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Tame Ramya (Tarh)

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THE OLD AGE PENSION AND ITS IMPACT ON THE LIVELIHOOD CHANCES OF TRIBAL ELDERLY PEOPLE IN ARUNACHAL PRADESH, INDIA

Mr. Tame Ramya

ABSTRACT

The study focuses on the impact of the old age pension or rechristened (Indira Gandhi National Old Age Pension Scheme), a national Old Age Pension Scheme in India on the livelihoods of the poor tribal elderly people in the north-east Indian state of Arunachal Pradesh. The major objective of the study was to assess whether the pension fund has been helpful in meeting the aged people’s needs, and its potential as a transformative force in their livelihoods. Using a combination of qualitative and quantitative methods to gather the relevant data, the study found that the pension has had an impact on the livelihoods of the pensioners in that it takes them out of poverty. It was further revealed that the old age pension has restored the tribal elderly people’s pride in the society as it has been helpful in the reconstruction of household bonds and relations.

KEYWORDS: Old Age Pension, Poverty Alleviation, Livelihood Chances, Nutritional Security, Relative Poverty, Absolute Poverty

INTRODUCTION

Living standards often decline for people at older age. Reduced economic opportunities and deteriorating health status frequently increase vulnerability to poverty as people age. Such conditions vary greatly, however, across contexts and groups of older persons and livelihood strategies tend to differ accordingly. In Arunachal Pradesh, the government is providing the tribal elderly with a means-tested non-contributory old age pension called Indira Gandhi National Old Age Pension Scheme (IGNOAPS), which is intended to be a poverty relief programme for the aged. However, this has turned into a poverty alleviation programme within the households, targeting older people but also benefiting the younger generation. The old age pension makes tribal elderly persons economically independent, allowing them to become valuable members of the family, and hence it is providing a vital support for the aged and their adult children and grandchildren. The introduction of compulsory old age to include the tribals of Arunachal Pradesh in 1995 was specifically targeted at taking old people out of poverty. Under Indira Gandhi National Old Age Pension Scheme (IGNOAPS), Rs. 200 per month per beneficiary is provided by way of Central Assistance to a person who is 65 years or older and belonging to a household below the poverty line according to the criteria.

1 Doctoral Research Scholar, Department of Anthropology, Rajiv Gandhi University [A Central University], Rono Hills, Doimukh-791112, Arunachal Pradesh, India
prescribed by the Government of India. Further, Government is also implementing an Integrated Programme for Older Persons, under which grants-in-aid are provided to the Non-Governmental Organizations for running of old age homes, Daycare Centres and Mobile Medicare Units.

THE ROLE OF THE OLD AGE PENSION IN POVERTY ALLEVIATION

Old age pension can be said to have a positive impact on the livelihods of tribal people if it has the capacity to alleviate or reduce poverty. Old persons face the devastating consequences of poverty if they do not have the necessary resources to take care of themselves and their dependent families. Old Age Pension is the primary source of income for older persons who would otherwise be living in abject poverty and is estimated to reduce the poverty gap for older people.

The pension is a significant source of income with marked redistributive effects, further contributing to food security. It delivers cash into remote areas where no other institution does and is gender sensitive towards women and reach tribal areas where few other services do. A closer look at the above gives an impression that the old age pension is a major source of assistance to combat the effects of poverty in households and that it empowers its beneficiaries to face the challenges of poverty. Old age brings with it reduced capacity for work as well as difficulties in accessing health care and other essential services, increasing the likelihood of older people becoming and remaining poor. Poverty in old age impacts negatively on the family. New strategies have been found to combat the effects of poverty and the old age pension targets development aid to the poorest of our tribal elderly people.

Old age pension can regenerate local economies and redistribute wealth. It does improve the nutritional status of the young, support school attendance and improve the health of all household members. Small, regular payments to the older people can improve their health and social standing. With the old age pension people can afford to eat one meal a day and they can access basic services such as credit, health care and water. In Arunachal Pradesh the health status of women improves dramatically at 60 when they become eligible for the social pension and in households that pool income, the health of all family members is better when a member of the family household receives a pension. Due to the global changes taking place in the economy, political and social fields, tribal elderly people are left at a disadvantage and their children no longer supported them because of rising levels of unemployment. This left a lot of the unemployed children without income and the result is starvation for households without the pension.

THE PRESENT STUDY

This study aimed at investigating the Indira Gandhi National Old Age Pension Scheme (IGNOAPS), which is paid to tribal elderly persons in Indian state of Arunachal Pradesh. The continued
deterioration in the living standards of the tribal elderly people was the main motivation behind this study. The study is an in-depth analysis of the impact of this old age pension on the livelihoods of the tribal elderly people. This study is an attempt to examine the effects of pensions on livelihoods of the poor aged persons and to assess whether pensions are having any positive impacts on the lives of the aged people. Lastly, there have been claims that the pension is not benefiting its intended beneficiaries. For this reason, there was a need to investigate all aspects of the pension system. The present study is an analysis and evaluation on the effectiveness of the old age pension in meeting the needs of the tribal elderly and to assess its impact on the livelihoods of the aged people.

Poverty has become a problematic and dominant concern in many tribal communities across the state and it has often been believed they are the most vulnerable to poverty since they are not able to cater for themselves. Hence this study aimed to ascertain whether the old age pension could reduce the escalating levels of poverty in all households that receive the monthly allowance. The underlying issue here is whether the pension is helping in alleviating or reducing poverty and/or whether it is helping to improve the lives of the tribal elderly. Many efforts have been made at national, state and at regional levels to try and curb poverty and the pension grant has been another mechanism to do so. The study also examined the options that can be useful in meeting the needs of the aged and to help them improve their health, nutrition, shelter and living conditions. Arunachal Pradesh is one of the states to have had an extensive and meaningful non-contributory pension for the tribal elderly.

OBJECTIVES OF THE STUDY

The objectives of the study were as follows:

i. To assess whether the pension takes the tribal elderly and their households out of poverty.
ii. To assess whether the pension has improved the general living standard of the tribal elderly.
iii. To explore on several alternatives that can be useful in helping the tribal elderly meet their needs.
iv. To establish the extent to which the old age pension has enhanced the meeting of the needs of the tribal elderly.

METHODS USED

In this study, primary data was collected using a combination of a survey and in-depth interviews. A self-administered questionnaire was used since most of the respondents were old aged people and some of which not literate enough to complete the questionnaire by themselves. To complement the questionnaire, face to face in-depth interviews were used to probe deeper into the effects and impacts of the old age pension on the tribal elderly and their experiences as a result of receiving the grant.
The population of the study was the tribal elderly from the Nyishi community of the Kurung Kumey district in Arunachal Pradesh. Sample elements were selected using purposive sampling. Purposive sampling increases the likelihood that variability common in any social phenomenon will be represented in the data. Data was analysed using thick descriptions, reconstructing the data into a ‘recognizable reality’ for the people who have participated in the research.

RESULTS AND DISCUSSIONS
Holzmann (2000: 43) argued that the social risk management framework provides the conceptual underpinnings for dealing with the diverse risks of which individuals, and in particular old people, are exposed to in a world characterized by asymmetric information and malfunctioning or nonexistent markets. The stated core policy goal of the social risk management approach is the alleviation of absolute poverty through the better management of risks. In this framework, risks are defined in an inclusive sense to cover social, economic, political, environmental, labour market and non-labour market hazards or risk events. The operation of both the formal and informal care schemes for older people is strongly influenced by a ‘triangle of uncertainty’ that can be derived from the social risk management framework. In fact, the care of older people occurs under these insecure conditions. Tribal elderly people face different forces in their lives. On the economic front, the tribal elderly face uncertainty owing to the fact that, for those who would have retired from their previous employment there seems to be no other source of income to support them through the period of retirement. The little that they might have saved is not adequate because of the rising costs of living in today’s society. Social uncertainty would entail that the support that the tribal elderly people receive from their relatives is not enough and assured to continue. In addition, the aging process means physiological changes. With reduced financial inflow the tribal elderly people are vulnerable to several diseases. Due to lack of financial resources, they cannot meet the requirements of proper medication and hence face health uncertainty.

Results from the study indicated that tribal elderly people face certain risks at certain levels in life such that if there are no measures designed to meet these uncertainties, old aged people face a lot of challenges and problems that they cannot be able to overcome. However, the existence and use of appropriate social risk management instruments such as the old age pension will effectively and efficiently handle risks in their various forms and this will also contribute to economic stability and growth on the part of the tribal elderly people. While the resources, capabilities and resilience of older people should not be underestimated, individual resources alone are generally insufficient. Accordingly, Phillips (2000: 86) identified the care of older people as one of the most urgent
problems arising from population ageing, and warned of ‘the potential dangers of over-reliance on informal and family sources’.

**Perceptions about the Old Age Pension among the Tribal Elderly**

The results from the study indicated that a vast majority of the tribal elderly people are of the view that, upon receiving the old age pension, their life experiences have changed and this has been demonstrated by their capacity to afford a minimum level of life such that they have the capacity to carry out their duties and meet their basic needs. With the granting of the old age pension, the tribal elderly have experienced a sense of independence, a move away from the dependency syndrome and reliance on the income of their working children and family members. This led to the reconstruction of social relationships and the creation of avenues for equal opportunities for the tribal elderly. The old age pension is not only of direct economic value but also of eminent social and symbolic significance. With the introduction of the pension fund, the familial power structure which had been shifted to the disadvantage of the tribal elderly when the younger generations were incorporated into the modern labour market has partly been restored again. Hence it can be argued that the pension scheme ended the monopolized access of the younger generations to cash. In fact the findings of this study indicate that the tribal elderly have received considerable respect because they were now seen as important members of the society not only there to provide moral advice but also as bread winners. The pension’s capacity to ensure that the tribal elderly do participate in the household expenditures has rendered them a sense of respect from the members of the household and the community as a whole. In this way the pension appears to be stabilizing and supporting the already strong family structures that still exist in Nyishi tribal society. For this reason, it can be argued that the pension made almost all its recipients more satisfied with their lives.

The provision of the old age pension can be regarded as an opportunity to put the tribal elderly people at the same level as those in income earning activities, be they formal or informal. Income is a scarce commodity or good which one has to work for. With reduced strength and capacity the tribal elderly people are not able to work for their means of survival. Rather they depend on someone else to meet the demands of the market. Linked to equal opportunity is the equality of outcome which focuses on the redistribution of resources, including income and assets, so that the lower income group is closer to the middle income groups. The redistribution of income and resources is a major concern for policymakers due to the fact that it lessens the money differentials between the rich and the poor. The idea is to decrease this inequality of income by working toward some degree of redistribution through a system of transfers of money benefits to the poor in general and the tribal elderly people
in particular. This attempt to attain a certain level of distributive justice in society is directed at guaranteeing a socially defined minimum standard of living.

**Old Age Pension and Poverty Alleviation**

The attempt to study the impact of the old age pension on poverty alleviation has been one of the most fundamental objectives of this research. The whole idea is centred upon the question of whether the pension grant is having a positive effect on poverty alleviation. The findings from the study indicate mixed feelings by the tribal elderly people on the capacity of the pension fund to eradicate poverty. A rigorous presentation of results can be leveraged by the conceptualization of the approaches to poverty, that is, absolute and relative poverty.

The results from both the survey and in-depth interviews indicated that the old aged people were convinced that the old age pension had an impact on poverty alleviation in that it presented them with the means to access an acceptable standard of living and that it enabled them to afford the most basic things of life, such as, food, shelter, health care and clean water. What this implies is that the old age pension has had the capacity to alleviate absolute poverty in the sense that old people are now able to afford goods and services necessary for the satisfaction of their basic needs. When asked if the pension is helping him to eradicate or minimize poverty, one male tribal elderly person said that the pension fund was minimising poverty levels, because he have kids whom he support, some of them go to school and he was able to buy them food and the basic necessities like groceries such as bread, meat, milk, butter, etc.

Thus, the old age pension has come as a great relief to the aged people in that it has been able to lift them out of poverty in addition to being a reliable source of income. The minimization of poverty is the key priority of the old age pension which is directed at ensuring that every Arunachalee tribal citizen eligible for this grant can attain an acceptable standard of living. However, in cases where the pension recipient has a lot of unemployed dependents, it might be difficult to take affected households out of poverty. There is therefore a need for other safety nets and income generating activities for the affected households and their dependents in order to minimize the burden on the old age pension income. Alternatively, introducing vulnerable child support grant for the tribal elderly households with vulnerable children would assist a lot in minimizing the burden carried by the pensioner. However, such grant should not be limited to the tribal elderly households with orphans but must be also extended to other poor households with vulnerable children. To complement the pension income and to make it achieve its objective of poverty reduction, it is recommended that provision of in-kind medical care be made for the tribal elderly.
The social risk management framework is of particular importance to poverty reduction mechanisms, and its main elements are threefold: It reduces transitory poverty, it prevents the poor from falling deeper into poverty, and it provides an avenue out of poverty. Sinha and Lipton (1999) argue that most of the tribal elderly people below the poverty line are not usually poor but have been pushed into consumption poverty by life cycle events (such as extended family formations) or more often by income losses (such as retirement, unemployment and sickness), special need (such as medical treatment and the impact of the virulent diseases) and the lack of income transfer over time. Access to appropriate social risk management instruments such as the old age pension importantly reduces transitory poverty since it would reduce the chance of individuals with a lifetime income above the poverty line to become consumption poor. The poor old people are typically the most vulnerable in a society because they are often the most exposed to the whole range of risks and at the same time they have the least access to appropriate risk management instruments. Risk reduction through preventive measures is largely impossible because this goes beyond the capacity of a single person, household and in many cases a community. Personal and informal risk management instruments are effective only in the face of smaller and household-specific risks but tend to break down once a large adverse shock hits the whole community.

The tribal elderly have only recourse to coping mechanism, such as, pulling children out of school, “fire sales” of their assets at very low prices, and the reduction of food intake, all of which endanger their livelihoods and leading them to even deeper poverty and perhaps destitution. This threat of destitution renders the tribal elderly people very risk adverse and as a result makes them very reluctant to engage in higher risk/higher return activities. It can then be argued that without the old age pension as a risk coping instrument, poverty is likely to be perpetuated for them and their children. Improving the risk management capacities of the poor becomes thus an important policy not only for dealing with transitory poverty but also as a lasting poverty reduction solution. As one of the objectives of this study was to assess whether the pension transfer take the tribal elderly out of poverty, it can be concluded that the pension fund has been instrumental to the minimisation of poverty levels in the tribal elderly people’s households.

**Expenditure Patterns and Redistribution of the Old Age Pension**

The study further sought to analyse the expenditure patterns of the recipients of the pension grant upon receiving it. It is imperative to take note of the expenditure patterns of the recipients of the pension fund to check whether the money is being put to good use and to assess whether the pension expenditures are beneficial to the tribal elderly people. It has been widely believed that most of the
recipients of the pension fund spend their grants for livelihood maintenance. From the survey results, it was noted that a considerable amount of the pension goes towards the purchase of foodstuff such as, mealie meal, bread, rice, meat, pasta and milk in addition to laundry products. At least 80% of the respondents were of this view that pension benefits cater for the most basic of the needs of the aged. From the findings of this study, many of the recipients believe that they are in charge of how the pension is distributed within the household. Almost all pensioners have living children, grandchildren and great grandchildren.

Uses of the Pension by the Tribal Elderly

The old age pension provides a mechanism to reduce the risk of old age poverty and is a means to smooth lifetime income to maintain living standards at old age. The major reasons for the redistribution of income to the tribal elderly are that this gives them the freedom of choice to budget their money according to their own idea of their needs. If the tribal elderly people are to be allowed to make expenditures for them and their families as they see fit, using the monthly payments the government gives them, they should be treated as competent persons who can manage their own funds. Economic considerations and empirical evidence suggest that economic units have a preference for smooth consumption, spreading the consumptive use of expected income over a long period, even a lifetime (Alderman and Paxson, 1992).

Household welfare smoothing can take two forms. Firstly, households can smooth income and this is often achieved by making conservative production and employment choices and diversifying economic activities. Secondly, households can smooth consumption by borrowing and saving, accumulating and depleting assets, adjusting labour supply (including that of their children), and employing formal and informal risk-sharing arrangements (Morduch, 1995). In this instance the government provided consumption-smoothing instruments often resulted in the tribal elderly being in charge of their way of living. Income smoothing ensures that the tribal elderly are protected from economic insecurity, a situation in which one fails to adapt to when confronted by risks. However, the absence of efficient market-based or government provided consumption-smoothing instruments often results in the use of costly informal coping mechanisms once the adverse income shock hits, such as pulling children out of school, reducing nutritional intake, selling productive assets and neglecting human capital accumulation. The tribal elderly poor people are so close to the survival lines that they become extremely risk adverse. An awareness of insufficient consumption smoothing
instruments and risk aversion mechanisms will lead households to engage in low-risk and low-yield activities.

**Nutritional Security**

The pension has been used to improve the quality of diets and to satisfy the previously unmet demand for animal-based protein. The results from the study indicated that pensioners are of the view that the pension has made a major impact on their access to food. Through the assistance of the pension fund, households were able to afford staple food and maize and to switch from beans to meat. In this way family members, including children and nursing mothers, could maintain their nutrition levels. Hence it can be argued that the pension fund does not only benefit the recipients but the household as a whole.

In Arunachal Pradesh, poverty and the lack of liquid assets are seen as the major factors causing food insecurity and vulnerability to hunger. Food security entails far more than the obvious state of undernutrition. It is also about the uncertainty regarding whether there will be food for the next day. Food security also concerns the quality of food and the ways in which food or the resources for getting food are obtained. It is also the result of how available resources are used or distributed within the household. Access to basic facilities and availability of means to satisfy fundamental human needs such as the accessibility of clean water, sanitation and standard housing conditions as well as the quality of care within the community are linked to food security (or vulnerability to hunger).

The definition of “food security” as established by the World Food Summit in 1996 convened by the Food and Agricultural Organization (FAO) of the United Nations reads:

> “Food security exists when all people, at all times, have physical and economic access to sufficient, safe and nutritious food to meet their dietary and food preference for an active and healthy lifestyle” (FAO, 1996:7).

Food security is a basic right and food vulnerability reduces both the people’s quality of life as individuals and their ability to contribute socially and economically to the family and community. The failure to meet the need for dietary foodstuffs by the tribal elderly makes them vulnerable to poverty to such an extent that their life spans are reduced to minimum levels. From the study, it was noted that the old age pension does have a great impact in protecting the tribal elderly people from hunger and starvation due to the fact that it offers them the opportunity to change diets regularly. Since the provision of the old age pension is a free transfer of incomes to the tribal elderly people, it can be argued that the availability of this capital resource is a fundamental instrument in the management of risks. In a nutshell, the pension grant has ensured the social protection of the tribal elderly people in Arunachal Pradesh.
In contrast, the market based approach discourages the provision of social services by the state. Instead this approach advocates for the market to be the answer to every problem, including risks in life. However, the notions of self-help and self-reliance which are based on the market ethos which says that everybody should take care of their own retirement provision are not applicable to the Nyishi tribal elderly community which has little or no access to vital economic resources. The tribal elderly people of this community find it difficult to rely on the market forces for their living because they do not have the risk coping mechanisms or the capacity to respond to the market forces. In fact the tribal elderly people of Nyishi categorically indicated that they relied a lot on the government provided pension as their source of income. Without it they cannot afford foodstuff and other essential goods. Hence in the absence of pensions, the tribal elderly people will be vulnerable to all sorts of shocks and risks. It can thus be argued that the social risk management approach provides the best welfare enhancing results owing to its capacity to present the old age pension as a risk management instrument and a cover for social protection.

One of the key elements in the definition of food security is that people are able to get their hunger satisfied in ways that correspond with their nutritional needs and preferences. Hence the provision of pensioners and households with more food has allowed them to shift their diet to one that provides more protein from meat rather than legumes. Like non-vegetarians everywhere, tribal elderly people prefer eating meat than beans. From the in-depth interviews it was apparent that foodstuff purchased through the pension has improved the nutritional base of the pensioners. In fact most pensioners said that they were eating meat rather than beans more frequently than before having their pension. One tribal elderly man responded to a question relating to nutritional security by saying: “If I was not getting this pension, I would have been dead. The pension has really helped me to live”.

The results from the present study have shown that the old age pension has affected food consumption in three ways, that is, through its positive impact on increasing food consumption, the greater range of choice of preferred foods and by providing more secured access to better food and nutrition to the livelihoods of the tribal elderly. From the onset it was recognized that the pension amount appeared for many people to be small and insufficient for the needs of the aged. But, it was also realized that as unrequited cash transfer it would be a significant addition to the cash incomes of the great majority of the tribal elderly people qualifying for the pension, most of whom had very little cash income. If the pension is sustained in real terms it appears to offer an important element of protection against vulnerability to hunger.
Challenges to the Old Age Pension

Although the old age pension has been effective in meeting the most basic needs that can ensure that the tribal elderly command a decent standard of living, there remain numerous challenges. It has become apparent from the findings of this study that the pension fund has failed to meet some of the needs of the tribal elderly persons; hence in comparison with other members of society the tribal elderly perceive themselves as deprived.

The study focused intensively on the types of needs the tribal elderly had which the pension fund could not meet. Responses from the female respondents indicated that their major desire was to upgrade their houses and to buy the modern furniture that has sprung in the market. In addition, the tribal elderly also needed money for contribution to the church services, social events and other activities in the community. Tribal elderly women felt a sense of belonging when they contributed money to fund social activities in their community. However this could not be successfully achieved since they could not afford paying monthly subscriptions to these societies. The male pension recipients on the other hand felt the pension was too little to cover their extra-mural activities which included consumption of alcohol with friends. Nevertheless their major concern was the failure of the pension to assist them to fund functions involving the performance of traditional rituals. What can be deduced from these views of the tribal elderly people is that there seems to be a misconception or a failure to understand the main goal of the pension fund, which is, to ensure that the tribal elderly do not face starvation. However, it can be argued that across cultures and between different income groups, the conceptual problem of relative and comparative differences in 'needs' is hard to avoid and equally difficult to resolve. Hence comparing the needs of the tribal elderly with those of people in formal employment is problematic as the pension fund is only aimed at ensuring the aged’s access to the basic resources necessary for the fundamental needs.

From the interviews it also emerged that the tribal elderly people see the old age pension as the only source of income that is supposed to cater for their needs. The needs that cannot be met by the pension fund are considered secondary factors that can be met by other sources of income from family members and informal deals.

Also linked to the above mentioned results of the study is the fact that the pension amounts the tribal elderly receive per month are meagre. The findings from the study showed that the Rs. 200 that is paid to the tribal elderly persons is not adequate to meet the daily needs of their households. Indicating the sharp increase in global food prices, pensioners were of the view that the amount they receive is inadequate for their monthly needs. The rise in inflation has left the aged people vulnerable to poverty because it is only a few items that can be purchased by the pension fund. One of the respondents in fact indicated for example that a cost of items is too much for the aged people in a
household of say 8-10 people, as pension fund won’t even take them to the end of the month. About 90% of the pension recipients saw the amount as inadequate in meeting their personal needs. In addition, the majority of the respondents in Nyishi community were of the view that the pension should be reviewed and go beyond Rs. 200 so that the aged can keep in pace with the rising cost of living. It is understood that the amount of pension was increase form Rs. 75 to Rs. 200 few years back but this has been criticized by the tribal elderly who consider the amount as too little to avert the problems of rising food prices. One of the respondents was of the view that, the Rs.200 put forward by the government cannot even buy the basic goods such as bread and milk needed each day.

Hence the major concern of the tribal elderly was that the pension should be increased to a reasonable figure and be reviewed after every six month. The implication from the above finding is that the pension fund is insufficient to meet all the needs of the tribal elderly people. According to the neoliberal approach, the provision of social welfare services to the citizens of a country is a strain on the state’s budgetary expenditures and is tantamount to crippling the economy. Instead neo-liberals have called for the abolishment of this service and/or the marketisation of the social services. The marketisation of the social services, a principle under the market-oriented approach, increases the longevity risks faced by the tribal elderly owing to the fact that it reduces the role of risk pooling. It also makes individuals increasingly responsible for having sufficient personal savings to cover consumption needs for the duration of retirement.

Accordingly it is much preferred that individuals actively contribute to improving their own condition rather than remaining predominately dependent upon state handouts, non-governmental philanthropy or private charity. However it is generally accepted that the relative and absolute poverty with which many millions of people live is largely not of their own making. Hence adopting the ideas of the market oriented approach in policy formulation and implementation would mean that a significant number of tribal elderly people will starve to death because they lack the necessary instruments to survive in a market economy. This makes the social risk management framework ideal for protecting the tribal elderly people against certain risks at old age. The core policy aim of the social risk management approach is defined as the protection of basic livelihoods referred to by Sen (1984), amongst others, as human basic needs, but which Neubourg and Wiegand (2000) suggest is better explained as human main needs.

CONCLUSION AND RECOMMENDATIONS

One of the primary findings from this study is that, with the granting of the old age pensions, the tribal elderly people have been able to command a life of their own. In fact the results of the study
indicate that prior to receiving the pension the aged people did argue that their lives were purely dependent on the provision of other members of the family in cases where the tribal elderly stayed with their family members. For this reason, the aged people could not afford to spend on their desired necessities but rather could only spend on food. The old age pension has had the impact of alleviating absolute poverty in the livelihoods of the tribal elderly people. It has granted them access to the most basic commodities that are required for human survival including food, shelter and health. In addition, the pension has been a significant source of income with marked redistributive effects, including being the basis for access to credit facilities in local markets, thus further contributing to food security.

Although the aged are the intended beneficiaries of the pension fund, in most households the fund has become the source of family capital. In fact its consumption patterns have been similar to those of other general income that comes into the household. The results of the study also indicate that pensioners felt that unless family needs are met, they were not entitled to use their pension money for their personal needs. This implies that the aged are more concerned with family survival than the fulfillment of their needs. The pension is therefore not only having an impact in the livelihoods of the aged people but rather it is benefiting the entire household. Its capacity to ensure that children get education has been seen as a drive towards investment in human capital development. The pension fund has had a positive effect in the process of restoring the pride and dignity of the tribal elderly persons.

Responses from the recipients of the pension in this study indicate that the aged have received a lot of respect owing to the fact that they were now seen as assets of the family that not only provide moral advice but also cater for the daily needs of the family. Thus the pension fund is now seen as having both economic and social impacts on the livelihoods of the tribal elderly people. In fact there is currently an acknowledgement by the tribal elderly people that the implementation of the old age pension has turned out to be a model of good public service delivery.

The study is significant in the field of social policy as it strove to ascertain how best the general living standards of the aged can be improved. Secondly, it seeks make the needs of the tribal elderly more explicit in addition to portraying the aggregate effects of poverty and how the pension fund takes aged people and their households out of poverty. The groups that will benefit mostly from the findings of this study are the tribal elderly and the policy makers. To the policy makers, the study presents a platform for the appraisal of their own programmes and a review of the benefits they provided to the disadvantaged citizens. This study is also significant in the sense that it can be used as a benchmark for measuring the government’s response to the sectorial needs of its people, especially the tribal elderly.
REFERENCES


