide for him/herself because of a lack of resources to satisfy basic needs Ranyakane (2014). Hickey and du Toit (2007) see poverty as a means where one lacks income or as “multidimensional” because it encompasses other issues like housing, health, education, access to services and other necessary avenues of having access to resources to make a living. Without the availability of the above stated one is identified to be living in poverty.

#### **SOCIAL SECURITY**

Social security refers to public and private measures designed to protect individuals and families against income security caused by unemployment, injury, old age and death. Its main objectives are to maintain income, provide healthcare and provide benefits to families (Wright, 2007).

#### **SOCIAL ASSISTANCE**

Social assistance provides assistance in cash or in kind to people who lack the means to support themselves and their dependents. It is means tested and funded from government revenues (Wright, 2007).

## **VULNERABILITY**

Vulnerability is the state of being defenceless to life threats, thus negatively affecting one's well-being. Devereux (2002) and Ellis (2003) state that people become vulnerable when they are at the "tipping point", when a shock that they would otherwise recover from with relative ease causes a catastrophic and hard to reverse reduction in their well-being or access to resources.

## **SOCIAL EXCLUSION**

This is the process where people and usually poor people are excluded from certain benefits. Hickey and du Toit (2007) state that social exclusion is a process by which poor people are excluded/marginalised from mainstream economic, social and political life.

## **FOOD SECURITY**

Food security refers to the ability of individuals to obtain sufficient food on a day-to-day basis. Du Toit (2011:45) says food security exists when people always 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" (UNDP 2014:12).

## **BASIC NEEDS**

Basic needs are the needs that every individual requires on a daily basis to survive this includes shelter, food, clothing and water. They are the fundamental requirements that serve the foundation of survival (WFP 2016). Accesses to basic needs are necessary for the development of a strong community and a necessary precursor to individual self-sufficiency (WFP 2016).

## **THE SUSTAINABLE LIVELIHOODS APPROACH**

This research study used the Sustainable Livelihoods approach because its focus is on providing sustainable livelihoods to poor, marginalised individuals like senior citizens through poverty eradication strategies. The Sustainable Livelihoods approach is an approach that was approved by the 1992 United Nations Conference on Environment and Development (UNCED) and it works towards the goal of poverty eradication for the poor to achieve sustainable livelihoods.

In a 1992 paper, a sustainable livelihood was proposed to mean capabilities, ability or power to do something as well as assets, which mean all resources owned and activities required to make a means of living. This meant that for a good standard of living there is need for ownership and creation of resources. In addition, “A livelihood is sustainable when it can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation” (Conway 1999:7). Hence, for resources to be sustainable they must have the ability to generate further resources and make them available for a future generation. Furthermore, sustainability “also has to contribute net benefits to other livelihoods at the local and global levels and in the short and long term” (Conway 1999:7).

Conway (1999) explains that for a standard of living to bring one a sustainable livelihood, it requires more than just owning resources and extends to the expertise, knowledge and ability to make a living of any available resource that one has. This entails the ability to keep resources sustainable so that future generations can benefit even in cases where there are financial constraints. Moreover, there is a requirement for a livelihood to be able to recover from “stress” and “shocks” but also to be able to maintain and enhance capabilities and assets in the future. The central element in this “resilience” to stress and shocks is the diversification of elements that comprises a “livelihood”, and this is where state intervention in the form of welfare services can play a role. This role is linked to absorbing the “shocks” of economic constraints such as those faced by the elderly.

According to Krantz (2010:23), the concept of a sustainable livelihood is taken as “an attempt to go beyond the conventional definitions and approaches to poverty eradication”. There is a need to go deeper and beyond such a definition because when considering low income countries there is too much vulnerability, and social exclusion among the poor. Therefore, greater attention should be paid to various other factors, which constrain the elderly from making a decent living economically, ecologically and in a socially sustainable manner (Krantz 2010).

Old age usually includes immobility, frequent sicknesses, and that comes along with stresses to the elderly such as lack of access to food security and medical care. It is in such



cases where the Sustainable Livelihoods approach becomes relevant because it argues that the state should intervene and provide for its vulnerable groups (Conway 1999). In this case, vulnerable groups involve the elderly since they are now vulnerable due to old age. In this regard, it is through social protection systems that the affected groups can be relieved through the provision of social grants. For example, an old-age grant is money given to people who can no longer work to meet their basic needs and make a sustainable livelihood (Conway 1999).

There are several reasons why the Sustainable Livelihoods approach is applicable as a poverty reduction strategy for the elderly. Firstly, it acknowledges the fact that the elderly can no longer be economically active because of old age even though economic growth plays a vital role in poverty reduction strategy. However, for it to be successful, the capabilities of the poor and how they explore their economic opportunities have to be taken into consideration. Therefore, what is important is finding out what prevents the elderly from utilizing and improving their opportunities so that support systems could be created accordingly. In many cases, the elderly are unable to explore their economic opportunities because of old age and therefore they no longer get any opportunities at all. This is one of the main reasons why they get social assistance to cope.

Secondly, Sustainable Livelihoods approach is appropriate for the study as it addresses poverty according to the poor and looks at different dimensions around poverty. According to Krantz (2010), poverty means being poor, having poor health, illiteracy, lack of social services and no land. These are all termed under poverty because it makes the poor powerless and excluded in decision-making. In a broader sense, there are different dimensions to poverty as it is multi-dimensional and includes among other things housing, education, health, access to services, avenues of accessing resources and production (Hickey and du Toit 2007). Enlarging on the elderly choices could involve building human capacities as a way out of poverty in order to lead a long healthy life having access to resources and ability to participate in community life (Ludi and Bird 2007).

Therefore, Sustainable Livelihoods becomes applicable for poverty eradication because it takes into consideration the fact that economic growth, as well as income distribution, are prominent in poverty eradication, even though the bottom line is that it all depends on the

capability of the poor to maximise available opportunities. For senior citizens, this can be achieved through the provision of a monthly income such as the old-age pension fund.

There are different strategies that could be used by the elderly to generate profit out of their grant money even though they are regarded economically inactive. Most of the strategies that could be initiated involve less mobility and not much labour force; for example, starting a small-scale enterprise since most seniors are in the rural areas. In one study conducted by Ranyakane (2014), it has been found that senior citizens can be involved in stokvels to generate more money out of their grant funds. It is in this light that the Sustainable Livelihoods approach states that poverty is not always the result of low income from the social grant but the inability of the recipients to explore their economic opportunities. Krantz (2010) also highlights that for the elderly to show their capabilities, they must generate income out of their grant so that they can have sustainable livelihoods.

Carney (1999:28) points out that Sustainable Livelihoods approach also involves “poverty reduction through inclusive, people-centred development”. However, the question is how does a social protection system help to achieve people-centred development in poverty eradication especially for the elderly? Social protection systems can achieve people-centred development by making sure that when the state provides for the poor, they include their needs in policymaking. An inclusive approach would mean decentralising services; providing services like health care, infrastructure development, and small community development projects to improve the lives of the poor. Social grants allow the elderly to have a means of making a livelihood out of the little they have. Some services, which could be provided for them, could include the provision of free health care services that are elderly friendly. This may mean no long queues for the elderly when they go for their check-ups and efficient means of transportation (Ranyakane 2014).

The Sustainable Livelihoods approach also aims to put people’s needs first, including their rights and power to attain social development. It is concerned with the lack of involvement of the marginalized in decision making yet the existing decisions and changes affect them directly (Carney 1999). Policy-determining structures need appropriate institutions and processes since they are important to every aspect of livelihoods. The big challenge lies with the policy designers and the implementers, do they include the elderly and how would

they include them? If the elderly are included it could be very efficient because in that way there will be decentralization of services but the real challenge is addressing the livelihoods needs of the elderly.

Appropriate policies can mean the provision of needed incentives to the elderly that can stimulate them to make a better choice for their own good. In this way, it will mean granting them access to assets (Serrat 2008). Hence, the approach becomes relevant in policy making in cases where the government can adopt pro-poor policies that in turn can filter down to legislation and even less formal processes (Serrat 2008). Also, being people-centered can mean that policy formulation is based on understanding the reality of the struggle of the elderly, of their participation in determining priorities for practical intervention and on their need to influence the institutional structures and processes (Scoones 2009).

According to Department for International Development DFID (2014), seasonal shifts in employment due to aging are many of the most enduring sources of hardships that the elderly mainly face. Many elderly people are the easy target of natural forces and disasters that leave them vulnerable and it is because of such shocks that many senior citizens are destitute and vulnerable. Because they have little control in shaping their livelihoods, they are more vulnerable. In addition, the absence of needed social relief is the other major factor.

The Sustainable Livelihoods approach also focuses on people's current livelihood and tries to come up with an efficient intervention to meet their basic needs (McNamara et al. 2009). The Sustainable Livelihoods focuses on meeting basic needs through different resources/assets namely: social capital, financial capital, natural capital, physical capital and human capital.

## **SOCIAL CAPITAL**

Social capital refers to all tangible assets that are of prominence in the daily lives of people; namely "fellowship, sympathy, social groups and social intercourse among individuals and families who make up a social unit" (OECD 2013:102). On a broader explanation, it can also involve bonds that individuals share based on a sense of common

identity such as family, close friends and people who share the same culture and ethnicity. Social capital is networks together with shared norms, values and understandings that facilitate cooperation within or among groups (OECD 2013).

Access to social capital enables older citizens to maintain productive, independent and fulfilling lives because they have resources through social connections and have social relations with others. Kawachi (2000) states that with aging population, accompanied by a rise in the prevalence of seniors living alone, the availability of social capital within communities will become an important ingredient of successful aging and making sustainable livelihoods for the elderly.

According to Turton (2000), family and society groups are the major buffer against shocks and represent an important safety net for the elderly. Family and community security play a big role for many elderly because they bring a sense of belonging and oneness in the community. For the elderly to attain to a good livelihood social capital is the most prominent resource that they need to have. However, many elderly feel that they are a burden and in this way, they end up with no social capital and no longer interact with other members of the community.

## **FINANCIAL CAPITAL**

Financial capital refers to financial resources that people use to achieve their livelihood objectives. They include among others, savings, banks, livestock, property and land. Any regular inflow of funds like pension or social assistance from the state are also included. Financial capital for the elderly is used for purchasing food to reduce food insecurity (DFID 1999). For many poor elderly in poor countries, financial capital entails soil, the weather, water sources and natural vegetation because the main source of livelihoods is family agriculture. People are dependent on crop they can grow by exploiting these natural resources and their own labour to practice subsistence farming (Bernerston 2007).

To survive, every household needs more than one option of financial capital even if it means borrowing and saving. For many rural areas, it can mean borrowing from neighbours, small-scale enterprises and stokvels. Households need money, investments for financial freedom, financial support, pension schemes, unfortunately, most of the poor

elderly do not have lifetime investment policies that can maintain and sustain them. Most of them depend on their children for financial support if they are lucky enough to have working children, who financially support them otherwise, they depend on pension money. According to Makhesi (2016), the elderly do not typically have small projects that can generate income. The only financial capital available is their grant money, which is what they rely on to survive.

## **NATURAL CAPITAL**

Natural capital is the term used for natural resources stocks from which resources flow and services useful for livelihoods. Many shocks that devastate the livelihoods of the elderly are themselves, natural processes that destroy natural capital. It is thus very important to those who derive all or part of their livelihoods from resource-based activities like farming, fishing, and gathering wood in the forest (DFID 1999).

The majority of the poor elderly have few natural resources. Often they have nothing to sell off should they require capital. In addition, selling their land could seem like an option but can leave them with fewer productive assets and in chronic poverty (Turton 2000). It would be a different case if they were to use their property in a sustainable and productive manner to bring them some income and produce a sustainable use of “common resources” for security (Krantz 2010). Many elderly do in fact own natural resources like land and animals, but they can no longer harvest or work them. In many cases, sale of land is not an option because the land is owned by traditional authorities (Bernerston and Mortlock 2007).

## **PHYSICAL CAPITAL**

Physical capital comprises the basic infrastructure needed to support livelihoods. Infrastructure consists of changes to the physical environment that help people to meet their basic needs and to be more productive. For the elderly to function more productively there is need for accessible transport, secure shelter, adequate water and sanitation supply, affordable energy and access to decent health services (DFID 1999). For example, many elderly people who rely on agriculture need irrigation facilities and any long period that they have to spent in collection of water would mean they will require extra labour force that could be useful to them (Gamper 2002).

Secure shelter, building, adequate water supply and sanitation are mostly needed to meet the basic needs. Lack of any type of these infrastructures can become a core dimension of poverty and a threat to the livelihoods of the elderly. According to DFID (1999), if there could be shortage of transport infrastructure, an essential fertilizer cannot be distributed effectively and that would mean for anyone who practices agriculture their yields will be affected negatively and remain low.

Physical capital can be expensive for the elderly to afford because it requires not only the initial capital investment but an on-going commitment of financial and human resources to meet the operation and maintenance cost of the service and with the elderly relying on old age pension grant it cannot be easy sometimes (DFID 1999).

## **HUMAN CAPITAL**

Human capital includes good health, good nutrition, and a capacity to work. According to Serrat (2010), human capital is the skills and the physical capability required for the successful pursuit of different livelihoods strategies. At household level, human capital is a factor of the amount and quality of workforce that is available. In many elderly households, old age prohibits them to make use of any skills. Sometimes health issues are even related and may hinder them to explore their abilities and capabilities (DFID 1999).

It is explicit when looking at the impact brought about by HIV/AIDS and unemployment that families of the elderly are affected as they themselves cannot be seen as productive. The main reason is that unemployment rate among youths is high in Lesotho and with HIV/AIDS prevalence among the most productive members of the families high it means their families and households are affected. It can be reckoned that the elderly will be highly challenged to find any means even if it is for cultivating their farmlands, feeding the orphanage grandchildren or even sending them to school Ngwira (2015). They get highly affected as they are expected to be breadwinners to the children where their skills set is low, so households labor gets affected and in most cases due to old age their health situation is weak. When the livelihoods of the elderly are affected in this way, poverty

normally strikes because is associated with the reduced framework of capacity arising from the ageing process.

### **CRITIQUES OF THE SUSTAINABLE LIVELIHOODS APPROACH**

The Sustainable Livelihoods approach is considered inapplicable for many developmental matters and anti-poverty campaigns for the poor. The main argument is its lack of engagement with processes of economic globalisation and that has in many cases led to sustainable livelihoods being dismissed as too complex and not compatible with the real-world challenges and decision-making (Scoones 2009). An example is the way the old age pension is not matched with international standards of living and how the currencies keep fluctuating internationally yet food prices are globally set (Ranyakane 2014).

The other shortfall is Sustainable Livelihood's lack of attention to power and politics and its failure to link the livelihoods and governance debates in development (Foster 2001). Politics and power, must be central to livelihoods perceptions for any development (Malin 2001).

Sustainable Livelihoods also lacks a rigorous attempt to deal with long-term change in environmental conditions and this has a negative impact on the natural capital of the elderly. It does not say how they can make their natural resources environmentally friendly and yet expects their livelihoods to be sustainable. For example, the current environmental change has left many places dry in droughts, which are now the main causes of poverty among the elderly who rely on agriculture (Foster 2001).

O'Laughlin argues in Scoones (2009) that class is not considered as an institutional context variable but as a relational concept which is absent from the discourse of Sustainable Livelihoods. Accordingly, political space is very limited focusing mainly on empowering the elderly, without being clear about how the process takes place or who might be disempowered for it to occur. In livelihoods analysis, there is the basic question of how different people gain access to assets for the pursuit of livelihoods. There is no specific policy that states how the poor (or elderly) are to be empowered, how they will have access to resources to empower them (Malin 2001).

In summary, there is a need to bring politics back into the Sustainable Livelihoods perspectives. As Sue (2001:7) in Scoones (2009:23) argues; “poverty reduction requires a larger term, more strategic understanding of the social and political realities of power and confronts us with ethical choices and trade-offs which are much more complex”.



## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

This chapter will focus on the research methodology, which entails how the study was conducted, the types of sampling procedures followed and how data was collected and analysed. The study used a qualitative research method with data drawn from in-depth interviews. The chapter will therefore start by highlighting and describing the research setting and the design of the study as well as validity and reliability of the study. Study limitations follow and lastly there will be explanations of how ethical measures were considered and followed when conducting the study.

#### **RESEARCH SETTING**

The research was conducted in Lesotho. It is a country that is found in the Southern part of Africa landlocked by sharing all its boundaries with South Africa. It is divided into 10 districts namely: Qacha's Nek, Quthing, Mophale's Hoek, Mafeteng, Maseru, Teyateyaneng, Leribe, Butha-Butha, Makhhotlong and Thaba-Tseka. It is a high-altitude, landlocked kingdom which is encircled by rivers and mountains ranges which include the 3.500m high peaks of Thabana Ntlenyana (UNDESA 2016). The Lesotho population is approximately 2 160 616 according to Population Division (2016).

Agro-ecologically, the country is divided into four zones: the lowlands (20-50-km strip along the western border with South Africa where the elevations range from 1,400-1,800m. the foothills with elevations of 1,800-2,000, the Senqu River Valley (extending from Mophale's hoek and Quthing in the South to Makhhotlong in the North-East with elevations of 1,400-1,800 and the mountainous area (highlands) occurring at an elevation of 2,000-3,400 (Walker 2014).

Lesotho is very a homogenous country with Sesotho as the main mother tongue used even though there are two languages considered official namely Sesotho and English. The most widely practised religion is Christianity with little introductions of Hindu here and there. The economy is classified to be poor as Lesotho ranges among developing countries in the world economy with 67% of the population considered poor with 43% population living below poverty line according to WFP (2014). One factor that contributes to this is a high

unemployment rate of about 27.5% (WFP 2014). The Lesotho economy consists of two sectors mainly an agricultural sector, which has been deteriorating over the years and a textile and clothing manufacturing sector, which dominates the economy because it makes the substantial contribution to employment and economic growth UNDP (2014).

The study took place in Qacha's Nek district a small rural area located near the Eastern Cape Province of South Africa (Matatiele) close to the KwaZulu-Natal province of South Africa. Qacha's Nek is about a 2.349km squared area with a population of 71 776 (UNDP 2014).



UNDP 2014

## **RESEARCH DESIGN**

Burns and Grove (2003:195) define research design as “a blueprint for conducting a study with maximum control over factors that may interfere with the validity of the findings”.

This means that a research design determines if a study can be conducted, how a study is to be conducted and when such study is to be conducted. It also informs on how and when data could be collected. For the researcher to test her own hypothesis there is need for answering the overall questions of the study and it is through research design that it can be obtained.

The research in this case was conducted using a qualitative method because it is related to understanding the social life of the elderly and how they feel about it. Polit et al. (2011:167) sees qualitative research as “a systematic subjective approach that can be used to describe life experiences and situations to give them meaning”. It is an approach mainly used to understand social life, behaviour of people and why things happen the way they do. It is only through qualitative research that the researcher can get a chance to listen to real life experience of individuals, their problems and solutions for such. It also therefore focuses on their experiences as well as stressing individual uniqueness. The study was based on older people and the main aims were to understand how their livelihoods are shaped, how poverty affects them, how they meet their basic needs and it was only through this approach that the researcher could get a chance to talk and listen to the participants.

Holloway and Wheeler (2012:30) further explain the qualitative method as a “form of social inquiry that deals with the way people interpret and make sense of their own experiences and the world they live in”. The researcher used it to explore the behaviour and prospects and to find out the real feelings of the participants. In addition, it involves exploring how the elderly cope with everyday life challenges with their income, which capabilities they have that help them to sustain their livelihoods and prevent themselves from being trapped in poverty. The study was about understanding people’s experiences therefore a qualitative approach enabled the research to adopt a “person-centered holistic and humanistic perspective” in comprehension of the livelihoods of the elderly (Morse et al. 2006:8). It is only through the qualitative approach that the researcher can focus on the experiences from the interviewees own views and to ensure that the interviewees are involved and immersed in the study.

Data collection was through in depth interviews. In-depth interviews were conducted face to face with senior citizens. In-depth interviewing in a qualitative method involves conducting an intensive individual interaction between people to explore their perspectives on any particular idea (Boyce et al. 2006). This kind of method was used because it

provides much-detailed information than what is available in data collection itself. It is also believed to provide a more relaxed atmosphere whereby information collection is easier as the respondents feel more comfortable having a conversation (Boyce et al. 2006)

### **SAMPLING TECHNIQUES**

A sample refers to a smaller collection of the population study used to determine the truth behind the population (Field 2012). The study used purposive sampling to determine the sample to be used. Purposive sampling is choosing only specific types of people and they must be suitable for the study in the kind of information that will be needed. This means that the researcher must concentrate on people with characteristics that meet the desired standards and are able to assist with the relevant research information needed and applicable (Crossman 2016).

It must also be noted that the researcher chose purposive sampling because there was high recommendation that it signifies sampling as a series of strategies and choices which will allow the researcher to choose whom, where and how she wants to do her research. It also simplified the timing of the sample and the objectives (Palys 2008).

The selected purposive sampling further involved focusing on a specific type of group of people who can provide relevant information. This means that the researcher only focused on senior citizens who are above 70 years old and receive their grant monthly. The researcher visited the hall where the elderly assemble on their payday to make appointments for the interviews, which were then later conducted in respondents' homes. According to Babbie (2001), purposive sampling can be essential in selection because it will be helpful to get the required information since the researcher will be focusing on the right people to provide relevant information. The sample used was 15 individuals who receive their old age pension fund in Qacha's Nek and they were selected in two different communities, one rural and one urban.

Since there were only a limited number of respondents, purposive sampling was effective in serving as primary data source due to its nature of research design and aims. Because the researcher used her own judgement in selection of the respondents who participated in the study, only those who were available at home at the time of data collection were interviewed.

## **INCLUSION AND EXCLUSION CRITERIA**

The inclusion of respondents in the study was based on the age and that meant an elder has to be aged 70 years and above and already registered in the Old Age Pension programme in Lesotho. Old age in this case means one is at the stage where one is surpassing the life expectancy of human beings and therefore marks the end of human life (Gorman et al. 2003). Old age is commonly defined by biological features, common use of a calendar age that marks the threshold of old age yet at the same time it is mostly generally accepted that these two are not necessarily synonymous (WHO 2016).

As far back as 2000 in Britain the Friendly Societies Act enacted the definition of old age as “any person after 50 years yet many pension schemes used the 60 years and above as a determining age for eligibility” (UN 2015:3). Social construction meanings also have a significant role to play like the roles assigned to older people and in some cases, it is the loss of such roles accompanied by physical decline which become significant in defining old age (Gorman 2009).

## **ETHICAL CONSIDERATIONS**

Ethical consideration was highly considered in this study because firstly, the researcher had to submit the proposal for ethical approval and when the University of Kwazulu-Natal Ethics Committee granted approval, fieldwork was carried out. After that, approval was sought from the chief of Qacha's Nek district. The researcher went to Qacha's Nek community hall where the elderly assemble to collect their grant money and there the researcher talked to a number of pensioners randomly to set up appointments for interviews. At the agreed times the researcher visited the pensioners in their homes and read out the consent forms before starting interviews. The consent forms clearly stated that participation was voluntary and anyone who felt uncomfortable about responding was free to withdraw and none of the study participants have been named but referred to as 'Participant 1, 2' etc.

## **DATA ANALYSIS**

Thematic analysis was used for data analysis. Thematic analysis is defined as a common form of analysis that pinpoints examination and recording themes within data (Braun and Clarke 2006). Such themes were considered of great importance to the study because they are associated closely to the specific research questions. Thematic analysis was used because it is a method that organises and describes data in a detailed way that is relevant to the study.

Transcription was the first step after data collection was derived from the interviews. It involved removal of names and addresses for confidentiality of the respondents. Then coding followed whereby the text was broken down into fragments which had the same characteristics. Coding in this case meant breaking down the original transcripts then classifying all fragments into themes and sub themes then analysis (Higson-Smith 2013). These allowed the researcher to analyse and interpret all data according to how relevant and related they were to the main research questions.

## **VALIDITY AND RELIABILITY**

Validity of the study determines whether the researcher truly measures what was intended to be measured and how true it is. Joppe (2000:20) says it tests whether the research instruments allow the researcher to hit “the bull’s eye” of the objectives. The researcher generally determined the validity by asking a series of questions that were based on her objectives so that the given and captured data can be valid to the study.

In this study, the research questions were formulated from the research objectives. Ambiguity was avoided in the study because the interviews were conducted in a language that met the level of the respondents for their own understanding, which is Sesotho. Reliability involved detailed records of interview held face to face and the advantage of face-to-face in-depth interviews is that they are flexible as it was easy to adapt the questions as necessary and clarify any doubts to ensure that the responses were properly understood (Sekaran 2003).

The researcher used a recorder and a phone to record the interview so that every detail of information could be captured. The field notes were used to record any verbatim expressions. It is in this way that the study could be fully reliable and valid.

## **LIMITATIONS OF THE STUDY**

According to Matsumunyane (2013), often researchers using interviews may risk guiding the conversation and therefore lead the discussion to suit their own hypothesis rather than giving the respondents a chance to let their ideas flow without disturbance. Since the study was on the elderly who may not have been comfortable sharing information voluntarily or may not have easily understood what was being asked the researcher had to explain every question and that ended up leading the discussion in places.

Another limitation in the study was emotions attached and that influenced the study in a negative way, as some of the respondents could not respond because of their overwhelmed emotions. This may have somehow influenced a shortage or held back information, which could have been very useful to the study. However, it must be noted that the main aim of the in-depth interviews was allowing the interviewees a chance to show their own comprehension and perspective (Britten et al. 2009).

The study also focused only on the elders and some were not able to answer all of the questions because they were ill, this made interviewing difficult. Translating Sesotho to English also became a challenge because the elders used a lot of Sesotho proverbs, which portrayed real meaning and therefore translating into English lost the meaning therefore the researcher had to consult with translators after she translated so that the meaning is not totally lost. This was costly and time consuming. Some of the respondents were also concerned about criticising the grant system, as they were worried it would translate as a criticism of the state, this may have restricted their input. Another limitation is on the sample size which was relatively small and limited only to Qacha's Nek elderly who were on pension grant only. Therefore, this means that the results cannot be correctly generalised to the whole elder population of Qacha's Nek.

## **CHAPTER FOUR**

### **RESULTS**

This chapter presents the results from interviews with 15 elders in Qacha's Nek. It considers the study objectives of how senior citizens survive on their old age grants and to what extent it counters poverty and enhances quality of life. The chapter starts with a brief biography profile in the form of vignettes of the participants to give a sense of who they were and what their challenges involved. The themes below emerged from information collected from the 15 interviewees and are used to address the study objectives and research questions:

#### **THE STUDY PARTICIPANTS**

##### **PARTICIPANT 1**

This participant is a 74-year old single woman who lives in Qacha's Nek TJ Town, her husband died 5 years ago in a car accident, and she is currently unemployed but takes temporary work in the form of bartending in sheebens to earn a little income. She stays at her daughter house and relies on the grant because her daughter and son are both unemployed. Included in the household are her three grandchildren of both the son and daughter.

##### **PARTICIPANT 2**

This participant is a 74-year old woman in TJ Qacha's Nek town living with her 7- year old great grandson from her granddaughter who has left him with her for more than 5 years and claims to be working and married in Pietermaritzburg KwaZulu-Natal. She depends on the income of her rented-out rooms and her grant money. She can no longer walk and relies on her great grandson to run errands.

##### **PARTICIPANT 3**

This participant is an 84-year old grandmother with 15 grandsons and granddaughters, 7 great granddaughters and grandsons. She lives alone and is disabled following a car



accident 15 years ago. She has an injured hand and ribs, which prevent her from doing day-to-day chores easily.

#### **PARTICIPANT 4**

This participant is a 76-year old unmarried woman who has five children and six grandchildren. Since she was never married, she was lucky enough to inherit her father's house and up until now, she still stays in her father's house. She currently lives with her grandchild who is still at primary school and relies on the gardener whom she sends to collect her grant money every month. She can no longer walk due to old age and has arthritis, which further compounds her immobility.

#### **PARTICIPANT 5**

This participant is a 78-year old man who has retired from being a warden in Gauteng but did not receive a pension fund from his employment. Ever since he was retrenched, he has been staying at home doing odd jobs like gardening, community projects buildings and fixing pipes. He stays with his wife and 7 children with two old ladies who are his sisters. He is still the breadwinner and must use his pension money to provide for everyone in the house. His wife bakes bread and wakes up early every morning to sell it in the bus and taxi ranks to supplement the household income.

#### **PARTICIPANT 6**

This participant is a 76-year old woman who lives with five grandchildren and son who is unemployed. She relies on her pension money and her son to collect it for her since she can no longer walk long distances. She used to work at a government hospital but left when she became sick. She also had to leave her job to take care of her mother who passed away. Her grandchildren rely on her for everything from school needs to their personal needs.

#### **PARTICIPANT 7**

This participant is an 80-year old woman who lives with her four grandchildren and her son who is unemployed. She has been unemployed all her life but used to make a living by providing cleaning services to households and would like to continue with that but no one wants to offer her any work as she is told everywhere she goes that she is too old to do any

kind of domestic work. She also used to cook bread and maize and wake up early in the morning to go and sell her wares but she faced strong competition and no one was buying her food anymore so she was forced out of business. She now relies on her grant money to take care of her grandchildren and herself and sells grain cigarettes even though the business is not going well.

#### **PARTICIPANT 8**

This participant is an 86-year old woman, who lives alone and was never married, but she has two children and her eldest daughter passed away due to car accident 5 years ago. Her daughter used to help her financially but ever since she passed away, she has been struggling because her son who is a police officer hardly sends her any money. She survives on her grant money and always tries to meet her needs though sometimes she faces hardships like burglary in her home especially after her grant collection day so she feels no longer safe.

#### **PARTICIPANT 9**

This participant is a 93-year old man who lives alone and has a house helper. His wife died 10 years ago and he has 8 children with lots of grandchildren and great grandchildren who provide no support. He relies on his pension money but also has tenants renting his premises to complement his pension grant money. However, he can no longer move around freely, his car was scrapped, and its parts were stolen at a garage he took it to be fixed. He used to work in construction but because of his age, he had to stop working.

#### **PARTICIPANT 10**

This participant is a 75-year-old man who is currently unemployed due to being retrenched from the mines in South Africa. With his retrenchment money, he managed to build his wife a house, which is now their shelter. He survives on odd jobs to provide for himself and his wife and granddaughter. He has two children who are in South Africa working but they do not assist financially.

#### **PARTICIPANT 11**

This participant is an 86-year old woman who used to plough her own fields and sell part of her harvest. She now can no longer work due to illness and she has moved from her

home where she was staying alone and lives with her younger brother who is taking care of her and her grandchildren. She would not have survived without her grant money.

#### **PARTICIPANT 12**

This participant is an 86-year old woman who has never been employed but has been making a living from her fields and gathering wood to cook since gas is expensive for her. She currently stays with her four grandchildren and her daughter who is on maternity leave though she is unmarried and they all depend on her grant money. The father of her grandchildren is never home he has gone to 'Egoli' and provides no financial support.

#### **PARTICIPANT 13**

This participant is an 86-year old man who lives in a household of five that depend on his grant money. He used to survive on agriculture before he retired and can no longer provide for himself. His children are responsible for managing his funds and neither of them are employed.

#### **PARTICIPANT 14**

This participant is a 79-year old man who lives alone because his wife passed away 10 years ago due to a stroke. He is in a wheelchair due to car accident. He used to work in a farm but left when he became ill without a pension and only three months' notice pay. He has three children who hardly support him financially. He says he once lived with his first son and his wife but the wife hated him so much that she gave him poison but he survived after hospitalisation and ever since then he went back home and prefers to live alone.

#### **PARTICIPANT 15**

This participant is an 80-year old woman who lives with three granddaughters and two grandsons and has no other means of income beside the grant. She had two daughters who are late after getting sick when they came back home from South Africa where they were working. Ever since then she has been struggling to raise her grandchildren on her own since she was also never married and earned a living working in a local bar but due to old age had to stop working.

As a researcher, I have found it crucial to make a remark on the context and background of the study because a qualitative method is related to understanding the social life of the elderly and how they feel about it. Moreover, since the vignettes were used as a way of winding down the interview and broadening the focus from personal experiences to more abstract issues its most relevant. Nouria (2007) made the point that qualitative research allows the researcher to explore and probe which can enable participants the opportunity to respond in their own words and even tell their own personal experiences thereby highlighting their voices.

Several themes emerged in data analyses, which are discussed below.

### **THE IMPORTANCE OF THE OLD AGE GRANT**

The old age pension grant plays a major role in shaping the livelihoods of the elderly in the study area. The importance of the pension grant is that it is a cash income for the elderly for most of the respondents and most of them do not have any other means of income. For instance, most of the participants said they rely on their pension money as their monthly income, and without it, they do not have any other alternative income.

### **BENEFICIARIES**

According to the study, it has been found that the grant money plays a major role in the lives of not only the elderly, but also the family members who live and share the same household as the recipient of the money. They are grandchildren, great grandchildren, the children of the recipient and even the workers and other relatives. This means that most of the elderly have turned into breadwinners in their homes because the grandchildren and orphans rely on them to provide for them. In some cases, participant's children demanded access to the grant money even though they were above the age of 18. For example, according to (Participant 14), he said that when he gets his pension money, he shares it with his children who are unemployed but look after their livestock because as a parent he feels that it is also their money so he should share it with them. Findings are that even employed children ask their parents for money because they cannot budget their salaries properly.

According to one respondent,

“It’s true I rely on my daughter, but I think I am helping her more than she helps me since I do not have any children left yet I stay with her children so we are helping each other. Like now she is already asking me when I am getting paid, I even told her to stop asking me about my salary because she also works” (giggles) (Participant 14).

From the above case, we see that the children consider their parents to be getting a monthly income and feel that they can still rely on them even if they themselves are working! Even if sometimes the elderly would have wished to enjoy their own pension money, it wouldn’t be possible because they live in the same house with their children and therefore must share. For instance, according to one respondent, he said that everyone who stays in the house benefits because:

“Everything I buy they use it, from food to cosmetics, everything is from me and they are my responsibilities. They are all my grandchildren and the two are double orphans and the other one still has a mother but she does not provide for him at all” (Participant 15).

The elderly therefore take care of their orphaned grandchildren and as well as those who have working parents and this has put much strain financially on how the pension money is spent.

### **MEETING BASIC NEEDS**

According to Smith (2014), basic needs are defined as those fundamental requirements that serve as the foundation of survival and are essential to individual self-sufficiency. But what are the basic needs according to the elderly? Many of the elderly who participated in this study consider their basic needs to be food, medical care, transport, gas, school uniforms for the grandchildren, water, paying for their grandchildren’s education and clothing. For them to live without these needs means poverty. All the participants however said the grant did not cover these costs and they had to come up with other funds to compensate.

According to one respondent when asked if the pension money helps her to meet her basic needs he said:

“Hahahahaha it doesn’t really help me at all because its really not enough” (Participant 6).

One other respondent said this when she was asked the same question:

“I am already up to my wits end already from moaning and complaining because honestly it doesn’t cover my basic needs at all. Now a bag of 25kg is R225.00 for maize meal, let alone bread flour, think of the gas, cooking oil, vegetables, it’s insufficient we are already complaining and praying for an increase because we are not surviving at all, this is poverty at its best. No one can live like this at all” (Participant 12).

Even though many participants rely on the social grant, the grant money is still therefore insufficient and the elderly have had to come up with tactics to make sure there is enough to cover all their needs. Older people need income to meet their household needs, close gaps between expenses and some income to pay for emergency medical costs but with unsustainable income that is impossible as substantiated by Erb (2007). They must come up with the tactics to cover such expenses. From the study conducted most of the elders said they participate in societal stokvels where they contribute a certain amount of money monthly which they may receive as a periodical lump sum which helps.

According to the participants, the lump sum money helps in buying grocery in bulk to last for the month, some use the money to pay for school fees for their grandchildren. One other way they use it is borrowing from neighbours and this has been easy because they now have monthly income, which they can for certain pay back when they receive their grant money. However previously this was not easy since they did not have any steady income they could rely on. Some participants undertake informal economic activities such as selling airtime at their homes to generate extra income to sustain them until the next month when they get their monthly grant money.

Participant 3 said that she practices subsistence farming where she hires someone to plough the fields and then sells the yield. However, this is also noted as problematic since many hired people cheat the elderly, as they cannot supervise how much was planted and how much should be sold because they have difficulty moving around and can no longer supervise the fields.

Two of the women interviewed also stated that when they were younger they used to sew and sell their wares. They still sew however and in some cases, they have someone who takes the wares to the market but they often run loss since they never know whether their materials were bought or not (Participants 4 and 6).

Some participants have relatives who help them now and then with means of finances (Participant 9). Some have property where they hire out, which brings income (Participants 9 and 2). Many tenants do not pay on time, however and complain about the up keep of the property, which is difficult for seniors to deal with, as they can no longer maintain the property due to old age and being abandoned by their children.

## **EMPOWERMENT**

Without the grant money, the elderly had felt abandoned and were prone to depression. This is supported by a study participant who said, “my life has really changed because I can now have my own money and buy anything I want to buy, without it I’m sure I could have been dead by now” (Participant 3). According to elders interviewed, the grant has empowered them because they feel they now have a say in shaping and planning their own finances. According to Participant 9 “life has changed a lot, for example if I got money on the 15, it means next month on the 15 I will still get something so I can now plan, budget and know what the future holds for me to survive”.

According to Participant 10, it has become much easier for the first time they to borrow money because there is availability of regular monthly income and debts can be repaid upon receiving the grant. Empowerment also allows them to engage in society stokvels and burial groups. Without access to pension grant money, the elderly had relied on money schemes and stokvels but were unable to fully participate. “Stokvels are self-help initiatives designed to respond to the problems of poverty and income security” (Matuku et al. 2014:5). They are thus a form of informal social security but are susceptible to collapse without consistent contributions from members. Participants who used to be part of stokvels before being eligible for the grant could not afford monthly contributions due to lack of funds and therefore had to step out because they did not have efficient means of monthly income (Participant15).

The other prominent point made by participants was that their lives have changed because now their self-esteem is boosted and they no longer had to rely on others for financial support. It has been very clear from the interviews that the sense of ownership is restored since participants can claim and stand up for what is theirs and they can buy what they need. The other important factor is that they now have purchasing power and they are free

to budget their own money monthly. According to one participant, she said her life has changed a lot because:

“I was struggling, I used to sell bread out in the street and that used to not go well as sometimes if not most of the time I would return back home with unsold bread at all and it would end up expiring. I think without this money I would have gone crazy by now from worrying. I was struggling, I did not even sleep, waking up early because I had to cook bread and sleep late, I was struggling. Honestly to a certain extent things have changed to the better because now even when I borrow money from someone they can now lend me whereas in the previous years no one would agree to even lend you M50 they would just be complaining and saying where will you get it whereas now everyone knows that at a certain time there is a date for our pay day so there has been sort of security for us, collateral I can say” (Participant 7).

According to another participant:

“I used to go to the forest to gather woods and cook with it since I didn’t have the money for the gas, and then I would plough my fields for food production, that was how I used to survive before old age knocked me down. But now because of the grant my lifestyle has changed for the best since I no longer go to the fields. So, you see I was struggling so I no longer go to the fields to plough I just hire someone who does the fields and plants and then I sell some after paying him with the generated income” (Participant 11).

From the views shared above we can conclude that the grant money has changed the lifestyle of many elders who were trapped in the poverty cycle and because of the monthly income, they have gained their purchasing power back their self- esteem is restored and they are empowered to make their own decisions on how they spend their money. The fact that the grant money allows them to budget, means they can now participate in community stokvels and make their contribution and secure their livelihoods.

## **CHALLENGES OF THE OLD AGE GRANT RECIPIENTS**

### **ISSUING AND ADEQUACY OF THE GRANT AMOUNT**

The grant availability has so far been proven unwavering and most of the respondents said that they receive it monthly and it is consistent. The money issued has been so far reliant except that its accessibility requires elders to travel to the community hall to collect it and



when they reach the collection site, they are required to queue for their names to be called out alphabetically. One good thing is that they are provided with seating.

With Lesotho being one of the poorest countries in the world, this puts its economy in a poor condition thus affecting livelihoods of the elderly negatively. The fact that grantees get M550 monthly means that they must survive on it for the whole month and inflation affects food prices, which keep changing. The currency of Lesotho also keeps fluctuating in the market economy internationally and this means that 1Loti competes with 1\$ which currently equals about M15.

Participants require the grant money to cover a number of expenses. To satisfy their basic needs, they must pay for their household expenses and it was found that the expenses involve buying groceries for the month, buying gas and paying for water and electricity. Clothing is also an expense for the whole household whether it is for grandchildren's uniforms or other things. Some also pay for their medical care services. The grant amount therefore has to go a long way and often does not cover all expenses incurred.

## **TRANSPORT**

Problems with health and mobility were identified as the biggest factors in restricting and preventing participants getting out and about and are incurred accessing transport especially on collection days. Evidently, it is immensely expensive for participants to get to the station where they collect their grants they often take more than one taxi, given they are old and they also struggle to walk to the taxi stop and to get into and out of the taxi.

As noted, “every time when I think of leaving my house I think of the people who will be looking at me and saying I am wasting their time because for me to climb into the taxi requires energy and time and some people are rushing to work while I am busy delaying them, sometimes I even need someone to lift me up and this taxi conductors insults us and tell us very disrespectful words so I wish I didn't have to travel that far to get my money, I sometimes end up sending the boy who works at my house ” (Participant 5).

It is evident from the above that transport is one of the basic needs of the elderly because it is a requirement to travel every month to access the grant. Sometimes they end up hiring a cab, which is expensive.

## **CARING FOR ORPHANS AND GRANDCHILDREN**

About 11 participants out of 15 stated that they stay with their grandchildren and great-grandchildren. This is because their sons and daughters leave their children in the care of their parents while they go job hunting with hope that they will send remittances back home. However due to high unemployment the opposite has been happening leaving the elderly taking care of their grandchildren with their grant. When grandparents take care of their grandchildren, they must ensure that they receive education, food, clothing and books; all these are paid from the grant money because their children do not provide financial support.

According to one respondent

“I don’t know how I think I would have got a heart attack by now especially because of my grandchildren because that would have meant I cannot buy them food because their parents are unemployed. My son passed away and left three sons though he was married his wife is sick mentally so that means I have to take care of the children and my other son is also unemployed too and that means he cannot take care of his son too, my daughter, on the other hand, has gone back to school and she really cannot help us with anything, so without the grant it would have meant my children will be just looking me and I wouldn’t be able to provide for them, so that would have killed me long time ago” (Participant 12).

From the above quote, we see that the elders naturally feel obliged to take care of their grandchildren. To them it is not a burden but it is a need and a responsibility because they have a bond with them to an extent where they can never survive without them. So, to such elders, struggling on behalf of their grandchildren is just the accepted norm. Grandchildren have turned out to be a blessing again to many elders since they keep them company and keep them busy, so they dearly love them and can never imagine life without them.

## **LIVING ALONE**

For many older people, living alone can be a significant challenge, particularly because they have limited mobility. According to one respondent who stays, alone she said that she now lives alone because all her children have their own homes and have built themselves a new identity without her (Participant 8). Another participant said that she lives alone although she has four sons who are married but she does not get along with her daughter-

in-laws so cannot stay with them (Participant 10). One of the respondents also mentioned that she had a helper but had to let her go because she suspected her of stealing (Participant 14). Despite accessing the grant, many participants felt that being alone was their main challenge. They worried most about becoming ill and having no one to take care of them or dying without anyone finding out (Participants 3, 8, 9 and 14). Many participants also noted that old age and poor health made it difficult for them to carry out household chores

## **CHAPTER FIVE**

### **DISCUSSION AND CONCLUSION**

This chapter is a discussion of the results of interviews with 15 elders in Qacha's Nek. It will refer to the Sustainable Livelihoods approach as the theory behind this study and will consider the research questions:

- Is the pension amount considered adequate for the everyday needs of senior citizens?
- How is the grant allocated to expenses?
- What are the strategies used by the elderly to supplement their grant money to overcome poverty?
- Is the pension grant effective in meeting the basic needs of the elderly?
- Does the grant enhance the quality of life of senior citizens?

### **WHY ELDERS FAIL TO MEET THEIR BASIC NEEDS**

#### **POVERTY**

Poverty still strikes many elders even though they are on the pension grant and the reason is insufficient grant money. This was indicated in the study, as there is still a high prevalence of food insecurity among the elderly, which is caused by escalating high costs of food, electricity, gas, paraffin and water. The interviews revealed that poverty strikes participants because they have many needs, which the grant cannot cover. For example, they are unable to buy food for a whole month. This leaves the elderly in poverty regardless of grant availability, which is why the pension grant amount is considered inadequate for their everyday needs.

Looking at the poverty line in Lesotho, it states that for a single person to be living above the poverty line, one needs to have at least US\$1 .90 which is roughly M27.11 per person per day which is roughly estimated to M813.30 a month (CIA World Fact -book 2016). The pension money given to the elderly is below the international poverty line, which supports the issue at hand, that the pension money is inadequate for everyday needs of the elderly.

According to the conducted interviews, the basic needs of the elderly are the following: food, health, school fees, paraffin, electricity, gas, water and clothes. However, it was found that the basic needs of the elderly are not fully covered by the pension grant that is why they end up in poverty. The other challenge faced by the elderly is hired labour for fieldwork in cases where they owned or had access to agriculture. Apparently, the hires do not bring back the produce and end up taking profits for themselves thus forcing the elderly to rely on their pension grant alone. The elderly who own property face similar challenges, as they are not able to manage tenants and tenant demands. Likewise, those who are still able to make and sell their wares at market have to rely on others to do the selling and are often short changed in the process.

## **HEALTH CHALLENGES**

For one to have a good health care at an old age there is need for expensive and regular treatment and the fact that one is already old means multiple sicknesses. According to the study, it was discovered that the main reason participants fail to access good health care is insufficient finances. Some even stated that they no longer bother going for checkups because it is a waste of time due to long queues in hospitals and clinics; they also regard it as wasting money, which is already not enough. The Social Care Institution of Excellence (2012) confirms that senior citizens face multiple illnesses, which need expensive treatment and care which in most instances is not affordable to them. In the case of study participants, the grant does not go very far towards health needs.

## **DEPENDENTS**

The study showed that the majority of the elderly have children, grandchildren and orphans who rely on them for the financial support. This kind of responsibility has not only propelled many seniors to become breadwinners of their households but also dictates how their money is spent, as they must put the dependents needs first. Turner (2009) elucidated that the households of the elderly are worsened by factors such as the HIV/AIDS pandemic, which has contributed to the elderly caring for orphans, and; a high unemployment rate, which has forced younger people to go looking for jobs in neighboring South Africa. Half of all the elderly interviewed stated that they have the responsibility of supporting grandchildren school needs first. That kind of financial burden from the dependents means there will be less money for the elderly's own needs.

Lesotho's unemployment rate is estimated to be around 19.7% in 2016 (CIA World Fact - book 2016), and the youth are among majority and this further proves that many grant recipients are the breadwinners of their households which include grandchildren, orphans, and children (youth). Pottis (2016), made a point that the old age pension grant creates a network of dependency where the whole family are dependent on the grant money, and this was justified by the study findings that sometimes children even though they are above 18-years still depend on their 70+ parents and feel that it is their right to be taken care of by their parents and therefore end up being dependent.

This is confirmed by other studies in countries like South Africa where there is provision of means-tested non-contributory grants aimed at the aged but benefiting the younger generation (Disney 2012). The old age pension grant has been diverted into the role of family capital. Studies show that in Lesotho even after the introduction of the old age pension grant, poverty rates are still high (Ranyakane 2014). Therefore, dependency makes it harder for pensioners to have enough money for their own needs and insufficient funds means dependents become victims of poverty.

### **STRATEGIES TO SUPPLEMENT THE GRANT**

Given that the study participants could not cover the costs of all their basic needs with the grant, how have they been able to survive? Since the study uses the Sustainable livelihoods approach, the strategies used by the elderly to survive will be discussed using the theory. Therefore, this section will be divided into sections that identify resources the elderly own, how they make use of them to survive and how they complement them to attain to sustainable livelihoods. The Sustainable Livelihood approach is used in this case because it's a poverty reduction strategy thus is relevant because the study considers how the elderly attempt to avoid being trapped in poverty.

### **THE TYPES OF RESOURCES/ASSETS THE ELDERLY OWN**

- A) social capital
- B) financial capital
- C) natural capital
- D) physical capital
- E) human capital

## ***SOCIAL CAPITAL***

Social capital for the elderly means the connections, relations of trust and social support from their children, the community at large, friends, neighbors and different social groups like church (Krantz 2012). Therefore, according to the study, it was found that many elderly used to belong to social groups like church, clubs and community gatherings but now feel detached from the community. The main reason behind feeling isolated and socially excluded according to the study is because they can no longer participate in social gatherings like they used to. Immobility was the main reason for this and walking long distances whether to church, gatherings or visiting friends have all had to be done away with. This has contributed to their vulnerability and social exclusion and therefore they end up helpless and feeling like a burden to the community because they no longer participate in community structures. Study participants have however been able to join stokvels because of their grant money and to an extent; this contributes to livelihoods but also to their sense of being part of a network or a community.

The study also revealed that some of the elderly have someone to take care of them, some are a burden to the community, which makes them even more vulnerable while some have domestic care to take care of them, but overall most do not have any supporting mechanisms even their own children are not a source of support.

## ***FINANCIAL CAPITAL***

The old age pension grant is one of the capital assets owned by the elderly even though turning it into an investment or savings has not been successful because it is considered inadequate. However, study participants have tried to come up with different strategies to complement it, for example, some of the elderly have started small-scale enterprises in the comfort of their homes to generate more money and used the grant money as a start-up capital hoping to get return of their money so that they can cover their needs. Some use their sewing skills to generate more income even though their greatest challenge is selling their wares in the local market as transport, immobility and trusting a third party is their greatest challenge. Here stokvels membership has proved important as monthly savings are rotated and should they require loans these would be available given their ability to pay

back upon receipt of their grants. The need to pay back a loan does however add to the burdens of monthly expenses. A point that was made following this is that there is no opportunity to save for emergencies. Another concern about participation in rotating schemes was that participants had to go without on months they did not receive their lump sums.

According to half of the participants interviewed, it was discovered that for them to pay for their grandchildren school fees, quarterly, they borrow from stokvels and pay back in monthly instalments. Some use the borrowed money to buy food in bulk that will last longer. As for the elders who are not part of stokvels, they often went to bed hungry till the next month.

### ***NATURAL CAPITAL***

The study discovered that some elderly own land and therefore could use it to supplement their grant money to make a better livelihood. They could do this by hiring out the land, hiring laborers to work the fields and then selling the produce to complement the grant money. However, the challenge of this was revealed to be receiving their profits because their workers often deceive them and their state of immobility makes it difficult for them to manage the situation. Many participants had therefore given up on cultivating the land they own. The same prevailed for participants who owned property - tenants either did not pay or made demands that the elderly could not answer.

### ***PHYSICAL CAPITAL***

Physical capital pertaining to the elderly includes transport, secure shelter, water, sanitation, and energy. Of all the conducted interviews, more than half of the elderly own their houses have easy access to water, and good sanitation, which are not impacted by the grant with the exception of having to pay costs for energy in the form of gas. However, transport was said to be a challenge as it is costly. The cost seems to have affected negatively as participants noted that they had stopped visiting clinics and that travelling to collect their grants was cumbersome.

### ***HUMAN CAPITAL***



Human capital of the elderly involves good health, good nutrition, and a limited capacity to work and adapt their old age. It was discovered that the majority of participants complained about poor health and lack of good nutrition because they cannot afford good and healthy food, they lack energy and capacity to work because they no longer have the means or the energy. Without enough pension money good nutrition and good health cannot be attained which suggests that the elders in this study require further support in this regard. When observing the livelihoods of the elderly who had been previously receiving the pension grant for several years compared to the 70 year olds who have just started receiving the grant, one can't help but notice that there wasn't any difference in their everyday lives or any sense of development except for those who receive external financial assistance from family members or have other means of generating income. For example, there were five participants interviewed who revealed that they are aged 70 years, meaning it's their first year as pension grant recipients. The ten participants who have been on the pension grant for years still struggle financially and that was revealed by the fact that they do not have any assets they can pin point and say they have acquired it through pension grant, meaning the grant does not have any sustainable impact on their livelihoods.

### **ENHANCING QUALITY OF LIFE**

According to The World Bank Report (2012), the old age grant is meant to ensure that there is minimum income for the elderly in their vulnerable stage of life, which is old age. It also states that it is a way to absorb negative life shocks to the elderly and promotes the well-being of family members including children. However, the study revealed that the pension grant isn't entirely effective in meeting the basic needs of the elderly.

According to Nyanguru (2007), the main target of the grant was taking old people out of poverty and it is a step toward Vision 2020 and the Millennium Development Goals of reducing the number of elderly in chronic poverty. The fact that the main aim from the onset was poverty alleviation has so far proven to be inadequate because all the participants stated that they experience poor purchasing power because they are only able to buy food while the rest of their needs are not covered by their pension money. Furthermore, there is never enough left to save. It is a fact that the pension money in Lesotho is the most important thing, but does it achieve its main goal?

Quality of life for the elderly involves good health, financial freedom and social support and with meeting these, it means satisfying basic needs of the elderly. Bernard (2013) defines quality of life of the elderly in the perspective of access to basic amenities and services. The participants interviewed argued that the only solution to their struggles is for government to increase their grant allocation amounts and at the same time provide food assistance and free transport.

The study has revealed that the grant money to a lesser level does enhance the quality of life by making the elderly feel empowered. In this, sense participants felt they had a form of purchasing power and the security of a monthly income. They also linked this to having a level of dignity and social respect. ILO (2016), states that the old age pension grant improves financial status and a feeling of dignity. All this contributes towards a good quality life for the elderly.

According to the male participants who used to work before retrenchments and retiring, the grant has brought back their financial freedom because they now have purchasing power of deciding what to buy for their families even though it is still not enough. However, the sense of empowerment is short-lived in cases where the elderly have children who are dependent on the grant income.

## **CONCLUSION**

It is widely believed that the elderly are the backbone of any community and therefore that makes them the most important people in any society that is why even the state acknowledges their presence through availability of the old age pension grant. However, the study has revealed that their livelihoods are affected by insufficient pension grant money. This has made them vulnerable to poverty and ill health. The size and kind of household they live in has also turned them into breadwinners with dependents who rely on them for all their basic needs. This means that they cannot take care of themselves and their dependents adequately and therefore leads to dependents falling prey to poverty too especially in the light of prevailing high unemployment rates and high levels of HIV/AIDS.

A key to attaining sustainable livelihoods for the elderly is for policy that is designed closer to their needs. This includes expanding community development projects to include

the elderly, money augmentation in terms of the grant, old age shelters which provide services for the elderly and decentralisation of services to better identify the needs of old age grantees. Following this, a number of factors that came up in this study could be taken into consideration. This includes the fact that participants may not always be able or willing to share their needs / grievances, as they would not want to criticise the state. Furthermore, there is often a sense among the elderly that they are already burdensome and should not be demanding more. Another factor that was revealed in the research was that participants were not fully aware of their rights, as senior citizens and this requires information sharing or education programmes aimed at the elderly.

While many studies have been concentrating on the pension grant and poverty alleviation, this study argues there is a need for greater understanding of how the livelihoods of the elderly are shaped and what other ways of making their livelihoods sustainable exist. It has also attempted to highlight challenges and views of the elderly from their perspectives. There is still however a need for further research of livelihoods of the elderly to overcome poverty as a strategy to achieve Vision 2020.

This includes improvements in how the elderly access the pay point for their basic income. This involves change in accessing their pension money as the study revealed that travelling for collection is expensive. Therefore, the state should consider a different method of allocating grants such as through banks and telephones. With services from banks, there are other associated benefits that the elderly could draw on such as access to bank loans, as account holders and the opportunity to open burial schemes with banks.

To make elderly livelihoods sustainable the state could also contribute to community development projects. Such projects could be conducted in the community to promote ageing with dignity. Black et al. (2012), explain that projects involve innovative methods, which harness the skills of the elderly as well as providing a forum for interaction and social engagement. One such project according to OFMDFM (2014:34) was a community project in the USA, which followed six themes to promote aging with dignity and allowing senior citizens a sense of independence:

1. Meaningful Involvement
2. Ageing in Place

3. Respect and Inclusion
4. Communication and Information
5. Transportation and Mobility
6. Health and Well-Being

These themes can go some way to promoting quality of life and a sense of livelihood. Meaningful involvement would involve participating in formal educational training. Ageing in place would involve living with other groups in need such as families who may need childcare support, and being paid for it. In this way, senior citizens would be offering their companionship for housekeeping and household maintenance in return. The case of respect and inclusion involves prevention of vulnerability of older people from lapsing into social isolation. Communication and information could happen through food and supply dispersing, grant allocation and social gatherings. Transportation and mobility could encompass door-to-door transport for older people to attend clinics and collect their grants (OFMDFM 2014).

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# APPENDIX

## Appendix 1: Interview Schedule

### Old age grants recipients interview

**BIO**

**SEX: MALE**

**FEMALE**

**AGE:**

**OCCUPATION:**

**PREVIOUS OCCUPATION:**

**LOCATION:**

**NAME:**

**ELIGIBILITY YEAR:**

1. Can you please take me through the process of your accessing the pension grant?

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

2. How did you survive before the pension money was given to you?

.....  
.....

3. Where do you collect your pension grant from?

.....

4. How long does it take you to travel to get to the place where it is given to you?  
.....
5. How is the money given to you? .....
6. Do you get the money every month? .....
7. How does the money help you with the household bills?  
.....  
...
8. In the event where you find that the money is not enough for your needs what are some of the tactics you usually use to make sure that it covers all the needs?  
.....  
.....  
.....  
.....
9. How many are you in the household?  
.....
10. Do all people who stay in the household earn income monthly?  
.....  
.....
11. Who benefits from your pension money?  
.....

12. How do they benefit? .....

13. How do you decide about who should benefit from your pension money?

.....  
...

14. How do you make sure that your money covers the necessary expenses?

.....

15. Can you explain how your life changed ever since you have been a grant recipient?

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

16. Do you wish to see the government adding increment in future or not? Explain why?

.....  
.....

17. How do you feel about how grants are allocated?

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

18. How did you provide for yourself and your family before you received the grant?

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



19. How would you support yourself or the family if there was no grant at all?

.....  
.....

20. What do you think the grant is supposed to be used for?

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

21. What do you think about 70 years as the eligible age for Lesotho seniors to be receiving the grant?.....

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

22. If you could be asked for your own opinion what changes would you like to see happening in order to improve the grant allocation systems in our country?

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

23. How do you feel about the whole social welfare grant system now in the whole country for the elderly?

.....  
.....

24. Do you think there could be other means of projects that the senior citizens could do to earn income other than relying on pension money only?

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

25. What else could you think of being done to improve the livelihoods of the poor elderly to meet their basic needs?

.....

.....

.....

## **Appendix 2: Consent Form**

### **UKZN HUMANITIES AND SOCIAL SCIENCES RESEARCH ETHICS COMMITTEE (HSSREC)**

#### **APPLICATION FOR ETHICS APPROVAL**

**For research with human participants**

#### **INFORMED CONSENT RESOURCE TEMPLATE**

Note to researchers: Notwithstanding the need for scientific and legal accuracy, every effort should be made to produce a consent document that is as linguistically clear and simple as possible, without omitting important details as outlined below. Certified translated versions will be required once the original version is approved.

There are specific circumstances where witnessed verbal consent might be acceptable and circumstances where individual informed consent may be waived by HSSREC.

#### **Information Sheet and Consent to Participate in Research**

Date:

Dear sir/madam

My name is Nthatsi Sephelane from University of KwaZulu-Natal studying Masters in Development Studies, under the School of Build Environment and Development Studies. My cell number is 0736907793/ +266 62045300 with my email address of nsephelane@webmail.co.za/214536039@stu.ukzn.ac.za.

You are being invited to consider participating in a study that involves research about: How old age pension grant contributes to the livelihoods of the poor: a case study of Qacha's Nek. The aim and purpose of this research is to identify if old age pension grant

enhances good quality life of the poor. The study is expected to enrol about 15 participants in all. Senior citizens will be interviewed to get any needed information. It will involve the researcher interviewing old people in their community house to house. The duration of your participation if you choose to enrol and remain in the study is expected to be at least 45 minutes interview conducted. The study is not funded but is a research undertaken for the researcher to complete her Master's Degree.

The study may involve the following risks and/or discomforts of being asked question face to face and being expected to answer right away. The study will provide no direct benefits to participants. The only benefit is that whatever information provided will be used by the researcher in her studies. The study does not involve any risks.

This study has been ethically reviewed and approved by the UKZN Humanities and Social Sciences Research Ethics Committee (approval number HHS/1827/015M)

In the event of any problems or concerns/questions you may contact the researcher at (+266 62045300/+27736907793) or the UKZN Humanities and Social Sciences Research Ethics Committee, contact details as follows:

**HUMANITIES and SOCIAL SCIENCES RESEARCH ETHICS ADMINISTRATION**

Research Office, Westville Campus

Govan Mbeki Building

Private Bag X 54001

Durban

4000

KwaZulu-Natal, SOUTH AFRICA

Tel: 27 31 2604557 - Fax: 27 31 2604609

Email: [HSSREC@ukzn.ac.za](mailto:HSSREC@ukzn.ac.za)

**UKZN HUMANITIES AND SOCIAL SCIENCES RESEARCH  
ETHICS COMMITTEE (HSSREC)**

## APPLICATION FOR ETHICS APPROVAL

For research with human participants

### INFORMED CONSENT RESOURCE TEMPLATE

Note to researchers: Notwithstanding the need for scientific and legal accuracy, every effort should be made to produce a consent document that is as linguistically clear and simple as possible, without omitting important details as

The information provided by the participants is strictly kept confidential between the school, the researcher and the respondents. It is assured that the information you have provided will not be used for any different purpose besides for research and therefore it will be kept very safely and will be destroyed after the completion of Master's Degree being obtained.

-----  
-----

#### CONSENT (Edit as required)

I (Name) have been informed about the study entitled how old age pension grant enhance the livelihoods of the poor by Nthatisi Sephelane.

I understand the purpose and procedures of the study (add these again if appropriate).

I have been given an opportunity to answer questions about the study and have had answers to my satisfaction.

I declare that my participation in this study is entirely voluntary and that I may withdraw at any time without affecting any of the benefits that I usually am entitled to.

I have been informed about any available compensation or medical treatment if injury occurs to me as a result of study-related procedures.

If I have any further questions/concerns or queries related to the study I understand that I may contact the researcher at +266 62045300/+27736907793.

If I have any questions or concerns about my rights as a study participant, or if I am concerned about an aspect of the study or the researchers then I may contact:

## **HUMANITIES and SOCIAL SCIENCES RESEARCH ETHICS ADMINISTRATION**

Research Office, Westville Campus

Govan Mbeki Building

Private Bag X 54001  
Durban  
4000

KwaZulu-Natal, SOUTH AFRICA

Tel: 27 31 2604557 - Fax: 27 31 2604609

Email: [HSSREC@ukzn.ac.za](mailto:HSSREC@ukzn.ac.za)

Additional consent, where applicable

I hereby provide consent to:

Audio-record my interview / focus group discussion	YES / NO
Video-record my interview / focus group discussion	YES / NO
Use of my photographs for research purposes	YES / NO

---

**Signature of Participant**

---

**Date**

---

**Signature of Witness**  
**(Where applicable)**

---

**Date**

---

**Signature of Translator**  
YES / NO

---

**Date**

---

**Signature of Participant**  
  
YES / NO

---

**Date**

---

**Signature of Participant**

---

**Date**

---

**Signature of Witness**

---

**Date**

(Where applicable)

\_\_\_\_\_  
Signature of Translator  
(Where applicable)

\_\_\_\_\_  
Date