

LESSONS ON OLD AGE PENSIONS AS WELFARE INVESTMENT FOR SUSTAINABLE DEVELOPMENT IN LESOTHO

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Abstract

This article argues within the context of alternative pragmatic developmental perspective that while known for a fact that higher income reduces the number of the absolutely poor and raises living levels, self-esteem, freedom and non-dependence on aid, old age pension amount currently given in Lesotho is observably too low to effect realizable sustainable development. Equity in income distribution when looking at the inflation, other allowances to other sectors of the population especially the politicians in the institutions of ruling, is still a far fetched idea. Supplementary and complementary poverty-focused policies and strategies beside pension for the aged to acquire uplifted levels of living encompassing sufficient life sustaining goods, adequate health, quality education or advanced life-sustaining/productive skills and adequate access to social services are still needed in Lesotho. The low pension income (R450) must effectually be replaced by increased real income, that is, with real purchasing power and not only nominal value, as is now the case, in order to reduce poor health and low nutrition. Furthermore, induce saving, labour saving technology acquisition, high investment propensity, jobs creation, population or fertility control, thus low dependency ratio and increased freedom and ability in material gain, choice making, trading and non-dependence on aid.

Keywords: sustainable development, welfare investment, pension, social transfer, development, social support, food security

INTRODUCTION

This article assesses the impact of the Old Age Pension scheme on the elderly in the Roma Valley as a representative sample for Lesotho. Examination of the effects of this social transfer on the elderly through development indicators that are qualitative and quantitative is done analytically through interpretation, evaluation, synthesis, application and review of development theories within the context of the collected data and desk study conducted. The main issue is to what extent has this social transfer/pensions effected 'sustainable development' on the lives of the Basotho (Sesotho speaking society) elderly in Roma Valley or in Lesotho generally? That is, to what extent has it reduced poverty level of the Basotho elderly? Are they able to sustain their lives through further investment in productive assets than just consumption? The resultant debate therefore illuminates how effective and efficient is this social transfer. Analysis hinges on sustainability aspects and whether this social transfer is an effective development initiative. The approach of this assessment study includes among others analyzing aspects of households receiving the pension, developmental effects of the pension, social support issues concerning pension receivers, food security and nutrition issues and habits of pension receivers. Studies done elsewhere (Sharma 1986 and Kaseke 1993) do not reflect the relationship between social transfers and sustainable development because these two issues received separate attention in research. They have been severally addressed at the national level as two separate problems but not as a combined area for investigation. The lack of research in these two related areas has prompted this investigation on whether the elderly receiving Old age pension are better off in terms of being able to sustain their lives rather than being prone to vulnerability and poverty.

This paper argues and illuminates through primary data that the R450.00 (Lesotho's currency denoted as M (Maloti) is equal to RSA's Rand 'R' i.e. in value.) currently given as an Old Age Pension amount to the elderly remains a nominal value and has not been adjusted to maintain its real value to enhance sustainable development. Its effective purchasing power is consequently leaving the elderly to remain a proportion of the Lesotho population that still exists at immensely bare levels of subsistence. That is, the already subsistence level value of the Lesotho old age population will still remain commercially untransformed. The living standards are maintained at subsistence. This is contrary to real sustainable development. Furthermore, the present pension impact if analyzed in isolation from other aspects of development, that is economic indicators, for example, poverty line alone, independent of saving/investing propensity/trading, means that the attainment of sustainable development or at least poverty alleviation, will be in illusion. Pensioners are still engaged in subsistent agricultural production and associated activities of low production. This is a global characteristic of still poor nations, largely the aged in such nations. Their meager pension is for subsistence only. There is no promise of assets accumulation due to receiving low pension incompatible to market fluctuations including inflation not ideal for life sustaining livelihood creation or acquisition for transformed better or developed life.

LITERATURE REVIEW

Around 160 governments out of almost 200 in the world, through social and economic policies, engage in the implementation of different kinds of social protection. These include various types of transfer payments based on the country's availability of resource. Transfer payments include pensions for the benefit of poor and vulnerable older people (HelpAge International website, 9th January, 2009). Having realised the relative poverty of

older persons, countries which attended the second World Assembly of Ageing in Madrid in 2002 (UN, 2002: 1) agreed to implement the international guidelines that became known as the principles of the Madrid International Plan of Action on Ageing. The implementation of the Guidelines depends on the availability of resources with respect to country's poverty reduction strategies for the achievement of Millennium Development Goals. The countries agreed to implement universal non-contributory pension schemes intended to improve the standard of living and reduce poverty among elderly as the disadvantaged people. This research seeks to understand how the Lesotho Old Age Pension leads to sustainable development of the elderly households.

The challenges facing the older persons are wide spread in developed and developing countries, and African countries are not an exception. According to Sharma (1986) in many developing countries, there are few institutional sources of support outside the household and its immediate circle of kin. There is little public welfare provision in the form of state insurance schemes, pensions, or unemployment benefit and the free health services provided by the state are severely overburdened. The governments have been engaged in policies and programmes, which aim at mitigating the impact of poverty, food insecurity, the recent global financial crisis, HIV/AIDS, war and conflicts, and poor health care among the older persons (Mutangadura, 2009: 1). But not all of the older people are disadvantaged of the absence of regular income, a few number is still better off especially from the developed world. For example, the United States of America (USA) established the Social Security Administration (SSA) in 1935, which provides benefits to Americans in terms of old age, survivors and disability. The beneficiaries include both high-wage earners and low-wage earners (USA SSA website, 7th July, 2011). The United Kingdom, similarly, started the Old Age Pension in 1909, which was revised in 1911 to include other social benefits. Both countries experience the contributory means test social benefits and thus the beneficiaries receive high benefits as compared to developing countries in Africa (British Broadcasting Cooperation website, 7th July, 2011).

The older people have right to development. United Nations has recognized this right through the construction of a range of resolutions. Among them are the Universal Declaration of Human Rights of 1948, and the International Covenant on Economic Social and Cultural Rights of 1966. UN member governments have been recommended to implement the resolutions in their respective countries. African governments now need to implement the Madrid International Plan of Action on Ageing (MIPAA) of 2002 through the African Union's (AU) Policy Framework and Plan of Action on Ageing of 2002. The implementation approach of the MIPAA of 2002, which is the bottom-up approach, commits the older persons themselves to take part, including the community, private sector, non-governmental organizations, the governments, the regional organizations, and the donors or international

organizations including the UN (UN, 2003: 2). These principles stem from the right to social security and well-being of the older persons. However, there are obstacles, which hinder the smooth implementation process of these principles. The obstacles differ in nature: some are demographic, financing gaps, health care, poverty, culture and abuse of older persons.

With the help of the Help Age International, the African Union (AU) developed the regional Policy Framework and Plan of Action on Ageing in Africa in July, 2002. According to the AU's Interim Chairperson of the Commission of the African Union, the MIPAA "borrowed significantly from the AU Policy Framework" (Help Age, 2007: 5). Furthermore, the 13 countries under AU reaffirmed their commitment in the Livingstone Declaration 2006 by declaring the social protection as a human right where the states have to ensure that these rights are respected and citizens protected from rights violations (Wahenga website, 17th July, 2011).

Most governments have responded to the UN and AU calls to governments to construct policies and programmes in line with the international and regional principles whose aim is to "address issues of population ageing and improve the well-being of older persons" (UN, 2003: 12-13). In sub-Saharan Africa, where progress towards the global poverty goals has been particularly slow, the African Union has called on member states to make social transfers "a more utilised policy option", integrate costed programmes into national budgets and development plans, and cooperate and share information and experiences across countries (African Union 2006). Lesotho's experiences are particularly relevant as it is one of just a few countries in sub-Saharan Africa with a state provision of cash transfers. However, the main focus of this paper has been to highlight the important role of the Old Age Pension towards sustainable development in assisting the elderly in alleviating poverty and maintaining sustainable lives.

FINDINGS AND DISCUSSIONS

Based on interviews of pension recipients, the elderly in the Manonyane-Roma Valley area, the Lesotho Old Age Pension Scheme and the implied benefits it provides, if any, have resulted in the improved living conditions of the elderly and their households. However, such has not effected any change towards sustainable development. This analysis is divided into four parts, Part 1 is on the characteristics of households receiving the pension, Part 2 is on developmental effects of pension, and part 3 is on social support issues concerning pension receivers while the last part is on food security issues or nutrition of pension receivers

Former Occupations of Pensioners and Their Income Impacts to Old Age Life

Past income generating occupations and the main employment status of the aged in their lifetime together with their spouses help to illuminate the degree of access to resources they could command for a better future or improved life in old age. Only around 24% of old age

pension receivers have been subsistence farmers while only 13% of spouses of such pensioners also practiced subsistence farming. Only commercial farming is likely to provide a surplus to accumulate enough assets to maintain quality of life in old age and promote sustainable development. There is very little of this in Lesotho. Some 7% of old age pension receivers with 2% of spouses once worked as paid farm workers. It is a well-known fact that this type of job has for a long time been characterized by meager unsustainable payments and treating workers as very cheap labour. No surplus or savings for future old age survival may be derived from such an occupation.

Likewise, though mining sector could be said to have been a better paying job than the farm jobs, most of the migrant labourers in the RSA and elsewhere work as unskilled or at most as semi-skilled labour and as very cheap labour. Their work pensions' aspirations fade due to severe retrenchments, contract breaches by both employees and employers and scanty earnings. From the findings, the largest employment for the aged pensioners is mining since 27% has worked there while around 35% of spouses also did the same (spouse here refer to a woman where the husband was not available because in the past women were not allowed to work in the mines) (Lesotho Pensions Impact Survey, NUL, 2010).

Educational or other professional jobs have been done by at most 26 of the elderly including their spouses, the highest qualification being a diploma. This ranges from teaching work to health and civil service while only around 7 out of 215 of the aged including spouses ever engaged in retail shop work. Only around 15 of the elderly have been reported to have once been self-employed besides farming. Self-employment in Lesotho is categorically in the informal sector for lack of formal professional skills and access to capital. The sector provides very low returns to the self-employed with no potential benefits for old age. Second to mining as the largest employment sector, has been domestic work with 35 pensioners out of 215 and 12 spouses. Again, this is a very low cheaply paid occupation leaving no much room for self-advancement and saving for the old age life. A significant number of pensioners, 47 out of 215 and 29 pensioners' spouses have served as housewives while 12 classified themselves as unemployed together with 10 spouses. All of these past occupations provide for a very limited opportunity for self-advanced old age life (Lesotho Pensions Impact Survey, NUL, 2010) and no prospects for sustainable development.

Income and Employment Issues of Pensioners

These non-lucrative employment opportunities offering almost no chance for creating a 'career surplus' from which to draw better sustainable pensions or old age livelihoods is seen in the fact that above 75% of the pensioners directly report to have served as purely unskilled labourers, that is poorly paid workers. This in itself reflects on the highest level of poverty of those receiving this pension and justifies provision of more or increased amount of old age pension. This vulnerability is

made worst by the fact that only 8 pensioners out of 215 are still working and only 7 spouses of the pensioners are still working. Supplementing the old age pension monthly income is thus almost non-existent, still making it very difficult for most of them to survive at an individual and household level (Todaro, 2000, Vos, 2002/3 and Lesotho Pensions Impact Survey, NUL, 2010).

At a macro level, the significant amount of income transferred into the hands of some of the nation's poorest people, even if the amount each receives is small with marginal propensity to invest or save may be assumed to have some economic benefits. This amounts to believing that economic growth is development and trickles down to the poor for equity and yet the actual prevailing paradox is the few rich becoming richer and the majority poor becoming poorer, always needing and surviving on some meager welfare provisions in their vicious poverty cycle (Sen, 1987, Smith, 1994, and Susan George, 1990).

At the moment, the skewed distribution paradox is such that the amount paid to MPs merely for attending to sit for a day in Parliament is M450.00 while the old age pension is only R450.00 per month. Effective poverty alleviation usually entails significant measures to improve income equity. It is even more worrying that 77% of the pensioners do not get any additional money income except this old age pension of R450.00 per month in a country where the consumer price index affirms that for one to be able to survive, at least M1, 500.00 is needed per month (TRC Peace and Justice, 2010). This suggests that only those who have other income sources of at least M 1300 a month can survive with a basic standard of living. From the survey evidence this situation is only available to a handful of the pensioners, in terms of the income sources that they declare. Those that can afford to supplement this pension income on a monthly basis with an amount ranging from M30.00 to M1,300.00 (received by only one pensioner due to other pensions, essentially all others' supplement ranges between M30.00 and M200.00 for only 7 pensioners) are only 8 out of 215 aged people, the other remaining 20% percent is occasionally able to supplement it in a year, sources being some employment, crops selling, rents, own children or family members and other pensions (only 3 out of 215 pensioners receive other pension) (Lesotho Pensions Impact Survey, NUL, 2010).

Assets Accumulation/Ownership by Pensioners

One way of indicating the poverty level of pensioners and/or impact of the old age pension on pensioners is to consider whether the receipt of the pension has affected assets ownership and accumulation. This examines whether the old age pension has enabled pensioners and their households to access and command more resources or assets. We find that, generally, asset accumulation after receiving the old age pension is not conspicuous. For example, 171 pensioners out of 215 who had land before receiving old age pension. But only one respondent had increased land holding after receiving the old age pension. There is therefore no direct relationship between old age pension receiving and land acquisition

and as well as housing. Livestock accumulation is almost nil when compared to before and after receiving old age pension. The impact of old age pension is therefore neutral in relation to activating capital accumulation. It cannot help to effectively reduce long-term poverty or bring about economic self-reliance at an individual or household level (Lesotho Pensions Impact Survey, NUL, 2010).

It might be assumed that financial savings would be precipitated by this old age pension. However, there is almost no difference in pensioner's personal financial saving reported between before receiving and after receiving. Financial saving does not exist. Whether it is accumulation in land acquisition, housing, livestock, financial savings, tools and any valuables, the impact is quite negligible and bears no proportional effect between this pension and net property accumulation (Lesotho Pensions Impact Survey, NUL, 2010).

Cash resources are essential in a rural community that is in contact with the commercial world. Kaseke (1993) argues that individuals in society are exposed to a variety of contingencies, which permanently or temporarily impair their capacity to earn income. Furthermore, it is acknowledged that individuals exposed to such contingencies are unable to mobilize the resources required to contain the contingencies on their own. Social security like the old age pension guarantees the beneficiaries an acceptable minimum standard of living. It provides individuals and families with the purchasing power that enables them to access goods and services necessary for satisfying their basic needs. This results in increased demand for goods and services thus stimulating the economy (Mark Weisbrot, Dean Baker, Egor Kraev and Judy Chen, 2001, Satterwaite, 1995 and Lesotho Pensions Impact Survey, NUL, 2010).

However, prior to the pension 81.9% of the elderly people did not have financial resources, a condition that constrained them to live an acceptable minimum standard of living, a situation that did not change even after pension where 83.3% still maintained the same position. It cannot be denied that there is a small percentage (16.7) that claimed they have more money assets from the pension. But this is quite insignificant compared to the majority whom the possibility of avoiding destitution is very minimal (Lesotho Pensions Impact Survey, NUL, 2010).

The same situation does not allow the pensioners to save money (about 92.6% of them) to invest in any money-making project or accumulate new property. About 97% of the elderly pensioners are unable to undertake any new project to develop themselves while only 2.8% have been able, an insignificant number. This is further evidenced by 73.5% of the elderly who owned tools/implements before pension whom their status did not change after pension and 77.7% of them confirmed that they are unable to buy labour saving tools. Inability to obtain labour saving tools has incapacitated the pensioners to improve even agricultural produce (about 99.1% of them)

so as to even take some produce to the market to get more income, they have not been able to buy neither new seeds nor fertilizer (De Beer and Swanepoel, 1997, GoL, 2001-2002 and Lesotho Pensions Impact Survey, NUL, 2010).

Financial Lending/Assisting Capacity by Pensioners

A little positive impact or difference made by the pension is, however, observable in the case of lending out money before and after old age pension was received. Around 15% of the old age pension receivers does help by giving or lending their pension money to their children and grand children aged 20 years and above in their household. They (8%) also gave or lend cash their children, grand children and great grand children under 20 years old in their households. Almost the same percentage does the same to other adult family members in the household while 6% does so to children of other adult family members. Adult neighbours also received pensioners' financial assistance or lending. Since neighbours' young children under 20 years may not always be in need of cash assistance, only 4% of the pensioners have helped this group. Any other adults have been helped through giving or lending by 7% of the old age pension receivers. Old age pension has thus to some extent provided the elderly with financial lending or giving ability. The elderly are therefore now able to provide some limited financial assistance, mostly to their household members, neighbours and to those in need. This pension has strengthened the elderly support role in the households and communities (Lesotho Pensions Impact Survey, NUL, 2010).

Non-monetary Support Issues and Pensioners

Before the financial support of pensions to the aged, family children still helped 52% of the old age pensioners with the provision of clothes, medical care, fuel and detergents. Family adults mostly supported pensioners constituting 20% (of the aged pension receivers) with food, clothes and some medical care as well. Some support was also limitedly given by other children to the pensioners, of clothes and food. Around 27 pensioners out of 215 also reported to have been receiving the same support of clothes and food from the neighbours before old age pensions. The elderly making 4% have also been receiving charity or donations of free food and clothes. Charity and other helpers' support for the elderly/pensioners are still not yet significant (Lesotho Pensions Impact Survey, NUL, 2010).

After introduction of old age pension 48% of pensioners still get non-monetary help from their family children. This non-monetary help is reduced by 4% compared to the time before pensions, indicating some transfer of the support provided on the part of family children by old age pension. Around 20% of pensioners still get non-monetary help from the family adults even after old age pension introduction, thus social responsibility is still maintained in caring for the aged. Family adults' support therefore has not changed even after the introduction of old age pension. Other children's help is still as insignificant as before pensions. Neighbours' non-monetary help to the aged has slightly reduced from 13%

to 10% after old age pensions introduction, implying some slight reduction of neighbours' support. Charity and other places' support to the aged is still as insignificant as it was before old age pensions introduction. Overall, from these figures we would have to conclude that the receipt of the pension has not led other to reduce the support they had been giving to old people, and this 'dead-weight cost' is not significant, even after two years of the pension scheme (Castells, 1992 in Mkandawire, 2006, Central Bank of Lesotho, 1995, Commission of the European Communities, 2006 and Lesotho Pensions Impact Survey, NUL, 2010).

Savings and Income Generation through Old Age Pensions

Around 93% of old age pensioners said that they were not saving any of their monthly pension money. Accumulation of assets through saving is regarded in the development process as attempting to build capacity to move out of the vicious cycle of poverty and a perpetual hand to mouth type of life. The savings that are made by the 7% of pensioners who use their pension income for this purpose are shown in table 1.4. They range from M10.00 to M100.00 per month (Lesotho Pensions Impact Survey, NUL, 2010).

Only 6 pensioners out of 215 have been able to use their pension money to start or expand any money making projects, still affirming a very low potential of assets accumulation. Limited income activities embarked upon through old age pension money include buying chickens, producing more from fields/garden in order to sell (more inputs bought), making or buying things to sell with an investment amount ranging from R50 to M700.00. This has been the largest income generating activity in that 4 of the pensioners out of 6 from 215 are found in it partnering with other people with the extra income expected per month to be around M100.00. These are income activities with quite small amounts invested and with no sufficient indication of extra income expected per month (Lesotho Pensions Impact Survey, NUL, 2010). One other aspect of saving can be in the form of accessing and utilizing labour saving technology for more production and cost effectiveness. Only 12 pensioners out of 215 managed to buy more of such technology. Out of this 12, 7 bought either a gas or paraffin stove while 5 bought more tools. (Lesotho Pensions Impact Survey, NUL, 2010). Furthermore, regular income enables the receiver/earner to spend it in advance, that is borrow from someone or use as collateral with someone. Pensioners constituting around 11% have enjoyed this potential financial benefit. Neighbours now borrow pensioners' money freely and this is the mostly enjoyed financial benefit as 12 pensioners out of 215 reported this while 9 used it as collateral to secure a loan and 2 took goods on credit and paid when pension was available (Ann-Louise Colgan, 2002, Beall, 1997, Carol Welch, 2000 and Lesotho Pensions Impact Survey, NUL, 2010).

Accommodation Issues and Pension Effects

It is indeed one character of the elderly not to move from one place to another a lot, hence 98% of them still occupy

the same accommodation as when they started receiving their old age pension. This is evident of less economic activeness because even those that moved had a range of a month to at most 18 months being only 4 pensioners. Those that moved did not do so due to pension receiving instead it was due to ill-health or passing away of a spouse. Only 2 pensioners out of 215 plan to move in the near future and have new accommodation near the post office from which they collect their pension. Some 34% of them plan to improve their houses through the pension money. Various improvements would include renovating a house, electricity installation, building a new house, finishing off a house and buying a window. Those that have already improved their housing through pension constitute 5% and the range of spending is from M50.00 to M1400.00. Generally, pension money has enabled planning for accommodation improvement rather than its implementation. Such planning and implementation of accommodation improvement is not only limited to housing but to water supply, toilet building and buying of new furniture. Aspirations and plans to spend on these reflect very high amounts while actual implementation is at most to a greater extent M450.00, limited by low pension amount (Lesotho Pensions Impact Survey, NUL, 2010).

Pension Money and Nutrition

Most of the pensioners (61%) buy more food for them and the household than before getting pension. This implies that nutritional levels have increased due to old age pension. The amount of pension money spent monthly is between M10.00 and M200.00. At an individual level pensioners spend between R10.00 and R450.00 per month for extra food on themselves other than their households. More than half of the pensioners can access and consume protein at least once a week. There is also much more often eating of such food by 32% of old age pensioners (Lesotho Pensions Impact Survey, NUL, 2010).

The old age pension has thus improved nutritional level and food security because before this pension around 20% of pensioners never had enough to satisfy their hunger while after the pension that (20%) was reduced by half. Likewise, pensioners who always had enough food before old age pension increased by almost 10% after old age pension introduction. More different sorts of food can also now be bought with the introduction of pension. These foods are meat, eggs, milk, biscuits/cakes and sweets and sugar, beans and fruits, respectively. Most of the pensioners could not buy sugar before pensions but can now afford it including bread flour and maize meal. Only 16% of the pensioners, however, believe that old age pension may be counter productive in that people may become reluctant to grow food due to it but 79% of them believe it cannot do so (Lesotho Pensions Impact Survey, NUL, 2010).

CONCLUSIONS

The old aged pension scheme in Lesotho as Roma Valley data confirm, has had minimal impact according to the findings as 80% of the pensioners were already having

enough to satisfy their hunger before receiving pension. Nonetheless sustainable development aspects are not limited to this alone. It has been established that the pensioners have not been able to save any money from R450.00 they receive monthly, indicating least capacity to move out of vicious poverty cycle except a perpetual hand to mouth type of life. These people have been unable to improve their standard of living. They have been unable to improve their housing (except for quite minor repairs/maintenance and helplessly ambitious plans to build); to get rendered services as such a need arises particularly when aged, even to invest in income generating activities in a non-sporadic manner to ensure their sustenance. The money they get only provides them with protection against contingencies (e.g. burial association contributions) while failing to sufficiently address day-to-day needs and enhance their productive capacity/living standard (Lesotho Pensions Impact Survey, NUL, 2010).

It is observed that all around the developing world people's living standard particularly of the aged is under attack because of uncertainty and changes in their environment. The aged are mostly affected due to the fact that social transfers have rarely been adequate to meet their basic needs while they should remove the threat of income insecurity and thus ensure the sustenance of the elderly poor. Human Development Paradigm affirms this by indicating that any social policy that translates economic growth into people's lives should focus on poverty alleviation, that is, betterment of people's lives through enabling them to regenerate all forms of capital (physical, financial and environmental capital) in order to widen their choices and enrich their lives, a case that does not effectively exist in the Roma Valley and observably countrywide. In the context of this meager pension amount, attaining Lesotho Millennium development goals remains unforeseeable (Lesotho Pensions Impact Survey, NUL, 2010).

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