Original Research Article

The Role of Entrepreneurship in Sustainable Livelihood Strategies of Old Aged People; Evidence from Sargodha, Pakistan

Abstract

In last decade empirical studies have focused on the importance of entrepreneurship in old age. At the age of retirement, people hold good experience of any particular sector. This study explored the livelihood strategies of old age people in Sargodha city, considering into account the notion of poverty. Elderly people have to face number of social problems during their lives. They don't have proper access over the resources necessary to enhance their livings and survival. In this study, qualitative approach was used. In depth interviews and case study method were used to get an insight of this problem. This study ~~is~~ comprised ~~of~~ four case studies. Sample was selected through purposive sampling. SLA approach (Sustainable Livelihoods Approach) and DFID (Department For International Development) framework was used for the analysis of activities of case studies. Old age people reported different factors that affected their health, household's wellbeing and increase their socio-economic insecurity.

Key words: Entrepreneurship, Sustainable Livelihood Strategies, Case Studies, Old People

Introduction

In last decade empirical studies have focused on the importance of entrepreneurship in old age. Recent development programs aim to reduce poverty and vulnerability in communities engaged in small-scale ventures (Edwards et al., 2002; Kibler et al., 2012). When people retire at old age, they are well experienced members of that particular sector. Their experience is crucial reason for entrepreneurship and they may have financial resources for being an entrepreneur in order to make their living better in coming years (Dollinger et al., 1988; Carney, 1998). Problems for aged people are increasing with the passage of time. Elderly people face number of social problems during their lives. These people don't have proper access over the resources to enhance their livings and survive in the world. Old age people usually have low level of income and there are no pathways to increase their income level. Many factors are involved in making resistance to raise the income level at old age; such as economic recession, political instability and other environmental factors.

This study explored the livelihood strategies of old age people in Sargodha city, considering into account the notion of poverty. A new wave of interest by policy personnel and researchers can be seen in senior entrepreneurship, which the extant literature defines as people aged 50-plus starting up in business (Hart et al., 2004; Kautonen et al., 2008; Kibler et al., 2012). Previous studies, which have been conducted in developed and also in developing countries, indicated that when a person reaches old age, the socio-economic situation of the individuals also gets changed, as a person in old age not remains able to work hard as he has did in his past life. In old age people become physically weak, the risk of getting ill becomes higher as compared to their previous life span, this all lead to reduce capacity on behalf of aged people to earn high level of income, as a result the probability of old age people increases to fall into the poverty. In countries like Pakistan, not having enough resources, loss of employment, not having proper social security systems and worse economic situations are the major reasons which push the aged people to be vulnerable.

Pakistan is one of those countries where the old age people are not considered as important to be a part of policy issue because in countries, like Pakistan, where the family is consider to be a more important source of social support for aged people, as family provides assistance to its members and takes care of their basic needs as its prime function (Gulzar et al., 2008). In

countries like Pakistan it is considered that it is a responsibility of the family to fulfill the needs of its members. According to Sanger (2000) the countries, where the aged people are given pensions in terms of income, people living in that particular countries are seem to be more successful in making their livelihood as well as they also contribute to poverty reduction. Pensions provide these people an opportunity to eliminate the poverty and live above the poverty line. Basically this pension system works as security system for elderly people. If these people are not given such sort of benefit then the old age people will have to suffer various shocks, risks and can become vulnerable. In order to fight against poverty, various types of assets are necessary; such as human capital, physical capital, financial capital, social capital and natural capital.

As people reach to old age, their living standards usually start to decline as in old age people don't have enough economic opportunities and when people reach to old age their health status also tends to decline which ultimately makes them vulnerable (Gorman, 2002). Barrientos et al (2003) argued that decline in economic opportunities at old age is an important aspect which plays crucial role in describing the vulnerability and poverty among the aged people. This vulnerability and poverty requires the serious concern from the policy makers, so these phenomena can be dealt effectively for further results in better living standards for aged people.

Rationale of Study

The purpose of study is to analyze and provide better understanding regarding the livelihood strategies of the retired government officials and to identify the barriers or challenges faced by these old age people. As elderly people in Pakistani society are becoming vulnerable group due to not having proper access to resources necessary for better livelihood and they don't get any opportunity on behalf of the state. This study will be helpful for providing information or knowledge about the livelihood strategies used by aged people living in urban areas. It will give basis for understanding how the elderly people are doing in sustaining their livelihood in the absence of formal social security mechanisms. Previous studies on aged people and their livelihood strategies don't provide the sufficient literature to properly analyze the factors or barriers faced by these people of Pakistani society (Gulzar et al., 2008). An extensive research on various aspects of SLS and its implications may help in appropriate solution to this problem.

Old Age Perspectives: Analysis of Theories of Ageing

Ratio of old age population is increasing over the last few decades and causing extensive concern, and number of old age people is increasing more and more with the passage of time. HAI (2002) declared that the population of old age people in developing countries seems to rise from 8% to 19% by the year of 2050, while the portion of children tends to fall from 33 to 22 %. OECD (Organization for economic cooperation and development) (2006) supported the fact that the old age population is increasing by examining the old age population living in developing countries. According to OECD research two-thirds of the total world's population of aged people lives in developing countries. As being the member of society, the old age people have their own needs and rights that should be given attention. UN (United Nations) (2002) stated that the majority of old age population living in the world usually suffers different sort of constraints and their lives have been limited because of poverty, as these people don't get proper access to make their livings, and these people face social exclusion at societal level. Addmore (2011) described that various theories have been formulated in order to describe the process of aging and all the factors that are associated with this process. Macnicol (2006) argued that population ageing is a global phenomenon; old age population is increasing with the passage of time. As people turn in old age group, they move through various changes, such as: social, physical, biological and even physiological. In the developed countries, where people enjoy better health facilities, better living standards and strong social

security system, made their livings better as compared to the people living in developing countries, where they don't have such social facilities. Addmore (2011) stated that various studies from different countries shown that the aged people are also the asset of any society, as the aged people care for other people of the family or society and contribute to solidarity and cohesion within the society. Atchley (1999) argued that the aged people focus on maintaining their living standard, in order to maintain their living standard, the aged people continue their activities or tries to opt the strategies in which they have been indulged in their past life. According to this theory all the practices, activities, behavior and traditions of adult life of individual tends to continue even in old age. ILO (2002) revealed that people who lives in developed world receives pensions income when he reaches at old age and this pension income becomes the main source of income and survival for the elderly people, but it is not the case in developing world where the pension or the grants from the state are not available to all the elderly people, there are very few elderly people who receive such grants or pensions. Most of the elderly people living in the developing world rely on other sources such as; informal employment, self-employment, social capital etc. rather than on pensions. Diamond (1996) stated that in developed countries, old age pension is the main and important source for aged people as it provides people better opportunity for their survival and enables them to strive against poverty and other risks at old age and prevents them from being vulnerable. There are different sort of pension schemes in both the developed and in the developing countries. Contributing pensions are the part of social security system which focuses on the fact that aged people are contributing towards the pensions. Case and Deaton (1998) described that such people who receive pensions are given respect in the society and in house, and these people are able to fulfill their basic needs as well as to purchase nutritional food and can spend money on their grandchildren for their schooling. Second world assembly on ageing (2002) has showed concern regarding the world's policy makers and tried to put their attention towards taking effective steps for aged people.

Sustainable Livelihood Approach

Scones (2000) stated that SLA faced criticism in its development phase and the purpose of SLA is to prove its worth for development. This approach encompasses those national economic, human and social ranges of resources that are to be accessed in order to achieve sustainable livelihoods. Formal and informal organizational factors are very important factors of the frame work that increase or control sustainable livelihood outcomes. Ellis (2000) stated that this frame work deals with mediation of process activities related to assets that are employed by researchers, policy makers of development practices to uproot poverty, to sustain and build ways of livelihoods. This framework presents structures and focuses on the activities and planning of the earning ways of poor people. The framework serves as a tool that enables micro policies related to poverty eradication.

Research Methodology

The study has used qualitative approach; the procedure has its basis on the work of Marshall and Rossman (1992). The previous researches regarding the livelihood activities of aged people, the researchers have used various types of methods to conduct a research these methods including household surveys, participatory method, ethnographic studies and longitudinal approaches. Current study has used case study method. One most important aspect of this study is that this study has focus on exploring the livelihood strategies of the old age people by utilizing the SLA approach. Its concern is not to test the theory or the approach of SLA but, in order to explore the activities of elderly people in Sargodha city, it has uses the SLA approach. In order to explore the livelihood strategies of aged people and having an understanding of the activities of elderly people, the researcher has used the quasi-phenomenological design of research. The study was qualitative in its nature, so it has used following instruments in order to collect the empirical data: In-Depth Interviews and Case

Studies. The unit of analysis for this study was the elderly people, who were involved in making their livings in order to survive better. According to the requirement of the study purposive sampling was used to select the sample from the population. The researcher started by studying one elderly who was interested in the problem, and then continued studying a gradually growing number of elderly people, until it became apparent that he has exhausted the problem. At the end of the study, the researcher had a total of 08 elderly people for in-depth interviews. From this sample the researcher was able to gain a description of the livelihoods of the retired government employees. From the data generated from interviews with the aged, people the researcher was able to address the research questions informing this study.

Proceedings in the field were all noted with consent from the respondents. The raw data was transcribed into text notes for later analysis to trace emerging themes. Through qualitative data analysis the researcher was able to give meaning to the data gathered in the study. The framework which was developed by DFID for analyzing livelihoods is ideal for the analysis socio-economic data and it always points the data to the livelihoods issues the study sought to explore. Thus the data was analyzed in terms of; the assets of the people, the livelihood strategies the vulnerability context and the outcomes the aged people that they have experienced.

Analysis of Case Studies

This section of the study analyzes the livelihood activities of the retired government officials. Different people are involved in different livelihood activities, which provide them the opportunity to raise their living standard and enable them to be independent person even at old age. The analysis of the activities has been done by using the SLA approach or framework. As this framework provides a comprehensive picture of various sort of assets which are important and crucial for attaining any type of sustainable livelihood strategy.

~~Abstract of~~ Case Study 1

The following case study deals with the life history of 65 years old man retired from education department. He has a family of seven members and acquired education in Sargodha. The family from which he belonged was quite better settled. After his retirement from job, he had indulged himself in agricultural activities. According to him, he gains more earning from his agricultural land as compared to his job. A case study showed that for a man the education was very important asset, as without education a man cannot do anything worthwhile, so every man should pay attention towards education. Most of the retired people are involved in other activities to enhance their living standards. Life history indicated that the person had all types of resources available such as; human, financial, natural, physical and social but the person has focused on natural resources more than any other resource. Chambers (1995) has also confirmed that natural resources are assets in the sustainable livelihoods approach and can be utilized for the construction of livelihoods since they are common property accessible to people. As it was said before that the people are not well satisfied with their job, so they engage in other activities, as the respondent said;

"I was getting more income from my agricultural land rather than the job. But the job has boosted my capacities and it was quite helpful to understand different scenarios of life. I receive pension from the job which is also very important source of living. I fulfill many needs of my family by utilizing the pension I receive". (June 2015)

The above statement of the respondent was supported by the argument of Scoones (1998) he indicated that agriculture is the main stay of people, as people take advantage of the free availability of natural resources to make a living. It indicated that the job enables a man to enhance his capacities and capabilities which he can use in his life while doing various tasks, or it can be said that it allows a man to be active, vigilant and work hard while dealing with any issue or concerning any sphere. Land plays a crucial role in the lives of people, as it is a key factor in poverty reduction. It indicated that social capital is very important for the survival of the individual as it fulfills different needs of the people. Putnam et al. (1993) also

confirmed the above idea that social capital facilitates coordination and cooperation is for the mutual benefit of the people. In conclusion it can be traced out that It is very important for an individual to make rightful decisions as from youth through the middle adulthood course such that when person gets old he won‘t have any problems. A number of old aged people are facing a crisis at the present moment because they did not plan well for this time when they had the capacity to work and raise income. The current generation of young people is very mobile and you cannot have a guarantee that there will be someone to take care of you when you get old.

~~Abstract of~~ Case Study 2

The following case study deals with the life history of 75 years retired old man, who has been working in education department. He has a family of seven members; he has five children, two sons and three daughters. All of his children are married and settled in their lives. According to him, human resource is very crucial for better livelihood, human skills and capacities enables man to earn more. The socio-economic background, the resources which are available to a man determines the strategy that person utilizes in order to make his livelihood better and sustainable even after losing their official job. Chambers and Conway (1992) described that role of assets or resources that are available to the people are very important. Most of the people have been observed are involved in agriculture or land related activities. This argument is supported by Atchley (1999) that the aged people focus on maintaining their living standard, in order to maintain their living standard the aged people continue their activities or try to opt the strategies in which they have been indulged in their past life.

“The human resource specifically the educational resource is most reliable and profitable as by using the educational resources an individual can make its living more effectively. I have utilized my skills, education and experience for making my living standard better.

It can be outlined that the respondent has considered human resource the most reliable resource to attain livelihood strategy. If people are educated and have skills then it can result in better living standards. But on the other hand, if an individual doesn’t have access over any resource and individual also have not any skill or sufficient qualification, then it will be difficult for a man to maintain his living standard. Rakodi and Jones (2000) also confirmed above description stated if people are not skilled and illiterate then it can also affect the livelihood in both rural and urban areas. It showed that man has access to all the necessary resources which play crucial role in sustainable livelihood but a person relays on physical assets to gain better living. Swift (1998) also stated that the importance of infrastructural elements like road, water supplies and electricity cannot be denied as they help to facilitate livelihood, roads open up new ways and modes of earning livelihood as they are a way of offering new markets and places to people. Social capital plays an important role in the life of elderly people, so most of the people linked up with different associations in which people participate are very important as they provide support that contributes to their livelihoods. As the respondent stated that:

“I have joined the association of our community; I rely on the association to resolve my issues regarding my business and this network provides me social support and holds me whenever I need them. So I have confidence in the association”

In final remarks it can be concluded that: Every asset has its own importance and worth but the important factor behind sustainable livelihood strategy is that a man should work hard as human resource is more reliable resource. If people are educated and have skills, then it can result in better living standards. If a man has access over rest of the resources but he doesn’t make sincere efforts to utilize the resources than it will be useless for having other resources, man’s own efforts determines his living standards.

~~Abstract of~~ Case Study 3

The following case study deals with the life history of 63 years old man, now he is a retired man. He was born in Sargodha and was born in a family of 5 children. Before he finished

middle his father passed away and his mother had to look after all of them. His mother was not educated and unemployed at the same time and so she had to engage in piece jobs so that she gets money to pay their school fees. Phillipson (1998) also confirmed the above argument, as he stated that according to sociologists the life of an individual is constructed by the social forces, society plays an important role in the formation of individual's personality and life. The people who are concerned to make their image more positive tries to make more relationship with other people, develops new interests, roles and hobbies (Havighurts, 1968). It illustrated that even when an individual has not any resources such as; financial or capital. He still has his human resource, his capabilities, capacities and skills to perform any task in order to make his living. With hard work and struggle a person achieves his desired goal. As Rakodi and Jones (2000) stated that if people are not skilled and illiterate, it can also affect the livelihood. Poor health of citizens also affects human capital, as they would be unable to earn their livelihood. It can be said that human resource is really an important resource which can result in gaining other resources such as physical assets and financial assets.

"After I joined the police force I worked so hard and saved my finances such that I managed to buy house property that included 2 beds, 1 stove, a radio, 2 TV sets and so many things. In 1994, I got a residential stand in Sargodha were I managed to build a four roomed house that was completed after three years. I applied for a bank loan which I used to buy a rural homestead in my village". (June, 2015)

DFID (2002) supported the above argument, as it is stated that secure access to land provides the basis for investment in better livelihoods and improved living conditions. Land plays a crucial role in the lives of people as it is a key factor in poverty reduction. It should be noted that access to land and land rights are frequently the most fundamental livelihood asset.

In conclusion it can be traced out that; It is very important for an individual to make rightful decisions as from youth through the middle adulthood course such that when person gets old he won't have any problems. A number of old aged people are facing a crisis at the present moment because they did not plan well for this time when they had the capacity to work and raise income.

~~Abstract of~~ Case Study 4

The following case study deals with the life history of 66 years retired old man, who has been working in education department. He acquired his education in Sargodha, he put his best in education and after completing his masters he got job. After his retirement from job, he had continued his teaching practice privately, as he gives his services as a visiting member for different educational institutions and he also own some agricultural land. He is quite satisfied with his living and he doesn't face any health issue. According to case study, education is one of the biggest assets which can help one to earn and have a better life. Apart from this, a good financial background can help one to attain the luxuries of life. As the respondent has made strong efforts and studied hard to have fruitful results, education has benefited him and his family. Case study indicated that person was associated with education department even now after retirement; he has continued his work on private basis. As the continuity theory suggested that the aged people focus on maintaining their living standard. According to this theory all the practices, activities, behavior and traditions of adult life of individual tends to continue even in old age. Moody (2010) has also confirmed that the activities to which people were associated in their past life holds importance for the people even in the later stages of life. The aged people don't want to be stigmatized as passive member of society and don't seek help from others so they make their own efforts to sustain their livings. However a person also owns some agricultural land and gets earning from the land. According to him agricultural land holds great importance as it plays a crucial role for having better living standard. He stated that:

"A person who owns an agricultural land can also have a secure life. Apart from earning from jobs a good agricultural land can help a person to have a great life. Specially a person whose retired, an agricultural life can help him a lot in spending a better life".

In concluding remarks the ideas has established that to be active at old age a person should make efforts to remain engage in different sort of productive activities as by doing so a person enjoys the feeling of satisfaction and be an active and productive member of society.

Table 1: Abstract of Cases

Characteristics of Cases	Case 1	Case 2	Case 3	Case 4
Cause to be entrepreneur	For better living standards	To enhance living standards	To have a sustainable livelihood	For Better livelihood
Availability of natural resources	Land	Infrastructural elements like road, water supplies and electricity	Goats, chicken, herds, cattle	Land
Availability of economic resources	Pension, Agricultural land	Property, Retirement payment	Savings, Investments	Cash, property, agricultural land, Personal savings
Availability of human resources and Social capital	Relatives, Friends Social capital and networks	Education, Human skills and capacities Social capital and social networks	Social capital	Social capital, friends relatives, Family
Focus on Resources	Natural resources	Human resources	Human resources	Human resource and Physical capital
Barriers	NA	NA	Social and cultural forces	Lack of naturals resources
Health issues	No	Blood pressure and diabetes, weak eye-sights	No	No
Final remarks	A man should work hard, if a human resource is more active, dedicated and committed, then the success or better living standards can be achieved.	Man's own efforts determine his life standards. If he is devoted, hardworking and make sincere efforts for having a better living than it will be effective.	With hard work and struggle a person achieves his desired goal.	Education is the biggest asset that helps to earn, to be a better citizen and to have a better life.

Synthesis

Synthesis is an approach which arranges studies into more homogenous groups. Lucas et al (2007) comment that it has proved useful in synthesizing evidence of different types (qualitative, quantitative, economic etc.) synthesis makes clearer the context and characteristics of each study. Typically, study characteristics, context, quality and findings are reported on according to a standard format and similarities and differences are compared across studies. Structured summaries may also be developed, elaborating on and putting into context the extracted data (Harden et al., 2004). Ardington (1995) argued that livelihood

sources at old age are more complex in developing world as compared to developed world. It happens because there is transformation in their earning process as a person gets retired, its employment income changes into the pension income and even this benefit of pension is not given to all the aged people. As a result, rest population of aged people is engaged in different sort of activities and even the people who get pension are also engaged in other activities, as only pension is not enough to maintain their livings. The study indicates that about 90% of the interviewed aged people in the targeted area rely on agriculture as their livelihood strategy and it is the land cultivation or livestock farming that provides a livelihood to them, which they also utilize for establishing their business. As almost 90% of the respondents own some sort of land and this natural capital assets have been beneficial to the aged as they get a living from them. Scoones (1998) indicated that agriculture is the mainstay of people as they take advantage of the free availability of natural resources to make a living. Chambers and Conway (1992) stated that assets are the initial elements in the construction of livelihoods. Importantly, a wide range of the resources that people have and access to the process of composing a livelihood is fundamental to an understanding of sustainable livelihoods.

The study revealed that most of the elderly people depend on natural resources for many purposes. The people have made savings from their jobs and they receive pensions which is their main source of income. By utilizing their pensions most of the people have bought different types of assets; such as transport vehicles, house, shop and other machinery which they utilize for their secondary occupation or livelihood strategy.

Inland waters play a crucial role in livelihoods. According to McKenny and Tola (2002), inland waters include all surface and underground water not associated with the sea. These resources may be permanent or temporary and include rivers, streams, lakes, ponds, wetlands, inundated forest, flooded rice fields, irrigation canals, floodplains and aquifers. Study indicated that land-based livelihood strategies make significant contributions to overall livelihood well-being. Andan and Hanson (1998) stated that aged people tend to receive governments or pensions after the age of retirement. It has been examined that these occupational pensions are not sufficient for the aged people for maintaining their lifestyles. About 90% of the Aged people interviewed, indicated that although they might engage in different livelihood activities, their main strategy or livelihood earning activity is agriculture. Interviews and life narratives confirm that most of the people rely on tilling the land for food security and other economic benefits. Fraser et al (2003) argued that if properly managed and well implemented, agriculture can have a positive impact on poverty alleviation and food security. This has been the concern for the aged people who have been keen to see agriculture as the key to stave off poverty and ensure food security. Evidence from life history narratives supports the above statement;

"For us to live it's because of our engagement in crop farming activities. The good thing is that we don't have to buy food but we grow for our well-being. With the economic crisis in this country where would I get the money to go and buy meal every time in the shops? So it is better to have my own land where I could grow some vegetables and crops."

Young et al (2001) also said that food insecurity may cause irreparable damage to livelihoods, thereby reducing self-sufficiency. Furthermore, it is considered part of the process leading to malnutrition, morbidity and mortality. Moreover, a state of food insecurity directly contributes to destitution and damaged livelihoods in the long run. The livelihoods prospects are embedded in economic, political and social structures and processes, at both macro and micro levels (Start and Johnson, 2004). Urban economies offer many opportunities for diversifying livelihoods. Diversification is an umbrella term that denotes a number of activities or processes. According to Ellis (2000) livelihood diversification is the process by which different families construct a diverse portfolio of activities and social support capabilities in order to survive and to improve their standard of living. As Bebbington (1999) said that assets also known as capital in the SLA are not simply resources that people use to build livelihoods,

they are assets that give them the capability to be and to act. According to Lipton and Maxwell (1992) a livelihood is more than just income and income refers to the cash earnings of households plus payments in kind that can be valued at market prices. The study has revealed that aged people do not depend on one livelihood strategy; rather, they employ different strategies to improve their standards of living. This was echoed by one respondent who said:

"I have been doing so many things to help me make a living. During the rainy season my main focus will be more on agriculture but in off-season I have to engage in other activities that can give me income rather than just stay at home and be idle. I have my own patrol pump and I'm also running a poultry farm in order to get extra money since my pension on its own cannot fully cover all my needs". (In-depth interview, June 2015)

The above statement can be quite easily associated with the argument of Ardington (1995) as he has also confirmed that livelihood sources at old age are more complex. It happens because there is transformation in their earning process as a person gets retired its employment income change into the pension income and people don't feel that this pension is sufficient to full fill their needs and this amount of pension cannot maintain their living standard. In order to maintain their livelihoods, aged people engage in different sort of activities.

Entrepreneurship for better livelihood

Entrepreneurship has been seen as fundamental to urban economies. Entrepreneurship is an enormous employment potential and it can improve the livelihoods of the. Aged people have contributed to the economy of the country by their engagement in entrepreneurial activities as they upgraded their own livelihoods.

By definition, "entrepreneurship is a force that mobilizes other resources to meet unmet market demand, the ability to create and build something from practically nothing, the process of creating value by putting together a unique package of resources to exploit opportunities" (Petrin, 1984).

The study found that aged people have taken advantage of market opportunities such that they have been able to earn sustainable livelihood outcomes. It has been observed that older people manage well, and accumulate both financial and physical assets in running entrepreneurial businesses. The principal motivation to diversify into such activities is not that of the poor who live in absolute poverty but rather due to their desire to remain active, enhance or improve their livelihood status and lay a stronger foundation for the young. The above argument of the present study has been also supported by the Scoones (2000) as, he suggested that assets combined with capabilities and skills result in sustainable livelihoods. Evidence from the study showed that possession of assets is the key to successful livelihood. This can also be traced out by one of the life narratives that said the following:

"After my retirement I got a good package that I managed to convert into assets. I bought a car and I also managed to open a shop that sells groceries. I saw that the ideal way of keeping my money was to open a business so that the money would generate more cash"

One other strategy that one of the respondents has opted was his clinic of homeopathic medicine. He did the course of homeopathic while he was engaged in job. After the retirement he started his clinic and made his livelihood better. His clinic has benefited many people of the area. As the pension is also the source of income but that was not sufficient to fulfill all the needs. Retail shops which specialize in groceries and vegetables have also served to improve the livelihood of the aged. Elderly people have been able to set up these shops as a way to maintain their livelihood status. This has seen some making monthly profits of Rs 25000 and to remit money to their struggling relatives and children, as the following life history statement illustrates:

For the shop operations I get a profit of around Rs25000 a month. This has been enough for me to maintain my livelihood status and sometimes I help my children who might be struggling financially in other urban areas. I also have a credit facility for the locally trusted people who might fail to have cash at a particular time and yet need some goods from the shop or garden. This is just a way to keep relations and networks strong because if you are good to people, you can keep customers at your door". (Life history, June 2015)

A closer look at intrapreneurship activities such as shops and other small business it showed that it is only the better off among the aged who are able to diversify their livelihood strategies in such a way. Their need is to maintain and improve their livelihood status.

As the preceding sections of the study have pointed out, natural, physical, human and social capital are productive resources facilitating social networks between individuals, institutions and organizations in livelihood building. Associations in which people participate are very important as they provide support that contributes to their livelihoods. As one of the respondent stated that

"I have joined the association of our community; I rely on the association to resolve my issues regarding my business and this network provides me social support and my friends support me even if I'm on wrong but still they favor my opinion this support is beneficial to me and is also beneficial for my business and I have confidence in the association"

It can be traced out that at old age people need such sort of social support as they feel confident and being attached with their family and friends this account is also confirmed by Addmore (2011) as he supported the above statement by arguing that social groups in communities are valued as positive because they combine people and they depend upon each other. The inclusion in a group gives benefit and support to a member. Facilities and social networks are a dominant feature of developing countries when people feel them secured as a member of a community. They support and stand side by side with each other in the times of crimson.

Factors affecting livelihoods: An analysis of the Vulnerability Context

One of the principal objectives of this study was to explore the various challenges affecting old aged people's livelihoods. The SLA was utilized as the best framework for the analysis of livelihoods. One of its benefits is that it reveals the vulnerability context in which people construct their livelihoods. By utilizing the vulnerability approach, the study was able to identify the various factors and challenges that have affected old age livelihoods. In the study, the elderly people revealed that political, economic and social factors have hindered them to achieve and maintain sustainable livelihoods. This chapter seeks to analyze the different factors that affect old age livelihoods and uses the vulnerability approach derived from the main theoretical framework. The vulnerability approach analyses each of the factors in detail and considers how they hinder or enhance achievement of sustainable livelihoods.

Analysis of the Vulnerability context of the aged people

Livelihoods are determined by the vulnerability context, the conditions and trends in the environment (Ellis, 2000). According to DFID (2000), the vulnerability context, within which people purse their livelihoods, is an important factor. Challenges and stresses on the livelihood system must be analyzed and assessed. According to Ekin (2005), the study of vulnerability has a long history, especially in approaches to natural disasters, social development, epidemiology and famine. It is believed that the vulnerability context of people's livelihoods is usually influenced by external factors beyond the direct control of the people. These relate to wider institutions, policies and processes. Evidence from the study indicated that both endogenous and exogenous factors affect the aged in pursing sustainable livelihood outcomes. Old aged people have been vulnerable to many factors that affect their livelihoods. The SLA has been critical on the understanding of livelihoods, as it portrays the different contexts or environment, in which people operate in as they pursue their livelihoods.

According to Rakodi and Jones (2000), the context in which livelihoods are analyzed may be economic, political, social and environmental. In each of them may be what Ellis (2000) called shocks, trends and cycles. According to Start and Johnson (2004), a shock is a relatively brief active stress, such as, drought, epidemic, or a fall in output prices. It should be noted that their effects may be long-lived, or a series of individually minor impacts may ratchet up to form a major one over time. On the other hand, if a shock is more gradual it becomes a trend that include demographic changes, changes in the natural resource base, recurring seasonal

changes, price changes or changes in employment opportunities. All these contexts exert different pressures and stresses on people, which have negative and positive outcomes in their livelihoods.

The following table summarizes the external factors that affect livelihoods of the people.

Table 2: External factors that affect livelihoods: Adapted from DFID (2000)

Trends	**Shocks**	**Seasonality**
Resources	Natural	Employment opportunities
Technological	Economic	Prices
Governance	Crop/Livestock health	Production
Population	Conflict	Health

The main purpose here is to analyze how these four factors affect aged people as they construct sustainable livelihoods. Old age people reported different factors that affected their household's wellbeing and increase their insecurity. To understand the vulnerability context one must know what is meant by the term vulnerability itself. Recapping what has already been said, vulnerability entails insecurity about one's well-being. Insecurity may affect individuals, households or communities in the face of a changing environment. As a result of such changes, increased risk and uncertainty become apparent in declining self-respect (Moser, 2001). Moser's point of view on change affecting the elderly links up with the view of social gerontologists who believe that the process of ageing is a process of social change accompanied by many difficulties and challenges; such as loss of employment or regular income, health deterioration, etc. The changing global economics, politics, environment and social issues all impact negatively on the aged who struggle to maintain a living. Using the vulnerability context approach of the SLA framework, the following sections will discuss how these factors have affected aged people. Masanjala (2006) too noted that the vulnerability context and the sustainability of livelihood outcomes faced by a household depend in part on macro and meso-level institutions and policies as well as community-level (i.e. transforming structures and processes). Government policies have had an impact on livelihood building for the aged people.

Addmore (2011) has also described economic impact by stating that inflation is one of the major cause that aged people don't get access over health facilities or services, as the health services are high in cost and is up to the reach of aged people who have low level of income and in some cases event not have any financial resources. Elderly people suffer from different health problems such as back problems, weak bones and weak eyesight and other eye problems. It can be traced out that in developing countries; aged people are not given proper access to the health services, which results in vulnerable to illness and other problems regarding their livings. The study found that the health problems affecting aged people's livelihoods would be easily dealt with if they had primary health cover. Among most common problems are those of blood pressure, sugar, depression, eye sight, arthritis and frailty. Such sicknesses hinder aged people in carrying out their livelihood activities or cause them to stay in bed rather than working. So the aged people should be given proper health care facility to make their livings as they want to, and can also become an active member of the society. This is how the SLA framework recognizes the impact of institutional processes on livelihood outcomes and how such institutions negatively affect aged people and contribute to old age poverty.

Conclusion

Most of the retired people confront the propositions of the disengagement theory of ageing which argued that the elderly should completely withdraw from all their roles and make way for the young. In fact, the elderly people adhere to the propositions of the counter theories to the disengagement approach which are the activity and continuity perspectives. The later theories proposed that elderly people should continually be involved in their different social

roles for better and sustainable livelihood. The SLA approach has been used for analysis of the livelihood activities of the people. SLA provides deep understanding to identify the livelihood of people. As the SLA approach deals with different types of assets which are necessary for attaining any type of livelihood activity. Old aged people counter the vulnerability arising from high levels of risk and uncertainty through deploying tangible and intangible assets. By engaging and participating in different livelihood activities, they ensure the long-term capability to survive or maintain their well-being. One notable outcome of the study is that, sustainable livelihood outcomes will not be achieved unless operationalized in a participatory manner. SLA promotes people's achievement of their own livelihood objectives and this is established through participatory activities in livelihood building. What it therefore means is that, for aged people to achieve their livelihood objectives, there is need for them to be actively involved in livelihood construction. With access to various capital assets, the retired people have been able to indulge in different livelihood strategies of their own which have helped them to tackle poverty and enjoy better living.

Implications for existing theory

The study has focused on exploring the livelihood strategies of the retired government officials in the wake of poverty at old age. Although it is believed that explorative research seeks to come up with new meanings or theories, this study applied the SLA in the analysis of livelihood substantiating and extending the understanding the knowledge of it. The study does not contradict with the core principles of the SLA, rather it gives a more elaborate understanding of how people have managed to make a living through adopting the main tenets of the framework. From the study, it was noted that the activities or strategies they opt for their livings are more reliable and sustainable for them. Own strategies by the elderly people have concurred or substantiated one of the core principle of the SLA, that of being people centered. Aged people's engagement in various livelihoods strategies has seen them being able to guard against food insecurity and also gaining more income from them.

The study has also widened knowledge and understanding of the existing theory by showing that elderly people are not solely dependent on one livelihood strategy but they have multiple livelihood portfolios that help them attain a living. The failure or shortcomings of the main strategy have been complemented by other diversified livelihoods. Moreover, the roles of family members, and the roles of other organizations have reflected the holistic approach of the framework, as it brings together different development actors to fight poverty and attain improved livelihoods for the poor people. A multi-sectorial approach for averting poverty has positive results in that the failure of one sector allows others to fill in the gap.

Closely linked to the partnership of different factors in improving the livelihoods of poor people is the focus of SLA on the micro-macro linkages. This is to mean that SLA examines the influence of policies and institutions on livelihood options and highlights the need for policies to be informed by insights from the local level, and by the priorities of the people. The study has clearly shown the implications of this assertion. Through institutional arrangements and organizational structures, SLA revealed that these have an impact on the construction and outcomes of livelihoods. Various laws, rules, norms and regulations hinder poor people from attaining or enhancing their livelihoods.

An important factor that has been noted from the study is that livelihoods are not static but rather they are dynamic. This has also been a major principle of SLA as it seeks to understand the dynamic nature of livelihoods and what influences them. Using case study analysis, it was shown that the elderly have moved on different pathways throughout their lives. Old age theories have shown that ageing is a social change process which one goes through and this change is bound to bring a shift in the attainment of resources. The study noted that most of the elderly people are disengaged from their earlier livelihood sources. For example, from employment when they reach the age of 60, and this has an impact on their overall living.

Such a change shows that livelihoods are not static but rather they are dynamic. Using activity and continuity theories the study noted that the elderly have met this change by diversifying into different strategies. Therefore, the focus of SLA on dynamism of livelihoods has been accentuated, more elaborated by the findings of this study. The study clearly showed that societies are going through a transition, a social change process that has implications on how people attain livelihoods. Earlier livelihood benefits which aged people used to enjoy may be limited and thus changing the whole livelihood construction set up. That is why the study noted that in times of unexpected risks and uncertainties, people have alternative strategies.

Recommendations for Implementation

Although it can be said that the study has successfully attained its objectives, a lot can still be done to understand the livelihoods of the retired people. Literature has shown that not much has been done to study the issues pertaining to the elderly, as they are not considered a policy issue. The failure of the government to formulate social policies for the aged should be addressed in such sort of studies. Traditional cultural beliefs have convinced policy makers that children and families take great care of their ageing parents. The study has clearly shown that elderly people need more external support to ensure them to make a living. External factors have negatively impacted on the livelihood portfolios of the aged such that it leaves them vulnerable to risks and uncertainties.

The majority of respondents indicated that if the government could assist them in different institutions then they can have more sustainable living. This is true when we consider what countries like South Africa, Tanzania, Lesotho and Botswana have done to minimize problems of survival at old age. Research in these countries has shown that with a living allowance, every month elderly people have been able to reduce poverty levels in their households and have also assisted other co-residents. The study has shown that elderly people have the capacity and potential to be continually active in their roles. Government assistance added to their own efforts will ensure total cover against income and consumption problems that the elderly people face.

Some, who are no longer able to work in the fields or diversify to other activities, will greatly be assisted as they do not have too much to depend on besides the little they get in terms of pension. If all the aged people are given assistance and provided the opportunity to make their livings, there will be clear difference in the living standards of the people. The following summarizes practical recommendation for the care of the elderly:

- The formulation and implementation of a national social policy for the care of elderly people
- The introduction of free primary health care for elderly people above 60 years
- Government should take initiatives for better livelihood of aged people. Government should introduce welfare institutions for elderly people where their needs and issues could be sorted out.
- Highlighting the policies regarding subsidies on agricultural implements to help aged people access them at a cheaper price.
- Construction of income generation projects for the elderly people
- Different campaigns should be started for high lightening the importance of this age group in our society and consider them to be an important and active member of society.

These recommendations have been derived from what the elderly consider can be the best strategies to assist them. They believe that the state can play a major role in assisting them to attain better livelihoods. From my own understanding, implementing one of the core principles of SLA that calls for partnership of all development actors is the key to ensuring that elderly people can enjoy sustainable livelihoods. The private sector has an important role to play in building the livelihoods of the elderly people. Through corporate social responsibility private organizations can contribute to the improvement of the well-being of aged people by engaging them in development activities. However, such approaches can only

be successful if ageist tendencies towards older people are ended, because they have been streamlined in social development as their activities are considered passive and unproductive. However the study has refuted such assumptions by showing that through access to a range of assets elderly people contribute much to their well-being and have a great role in the rural economy. The study has also enormously contributed for future research. Since much has not been researched on matters relating to aged people, the study has laid a platform for future research in this subject matter by revealing the major strategies elderly people are engaged in for them to make a living. It has also revealed the needs and support services for the aged and various factors that hinder or enhance sustainable livelihoods of the elderly. Since the study has given a well-grounded picture of the situation of the elderly people, more elaborate quantitative studies. For example, household surveys, could be used to test whether each of the explored strategy is effective for the elderly people. The methodology of the study did not allow for the full presentation of adequate data on the amount of outputs from agricultural production, income and expenditure patterns and to compare statistics of current income earnings and previous earnings. This can be further analyzed through future quantitative studies that allow for statistical presentations.

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