

**AN ASSESSMENT OF SOCIAL PROTECTION AND THE
LIVING CONDITIONS OF THE ELDERLY: A STUDY OF
OMATUNDA VILLAGE, OHANGWENA REGION**

A RESEARCH PROPOSAL SUBMITTED IN PARTIAL
FULFILMENT

OF THE REQUIREMENTS FOR THE DEGREE OF

MASTER OF ARTS IN DEVELOPMENT STUDIES

OF

THE UNIVERSITY OF NAMIBIA

BY

MR KULAUMONE MESAG HAUKENA

STUDENT NUMBER: 200324667

OCTOBER 2022

MAIN SUPERVISOR: Dr SHEEHAMA JA (UNAM)

CO-SUPERVISOR: Dr LWAKO A (AFRAD – UGANDA)

ABSTRACT

In Africa, ageing is a phenomenon that is just beginning to reveal its shape. Most governments, including the Government of the Republic of Namibia, acknowledge the increasing number of older persons. Social protection interventions usually include measures to provide adequate housing and nutrition, ensure access to education, health and promote social inclusion and political stability. The lack of access to social protection constitutes a major obstacle to the socio-economic development and wellbeing of the elderly.

This was a mixed method descriptive design: a study of Omatunda village, Ohangwena Region of Namibia. The primary objective of the study was to determine the extent to which the Namibian social protection scheme affords to bring a decent living for the rural elderly people in Omatunda village. Purposive sampling was used to select a sample from the population of elderly people above the age of 60 and living in Omatunda village rural Namibia.

The results show that about 76% of the respondents were female, while 24% were male. The majority of the respondents 47.6% were between the ages of 70 – 79 years. The majority of the respondents 52.4% were married and 23.8% were a widow. Furthermore, 14.3% were never married, while 9.5% were divorced. About 100% of the elderly people interviewed were receiving Government grant (pension) every month as their main source of income, however, only 43% were satisfied with the amount they are receiving, they perceived the social assistance grant as enabling them to provide the necessities of life and to pay their grandchildren's school fees. However, about 57% of the elderly were displeased with the grant, which means 48% were neutral and 9.5% were unsatisfied at all. The study revealed that the respondents do use pension funds for a lot of their basic needs, however, noted that all the needs are not covered. Furthermore, the study revealed that there is a public health facility in the area where elderly people are receiving medical care free of charge, only 57% were satisfied with the health service to them, 43% were not satisfied due to long waiting time in the queue as well as the frequently stock out of essential medicines.

Although the study revealed that the general health condition of the majority of the respondents is reported to be good, this does not mean that they are unrestricted from challenges. Like many other people, elderly people are faced with numerous challenges which are both social and economic. The study concluded that the old-age

pension fund is regarded as a most vital source of income for many households and it is used to improve the living condition of the elderly.

TABLE OF CONTENTS

ABSTRACT	2
LIST OF TABLES	8
LIST OF FIGURES	9
LIST OF ABBREVIATIONS AND/OR ACRONYMS	10
ACKNOWLEDGEMENTS	11
DEDICATION	12
DECLARATION.....	13
CHAPTER ONE.....	14
INTRODUCTION.....	14
1.1 Introduction.....	14
1.2 Background of the study	15
1.3 Statement of the problem	17
1.4 Research objectives.....	17
1.5 Significance of the study.....	18
1.6 Limitations of the study	18
1.7 Delimitations of the study	19
1.8 Definition of terms	19
1.9 The organisation of the chapters	20
CHAPTER TWO.....	21
LITERATURE REVIEW	21
2.1 Introduction.....	21
2.2 Concept of social protection	21
2.3 Theories of social protection.....	23
2.4 Types of social protection	24
2.5 Social Protection Programs in Namibia	25
Harambee Prosperity Plan	26
2.5.1 Social Protection Mechanisms in Namibia	26
2.6 Empirical review	28
2.7 Theoretical framework.....	29
CHAPTER THREE.....	30
METHODOLOGY	30
3.1 Introduction.....	30
3.2 Location of study	30

3.3	Research philosophy	31
3.4	Research design	32
3.4.1	Qualitative research.....	33
3.4.2	Quantitative research.....	34
3.4.3	Characteristics of qualitative research	34
3.4.4	Characteristics of quantitative research	35
3.4.5	Exploratory research	36
3.4.6	Descriptive research.....	37
3.5	Research method.....	37
3.5.1.	Case study	37
3.5.2.	Strengths and limitations of case study design	38
3.6	Population	38
3.7	Sampling method and sample size	39
3.8	Research instrument.....	39
3.8.1	Observation	40
3.8.2	Questionnaire	40
3.9	Procedure	41
3.10	Data analysis	42
3.11	Validity and reliability	42
3.11.1	Validity	43
3.12	Research ethics.....	44
3.12.1	Protecting confidentiality and anonymity	45
3.12.2	Obtain informed consent.....	45
3.12.3	Voluntary participation	45
3.12.4	Providing the right to withdraw	46
3.12.5	Minimising the risk of harm.....	46
3.12.6	Acknowledgement	46
3.13	Conclusion	46
	CHAPTER FOUR	47
	RESULTS ANALYSIS & PRESENTATION	47
4.1	Introduction.....	47
4.2	Demographic characteristics	48
4.2.1	Gender.....	48
4.2.2	Age.....	49

4.2.3	Marital status.....	50
4.2.4	Highest qualification.....	50
4.2.5	Employment history.....	51
4.2.6	The profession of last employment.....	52
4.3	Household size: Number of people living together with the respondents.....	52
4.4	Source of income.....	53
4.5	Type of grants elderly people are receiving from the government.....	54
4.6	Other assistance from the government.....	54
4.7	The basic needs of the elderly covered by the pension schemes.....	54
4.8	Level of satisfaction with the health services provided at public health facilities.....	56
4.9	Level of satisfaction of elderly people on the pension schemes.....	57
4.10	The main source of energy.....	57
4.10.1	Type of dwellings.....	57
4.10.2	Land tenure status.....	57
4.10.3	Information sharing and mode of communication.....	58
4.11	Outcomes from the general observation.....	58
4.11.1	The general appearance of the respondents.....	58
4.11.2	Respondent's households status.....	58
4.11.3	Water, hygiene and sanitation.....	59
4.11.4	Food security.....	59
4.11.5	Other information picked up during the interview.....	59
CHAPTER FIVE.....		61
INTERPRETATION, DISCUSSIONS, CONCLUSION AND RECOMMENDATIONS.....		61
5.1	Introduction.....	61
5.2	Discussions.....	61
5.2.1	Demographic characteristics.....	61
5.2.2	Factors affecting the livelihood of elderly people in the study area.....	61
5.2.2.1	Household size.....	62
5.2.2.2	Economic status (Inadequate income).....	62
5.2.2.3	Poor housing.....	62
5.2.2.4	Poor hygiene and sanitation, poor access to clean water.....	63
5.2.3	Social protection scheme available and the level of satisfaction of elderly people towards the services.....	63
5.2.4	Basic needs of elderly covered by the social protection schemes.....	65

5.3	Conclusion	66
5.4	Recommendations.....	67
5.4.2	Recommendations for government and stakeholders.....	67
5.4.3	Recommendation for elderly people and family members	68
5.5	Areas for further research and investigation	68
	Bibliography	69
	APPENDIX 1: ETHICAL CLEARANCE CERTIFICATE.....	72
	APPENDIX 2: RESEARCH PERMISSION LETTER.....	74
	APPENDIX 3: PARTICIPANT INFORMATION LEAFLET AND CONSENT FORM	75
	Declaration by investigator.....	77
	APPENDIX 4: LETTER REQUEST FOR PERMISSION TO OHANGWENA REGIONAL COUNCIL.....	78
	APPENDIX 5: RESPONSE LETTER FROM OHANGWENA REGIONAL COUNCIL	79
	APPENDIX 6: DATA COLLECTION INSTRUMENT (English version).....	80
	QUESTIONNAIRE.....	80
	APPENDIX 7: DATA COLLECTION INSTRUMENT (OSHIWAMBO VERSION) .	90

LIST OF TABLES

Table 4.1: Number of people living in a household.....	52
--	----

LIST OF FIGURES

Figure 4.1 represents the gender distribution of the respondents who participated in the study.	48
Figure 4.2: Respondents' ages at the time of completing the questionnaires	49
Figure 4.3: Respondents' marital status at the time of completing the questionnaires	50
Figure 4.4: Represents the highest level of school education that the respondents had obtained.	50
Figure 4.5: Distribution of respondents by last employment sector	51
Figure 4.6: Distribution of respondents' last job title	52
Figure 4.7: Respondent source of income.....	53

LIST OF ABBREVIATIONS AND/OR ACRONYMS

FAO – Food Agricultural Organisations

GRN - Government of the Republic of Namibia

HPP- Harambee Prosperity Plan

ILO - International Labour Organization

NSA - Namibia Statistics Agency

NIPAM – Namibian Institute of Public Administration and Management

NPC - National Planning Commission

ORC- Ohangwena Regional Council

UNAM- University of Namibia

ACKNOWLEDGEMENTS

The study would not have been possible without the exceptional support of my supervisors; Dr Jacob Sheehama and Dr Alfred Lakwo. Your enthusiasm, knowledge and exacting attention to detail have been an inspiration and kept my work on track. Their insightful feedback pushed me to sharpen my thinking and brought my work to a higher level. Special thanks go to my tutor, Dr Adalbertus Kamanzi, for his valuable guidance throughout my studies. He provided me with the tools that I needed to choose the right direction and complete my dissertation.

Furthermore, I would like to give special acknowledgement to Mr Phillipus H. Shilongo, the Chief Regional Officer at Ohangwena Regional Council, for granting me the opportunity to conduct this study to the elderly people in Omatunda Village, Ohangwena Constituency of Ohangwena Region. Equally, I would also like to acknowledge the support from Mr Nghidinua Daniel, the Executive Director at the Ministry of Urban and Rural Development for granted me an opportunity to further my study while I am still an employee of the ministry.

In addition, I would like to thank my parents for their wise counselling and sympathetic ear. They were always there for me. Last but not least, I could not have completed this dissertation without the support of my friends, Ms Liina Shiimi and Mr Gabriel Mwaninga, who provided stimulating discussions as well as joyful distractions to rest my mind outside of my research. Finally, a special thanks go to the elders in Omatunda village, who availed their valuable time to participate in this study to share their knowledge and understanding.

DEDICATION

This study is wholeheartedly dedicated to my lovely wife Mrs Helena Megameno Haukena and my gorgeous aunty Mrs Tresia Tunehafo Handjaba, who continually provide their moral, spiritual, emotional and technical support. To my beautiful and supportive family, siblings, mentor, friends and classmates who share their words of advice and encouragement to complete this study. Lastly, I dedicated this study to the Almighty God, thank you for the guidance, strength, power of the mind, protection, skills and for giving me a healthy life. All of these, I offer to you.

DECLARATION

I, KULAUMONE MESAG HAUKENA, hereby declare that this study is my work and is a true reflection of my research and that this work or any part thereof has not been submitted for a degree at any other institution.

No part of this thesis/dissertation may be reproduced, stored in any retrieval system, or transmitted in any form, or by means (e.g. electronic, mechanical, photocopying, recording or otherwise) without the prior permission of the author, or The University of Namibia in that behalf.

I, KULAUMONE MESAG HAUKENA, grant The University of Namibia the right to reproduce this thesis in whole or in part, in any manner or format, which The University of Namibia may deem fit.

Name of student

Signature

Date

CHAPTER ONE

INTRODUCTION

1.1 Introduction

In Africa, ageing is a phenomenon that is just beginning to reveal its shape. Most governments, including the Government of the Republic of Namibia (GRN), recognize the fact that the number of older persons is on the increase, however, discussing it is still a distant phenomenon and family matter. Namibia is an upper-middle-income country with one of the most comprehensive social protection systems in Africa. It provides cash transfers and complementary social assistance to a range of vulnerable groups including children, the elderly and people with disabilities. Social protection, in particular cash transfers, has proven highly effective at reducing poverty and inequality.

The elements of the social welfare system in Namibia originate from different historical periods and diverse philosophies. The origins of the system are found in the South African pension system that dates back to 1928. Namibia was under South African rule but the South African apartheid government did not extend the social pension to Namibia until 1949. As in South Africa, it was first provided to the white population alone and gradually extended to universal coverage of the elderly population with a racially defined tiered pension rate. In 1965, the old-age benefit was amended to include coloured (non-native and white) residents, and in 1973 the benefit was extended to black Namibians.

The Government of the Republic of Namibia has scaled up social protection significantly over the past two decades to address these challenges. However, the fiscal space available to continue to do so is limited because of low economic growth since 2016, higher debt levels, weak revenues and a sizeable public sector wage bill that have entailed a period of fiscal consolidation (Schade, La, & Pick, 2019). The lack of access to social protection constitutes a major obstacle to economic, social development and wellbeing. A study conducted by NIPAM (2016) found that elderly people are faced with numerous social and economic challenges such as inability to care for themselves, abandonment and destitution, humiliation because of being old, diseases and disabilities, lack of economic security and personal safety, poor or lack

of access to essential health and human services, poor housing and living condition and many others. This study focused on assessing the social protection and the living conditions of the elderly in Omatunda village of the Ohangwena Region. In particular, the study aimed to determine the extent to which the Namibian government pension scheme is used to afford decent living for elderly people in Omatunda village.

Promoting social protection has been recognized as crucial in efforts to achieve inclusive growth and development. In the absence of social protection, people especially the most vulnerable ones including elderly people, are subjected to increased risks of sinking below the poverty line pass over poverty to next generations. Development that is taking place in the region have a huge impact on the livelihood of elderly people, therefore it is very much important that developmental program and process incorporate systems and infrastructure that assure improved elderly people social protection.

1.2 Background of the study

The scope of social protection is wide in many African countries, encompassing a range of social protection interventions and social safety nets. In general, social protection interventions usually include measures to provide adequate housing and nutrition, ensure access to education and health and promote social inclusion and political stability. Globally, there is growing consensus among policy-makers that social protection programmes play a crucial role in the fight against poverty and inequality (Grosh, Del Ninno, Tesliuc, & Ouerghi, 2008; Levine, Ludi, & Jones, 2011). While the need for social protection is widely recognized, the fundamental human right to social security remains unfulfilled for the large majority of the world's population (ILO, 2014). According to Norton, Conway and Foster (2001), social protection is a tool to enhance social justice. It is crucial in ensuring an acceptable livelihood standard for poor communities. Compared to many African countries, Namibia has a very well-developed social protection system, comprised of seven formal and wholly publicly funded programmes, as well as contributory pension schemes (Odhiambo, 2015).

Namibia has one of the most comprehensive social protection systems in Africa. It includes public and private arrangements that cover individuals at a range of income levels against a variety of risks. Equivalent to 13% of gross domestic product, annual

spending on social protection matches the breadth and depth of provision (Schade, La, & Pick, 2019). Namibia is developing a social protection policy framework to optimize and accelerate the delivery of social protection programs amid the high poverty rate. The social protection policy aims to reduce economic and social vulnerabilities to poverty and deprivation and tackle social exclusion and eradicate poverty (Minister of Poverty Eradication and Social Welfare, 2019).

The Government of the Republic of Namibia and some Non-governmental organizations have implemented a variety of comprehensive social protection programs which are contributing to poverty reduction and achievement of Sustainable Development Goals (SDGs). The Government of the Republic of Namibia (GRN)'s 5th National Development Plan 2017/18-2021/22 (NDP5) targets a reduction in the proportion of the population that is poor and severely poor to 10% and 5%, respectively, by 2022. Expanding the social protection system, which has already achieved important reductions in poverty and inequality since independence, is a cornerstone of NDP5 (National Planning Commission, 2017).

Simultaneously, the goal of bolstering Namibia's existing social protection programmes is anchored in other strategic documents and policies. These include the Harambee Prosperity Plan, launched by President Hage Geingob in 2016, and the Blue Print for Wealth Redistribution and Poverty Eradication (henceforth, the Blue Print), which was published by the Ministry of Poverty Eradication and Social Welfare (also in 2016). The Blue Print calls for an extension of existing social protection programmes, the creation of new programmes targeting vulnerable individuals who are currently not covered, the establishment of food banks and guaranteed access to basic services (Ministry of Poverty Eradication and Social Welfare, 2016). Social assistance is among the program targeting elderly people, to meet their basic needs and improve their living standards (Bank of Namibia, 2013). It covers the provision of social welfare services including social grants for people aged 60 years and above. Despite the social services available in the Namibia public sectors, most elderly people livelihood determinant like shelter and food is left to the households with diversity understanding of elderly social protection and responsibility of each economic active person. In the end, those who are not economically active turn to have a poor living condition. However, pension systems are evolving as Governments strive to balance

the goal of protecting the living standards of older persons with that of ensuring financial sustainability in the face of population ageing.

1.3 Statement of the problem

According to the former Minister of Poverty Eradication and Social Welfare, Zephania Kameeta (2019), there is an urgent need to strengthen social protection systems to eradicate poverty among the most vulnerable members of society (Kameeta, 2019). The most commonly known and universally applied social protection through social grants is the old age pension in Namibia. Elderly people are among those who experience the greatest difficulties in their daily life in human settlements. They face the risk of having a standard of life lower than that of their counterparts of equal social class living in similar neighbourhoods. Elderly people who are economically well off, have a lower standard of life, primarily because they are unable to participate equally in the opportunities the city offers due to the physical, social and systemic barriers discussed earlier.

The cost of housing is escalating at a tremendous rate due to the high price of scarce of land. Because of low income, many elderly residents live in low-quality housing. Elderly owners find that they are unable to afford to upgrade or maintain their homes and suffer a decline in housing quality as a result. Many elderly people live in ageing stock with old-fashioned amenities and with little potential for renovation. Despite the existence of social and welfare services programs, the livelihood and condition where elderly people are living remain very bad, especial in rural Namibia. This study aimed to determine the extent to which Namibian pension schemes are used to afford decent living for elderly people in Omatunda village.

1.4 Research objectives

The main objective of the study was to determine the extent to which the Namibian Social Protection schemes can afford to bring a decent living for the rural elderly people in Omatunda village, Ohangwena Constituency, Ohangwena Region of Namibia.

The specific objectives of the study were to:

1. Assess the livelihood of elderly people living in Omatunda village;
2. Identify factors affecting the livelihood of elderly people in Omatunda village;
3. Assess the level of social protection of elderly people of Omatunda village;
4. Identify the basic needs of the elderly covered by the social protection schemes;
and
5. Determine the satisfaction levels of the elderly on the social protection schemes.

1.5 Significance of the study

The findings of the study will benefit different groups of people including elderly people, policy makers, caregivers and relatives of elderly people. This study also helps in policy restructuring whereby the government will consider increment of elderly grant whenever costs of living are increasing too will be implemented. The study will help to provide information that will guide the government in particular the Ministry of Gender Equality, Poverty Eradication & Social Welfare on areas of improvement in social protection services for the elderly. This study will benefit elderly people with the assumption that the government and relevant stakeholders will use the findings and recommendations, to develop a holistic system for the social protection of elderly people to include both, social services and social community infrastructures. On the other hand, caregivers and relatives will be aware that the pension grant from the government is not enough to cover all expenses of elderly people. Therefore they will learn how to access other social protection benefits to compensate for the gap.

1.6 Limitations of the study

The following were the main constraints of the study have been experienced: Given that the researcher is a full-time employee outside the region of study, the amount of time needed was off the limit, which unabled the researcher to complete the study within the given perion. Furthermore, a financial constraint to travel to and from the region, given the geographical distance from the researcher's residence to the study area and also between the respondents' households was of limiting factor to the study. The willingness and capability of the respondents to share their side of the stories were also

one of the study limitations that have been counted. The study coincided with other community event (wedding ceremony) which require the researcher to visit the respondents several times.

This study only focused on determining the extent to which the pension schemes afford to bring a decent living for the rural elderly people in Omatunda village, Ohangwena region of Namibia. Research done on this topic in other areas of Namibia might have quite different findings. Some of the items in the interview schedule should have been investigated more, for example, how many times the respondents eat per day, the distance they travel to collect water. Another research method could therefore have generated different findings.

1.7 Delimitations of the study

This study was only focused on the holistic social protection and the living condition of elderly people in Omatunda village. However, the results of this study could be generalizable to elderly people who **(a)** living in Omatunda village, Ohangwena region, **(b)** aged sixty 60 and above.

1.8 Definition of terms

An old-age pension grant is a monthly income for citizens of permanent residents and refugees who are sixty (60) years old and above (The Government Republic of Namibia).

Standards of living refer to the level of wealth, comfort, material goods and necessities available to a certain socio-economic class in a certain geographical area. The standards of living include factors such as income, quality and availability of employment, class disparity, poverty rate, quality and affordability or free access to quality healthcare, quality and availability of education, life expectancy, the incidence of disease, cost of goods and services, infrastructure, political and religious freedom (Fontinelle, 2015).

1.9 The organisation of the chapters

Chapter 1: Provides an introduction to the study. In addition, the problem statement, objectives and significance of the study are also covered under this chapter. Limitations and delimitations of the study are also discussed.

Chapter 2: Deals reviewed contemporary conceptual developments regarding the meaning and importance of social protection, theories of social protection and empirical reviews of what other studies have done regarding the social protection and the living conditions of the elderly in different countries. The chapter further looked at ways in which international agencies could contribute to improving the coverage and effectiveness of social protection as an integral component of poverty reduction strategies amongst elderly people.

Chapter 3: This chapter deals with the methodological procedures by which the data pertinent to the research problems were collected. It presents the description of the research design, study area, sample and sampling techniques.

Chapter 4: Presented the findings of the study in detail.

Chapter 5: Provided an integration of the findings with the theoretical framework and literature reviewed. It also concluded the study by presenting a summary of the overall research, stating the limitations of the research and providing recommendations for future research.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviewed contemporary conceptual developments regarding the meaning and importance of social protection, theories of social protection and empirical reviews of what other studies have done regarding social protection and the living conditions of the elderly in different countries. The chapter further looked at the theoretical framework of the study and looked at ways in which international agencies could contribute to improving the coverage and effectiveness of social protection as an integral component of poverty reduction strategies amongst elderly people.

2.2 Concept of social protection

The concept of social protection is often used interchangeably with the concept of social security (Kumitz, 2013). Kumitz (2013) argues that social protection is a rather broad concept, often used interchangeably with the concept of social security. Social protection is commonly understood as: “All public and private initiatives that provide income or consumption transfers to the poor, protect the vulnerable against livelihood risks and enhance the social status and rights of the marginalised; with the overall objective of reducing the economic and social vulnerability of poor, vulnerable and marginalised groups” (Devereux & Sabates-Wheeler, 2004).

Social protection is concerned with protecting and helping those who are poor, vulnerable, marginalised or dealing with risks. The risks can be idiosyncratic, affecting individuals or households, and can be associated with life cycle stages. Or they can be covariate (large-scale), affecting communities or regions due to climate, conflict or other stresses and shocks. Vulnerable groups helped by social protection include poor children, women, older people, and people living with disabilities, as well as the displaced, the unemployed, and the sick (Harvey et al., 2007).

There are numerous definitions of social protection (Standing, 2007; Brunori and O’Reilly, 2010). Most share a focus on managing risk and assisting poor people, while some add a rights dimension. Social protection describes all initiatives that: (1) provide income (cash) or consumption (food) transfers to the poor; (2) protect the vulnerable

against livelihood risks; (3) enhance the social status and rights of the excluded and marginalised” (Devereux & Sabates-Wheeler, 2004). A specific set of actions to address the vulnerability of people’s lives *through social insurance*, offering protection against risk and adversity throughout life; *through social assistance*, offering payments and in-kind transfers to support and enable the poor; and *through inclusion efforts* that enhance the capability of the marginalised to access social insurance and assistance” (European Communities, 2010). The ILO defines social protection as ‘the set of public measures that a society provides for its members to protect them against economic and social distress that would be caused by the absence or a substantial reduction of income from work as a result of various contingencies (sickness, maternity, employment injury, unemployment, invalidity, old age, and death of the breadwinner), the provision of health care, and the provision of benefits for families with children’ (ILO, 2014).

Other definitions include access to basic services, especially healthcare, and pro-poor livelihood support, such as agricultural input subsidies. Many definitions include social security contributory schemes to which beneficiaries contribute through, for example, payroll taxes that provides some income insurance against unemployment, retirement and other disruptions to formal employment. Since the coverage of social security tends to be very low in poor countries where employment is concentrated in the informal sector and self-employment (e.g. smallholder agriculture), social protection is meant to fill this gap by extending social assistance to these ‘uncovered’ people (IADB, 2000).

Governments in developing countries have addressed poverty and deprivation in several different ways, but which are now termed as social protection (Andy, Tim, & Mick, 2001). Social protection thus deals with life’s contingencies and provides a safety net to keep people from falling into poverty. Social protection involves a broad range of public actions that attempt to address risk, vulnerability and chronic poverty (Farrington & Slater, 2006).

In a broader sense social protection has three major functions in developing countries: (1) to protect those people who are near or below the poverty line, by enhancing their consumption patterns through social assistance (aid process); (2) to facilitate common man who faces the persistent poverty, by investing on human development process;

(3) to develop a roadmap for those who are living below the poverty line, explaining how to get rid of poverty circles (Barrientos & Hulme, 2005).

The literature shows that various international development agencies have different social protection scenarios but some common issues are: (1) to underline risk and vulnerability that show the dynamics of poverty; (2) to attend to the need to protect the poorest. This framework focuses on protection for the vulnerable and poor, rather than the promotion of well-being, in general. According to the International Labour Organization (ILO), government organizations are responsible for the social protection of their individuals from a vulnerable situations like poor living standards and contingencies. In a broader sense, three intents are existing under the umbrella of social protection: social insurance (old-age benefits, maternity, sickness and unemployment), social assistance (protect the poor), and labour market regulations. Normally, social insurance is concerned with the contribution of workers, whereas social assistant is based on tax financing. Society does not want to prolong with risk, vulnerability and poverty; it needs public action to adjust all these under the social protection programs (Conway, De Haan, & Norton, 2000).

2.3 Theories of social protection

The following are the theories by Barrientos & Niño-Zarazúa (2011):

The first theory is the nutrition theory which states that social protection has the potential to protect or improve the nutritional status of target groups in several ways. The second is the health theory which states that social protection programmes can aim to improve health directly, e.g. by conditioning programmes on attendance at health services, or indirectly, e.g. through supplemented income and therefore consumption.

The third theory is the education theory which states that social protection seeks to improve children's schooling, invest in human capital and break the intergenerational transmission of poverty (Barrientos, Gerrefi, & Rossi, 2010). Finally, the fourth is the poverty and vulnerability theory which states that the primary aim for most social protection programmes is to reduce poverty and vulnerability. This study chooses to

use the poverty and vulnerability theory because it is in line with the study's objective, which is to address the issue of decent living standards of elderly people.

2.4 Types of social protection

The system of Namibia's social protection is rather comprehensive compared to other countries in the region. The system consists of non-contributory (social assistance), and contributory schemes (social insurance, including state-managed and private systems) (ILO, 2014).

Social assistance: is direct, regular and predictable cash or in-kind resource transfers to poor and vulnerable individuals or households (Arnold et al., 2011: 91). It is usually provided by the state and financed by national taxes (Barrientos, 2010). Support from donors is also important in lower-income contexts. Transfers are non-contributory, i.e. the full amount is paid by the provider. Some are targeted based on categories of vulnerability, and some are targeted broadly to low-income groups. This is the primary form of social protection available in most developing countries (Barrientos, 2010).

Social pensions: are state pensions, a form of cash transfer targeted by age. Pensions are the most common social protection tool, with the widest global coverage and often highest national spend.

Social insurance: are contributory programs where participants make regular payments to a scheme that will cover costs related to life-course events, for example, maternity, unemployment or illness (Barrientos, 2010). Sometimes costs are matched or subsidized by the scheme provider. Social insurance includes contributory pensions; health, unemployment, or disaster insurance; and funeral assistance (Norton et al., 2001). It can be provided formally through a bank or employer, or informally through a community-based pooled fund. Social insurance is strongly linked to the formal labour market, meaning coverage is often limited to formal workers.

2.5 Social Protection Programs in Namibia

The report on the Namibia Social Protection Floor Assessment argues that Namibia has a comprehensive social protection system, compared to the rest of sub-Saharan Africa and indeed large parts of the developing world (ILO, 2014). The social protection system in Namibia consists of social assistance, social insurance and occupational and private pension provision.

The report found that social assistance consists largely of a universal benefit for the elderly and disabled, a war veterans' subvention and some grants to parents of children under certain limited conditions (such as the need for fostering, disability and one parent being unable to contribute to the maintenance of a child for certain reasons). Social insurance consists of two schemes run by the Social Security Commission (SSC) - the Maternity, Sick Leave and Death Benefit Fund (MSD), the Employees Compensation Fund – (ECF) and the Motor Vehicle Accident (MVA) Fund for accident insurance.

It is further stated in the NSPFA report (ILO, 2014) that occupational and private retirement funds, health insurance funds and medical aid schemes cater for the upper end of the labour market and are regulated by the Namibian Financial Services Authority (NAMFISA). In addition, the government and agencies fund several schemes aimed at poverty alleviation, job creation and promoting tertiary education. The table below indicates the types of government social protection schemes in Namibia and the amounts payable in Namibian Dollars.

Table 1: Government Social Protection Schemes

Scheme	Amount per month
Old Age Grant	N\$ 1300.00
Disability Grant	N\$ 1300.00
Funeral Benefit for elderly people	N\$ 2200.00
Maintenance Grant	N\$ 250.00

Special Maintenance Grant	N\$ 250.00
Foster Care Allowance	N\$ 250.00
Places of Safety Allowance	N\$ 10 per day per child
Veterans Subvention	N\$ 2,200.00

**Adapted from the ILO NSPFA report*

Harambee Prosperity Plan

The Harambee Prosperity Plan [HPP] is an acceleration plan or a targeted impact plan aimed at significantly reducing poverty, reducing inequalities and uplifting the standards of all Namibians. The plan will complement ongoing development efforts and will be aimed at bringing Namibia closer to the Prosperity Vision.

The plan is built on five pillars, namely effective governance and service delivery, economic advancement, social progression, infrastructure development and international relations and cooperation. It intends to lead to a more transparent Namibia, a high-performance and citizen-centred culture of service delivery, a significant reduction in poverty levels, and a reputable and competitive vocational educational training system. Other intended outcomes include fostering a spirit of entrepreneurship, resulting in increased youth enterprise development; broader participation in the country's economy; improved access to serviced land, housing and sanitation; guaranteed energy supply and sufficient water for both human consumption and business activities, as well as remaining a respectable member of the international community.

2.5.1 Social Protection Mechanisms in Namibia

Namibia has a variety of legislations that provide for social protection in the country. There exists a range of non-contributory social protection instruments, including housing and living expenses allowances for vulnerable groups, means-tested cash transfers, food-for-work programmes, and free access to primary healthcare and basic education. The need for social safety nets arises from the realisation that there is always a degree of inequality and limit to opportunities for some households in any economy (Ministry of Labour and Social Welfare, 2008b).

The old-age pension is a universal and unconditional cash transfer to Namibian citizens aged 60 years and above residing in Namibia. The grant provides the elderly with some cash income to help mitigate against factors that could make them more vulnerable to falling into severe poverty. Cash transfers to the elderly can help them maintain their status in multigenerational households because they are contributing some form of income to the household. Hence, old age pensions could reduce the risks of abuse and neglect of the old. It also gives grandparents the possibility to take better care of grandchildren when parents have passed on. For some elderly individuals, it replaces support provided by older children (Chiripanhura and Niño-Zarazúa, 2014).

Based on Barriendos & Hulme (2005), social pensions offer a range of benefits to individuals, families and households which, when multiplied across the entire population, can have very significant impacts on economic growth. There is strong evidence of old age pensions having positive impacts on the wellbeing of older persons. Social pensions reduce child poverty and increase school enrolment and nutritional intake. Many older persons use their pension income to care for their grandchildren, thereby building their capabilities and future productivity.

In Namibia, for example, older people give around half their pensions to children to help with schooling, food and other costs (Devereux, 2001) and, in Brazil and South Africa, over 80 per cent of pensioners share the majority of their pensions with others, much of it with children (Barrientos & Lloyd-Sherlock, 2011).

Access to social pensions has been shown to increase school participation, with pensioners helping cover the costs of their grandchildren's education (Kidd, 2014). Pension income is often invested in and frees up money to spend on children's health and better nutrition too.

Namibia's social pension is widely perceived as a welfare intervention since it is targeted at the elderly and is intended primarily to sustain them in terms of basic needs: the purpose is to clothe themselves and feed themselves (the Republic of Namibia, 1992b).

Social protection's major objectives are to reduce poverty and support the poor. Barrientos and Hulme (2005) and Conway, et al. (2000) described that each country

has its social protection measures that differ following the circumstances, particularly in developing countries; but it emphasises more on poverty reduction - as a major outcome of social protection. Developed countries explain social protection by stabilizing the income levels and improving the living standards of their individuals. According to the World Bank (2012), a major function of social protection is to address the causes of poverty. Furthermore, the social protections also focus on risk and vulnerability in the emerging economies.

Apart from reducing poverty among senior citizens, the social grant is a vital source of income for many households and is used for improving household food security and paying for children's education, Devereaux (2000). The NHIES 1993/94 states that the old age pension constituted the main source of income in about 10.5% of the households, the majority of which were in rural areas. The situation did not change significantly in 2009/10: the NHIES 2009/10 shows that the basic social grant was the main source of income in 10.2% of all households.

2.6 Empirical review

According to these authors, there is a relationship between old-age pension grants and living standards (Holzmann & Hinz, 2005). Holzmann and Hinz (2005), the old-age pension can effectively handle risks in various forms and this will also contribute to the economic stability and growth on the part of the tribal elderly people. According to Mosito (2014), there is no relationship between old-age pension grants and living standards because the fact that the pensioners have to share their only means of income with family members makes elders, not beneficiaries (Pandey and Singh, 2014). According to Barrientos, Gerrefi and Rossi, (2010), the impact of social protection on schooling include, at both primary and secondary levels, increased enrolment, attendance, better grade progression, and decreased drop-out.

Whereas (Amsterdam, 2008; Ardington & Lund; 1995; Mosito, 2014; Pandey & Singh, 2014; Help Age International, 1999; Møller and Sotshongaye 1996) sees no relationship between old-age pension grant and living standards because they say that the fact that the pensioners have to share their only means of income with family members makes elders, not beneficiaries. Møller and Sotshongaye (1996) pointed out that the pensioners more especially female pensioners spent their pension on food,

clothing and educational and health care needs of the children in their care. However, the amount of the pension is regarded as being inadequate for family needs. Therefore these authors found out that old-age pension benefits only families with smaller households.

2.7 Theoretical framework

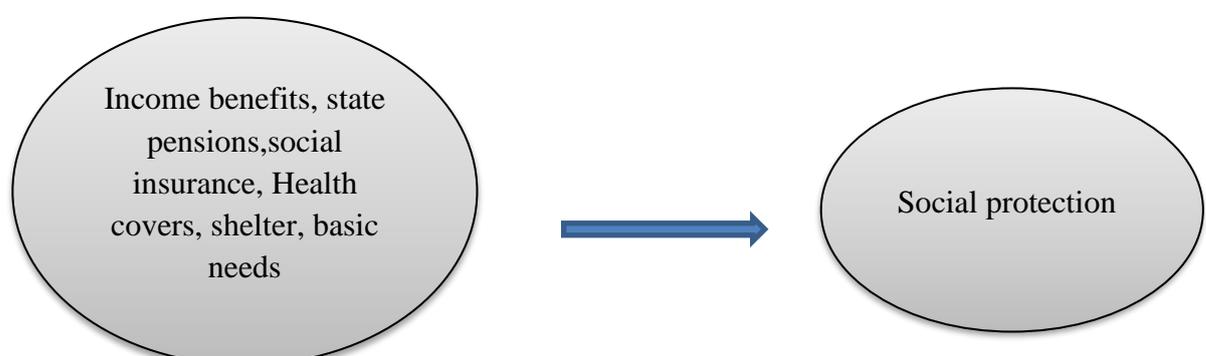
Social inclusion: FAO promotes the principle of social inclusion both as an outcome of social protection interventions and as a necessary process within policy making, programme delivery and monitoring. By definition, social protection can contribute to more inclusive results in terms of access and opportunities. Limited access to economic opportunities, social discrimination and spatial disadvantage further exacerbate vulnerabilities to poverty and exclusion.

Sustainability: is a multidimensional concept encompassing environmental integrity (environmental sustainability), social well-being (social sustainability), economic resilience and good governance (economic sustainability) (FAO). Social sustainability goes hand in hand with social inclusion, as it pursues equity and the fulfilment of everyone's needs, as established in international treaties on human rights (Nay & Myanmar, 2015).

Devereux & Sabates-Wheeler (2004) provide a most commonly used conceptual framework, which describes four social protection functions:

- **Protective:** providing relief from deprivation (e.g. income benefits, state pensions)
- **Preventative:** averting deprivation (e.g. social insurance, savings clubs)
- **Promotive:** enhancing incomes and capabilities (e.g. inputs, public works)
- **Transformative:** social equity and inclusion, empowerment and rights (e.g. labour laws).

Figure 2: Theoretical framework



CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter explained various methodologies that were used in gathering data and analysis which are relevant to the research. The methodologies include areas such as the location of the study, research philosophy and research design with its characteristics. The chapter further discussed the research method with its characteristics followed by the population of the study, sampling techniques and sample size of the study. Types of data collection and procedures, data analysis techniques Validity and reliability of instrument and data analysis used was also discussed. Finally, this chapter provided a detailed explanation of the ethical consideration that was followed.

3.2 Location of study

Ohangwena is one of the fourteen regions of Namibia, its capital is Eenhana. Ohangwena is traversed by the north-westerly line of equal latitude and longitude. In the north, Ohangwena borders Angola: the Cunene Province, except for a small border with Cuando Cubango Province in the far northeast. Domestically, it borders the following regions: Kavango West – east, Oshikoto – south, Oshana – southwest, Omusati – west. It is located on plains 1 100 m above sea level, spanning approximately 10 703 Km² (1.3% of the country's total land area) (National Planning Commission (NPC) 2003b: 4). The climate is similar across the four north-central regions of Namibia, of which Ohangwena is one, with very hot summers and cool-to-warm winters (NPC, 2003).

The region comprises of twelve constituencies: Eenhana, Endola, Engela, Epembe, Ohangwena, Okongo, Omulonga, Omundaungilo, Ondobe, Ongenga, Oshikango and Oshikunde. This study is focusing on the Omatunda village within the constituency of Ohangwena. Omatunda village is close to Helao Nafidi suburb in the Ohangwena Region of northern Namibia and the constituency has 17,539 inhabitants (The constituencies of Namibia, 2004). It is located 17⁰28'S, 15⁰53'E (Ohangwena Regional Report, 2020).

Omatunda village is approximately within four (4) kilometres of Helao Nafindi town. There are eighty-seven (87) households. The village has a total population of four-hundred ninety-eight (498). Most houses are traditional dwelling structures while few are built with bricks under a thatched roof. Subsistence agriculture is the main livelihood strategy of the inhabitants. However, most land in the area is fertile and residents depend on agricultural production. Only a few grazing areas are fenced off, to protect Mahangu fields against animals.

Water and electricity are the only available infrastructures in the village, although only a few homesteads are electrified and have private potable water. The rest are utilising the public water points. Most houses/ homesteads do not have toilets facilities, while those who are using toilets/pit-latrines, were found in an unhygienic condition and are making use of bushes when nature calls. Human secretion (faeces) is released in wells, ponds, etc during the rainy season, which is always a health hazard among rural communities.

3.3 Research philosophy

It is important to philosophically position mixed method research among other forms of research. Such a positioning entails what one believes about the nature of reality (ontology), and the nature of knowledge (epistemology) (Merriam, 2009). Traditional research paradigms make certain assumptions about the world. They assume that there is an objective reality that researchers ought to try and uncover as they conduct their research. Further, it is also assumed that the role of the researcher is neutral and that the main purpose is to discover the objective reality. These are referred to as positivist paradigms. A positivist orientation assumes that reality exists ‘out there’ and that it is observable, stable and measurable (Merriam, 2009). However, it became evident that capturing a reality that was ‘out there’ was difficult, if not impossible, to achieve, this lead to a post-positivist point of view which means that researchers should strive to capture reality using multiple methods. In such a way, reality might be approximated (Lichtman, 2006).

In contrast to the positivist approach, interpretive research, where mixed method research is most often located, assumes that reality is socially constructed, that is, that there is no single, observable reality (Merriam, 2009). Rather, there are multiple

realities or interpretations of a single event. According to the tenets of this paradigm, researchers do not 'find' knowledge, they construct it. Multiple realities, as constructed by the researcher, replaced the traditional single approximation of objective reality (Lichtman, 2006). Constructivism is a term used interchangeably with interpretivism. Constructivists claim that truth is relative and that it is dependent on one's perspective. This paradigm recognises the importance of the subjective human creation of meaning but doesn't reject objectivity Miller and Crabtree (1999) cited in Merriam (2009). The choice of a case study approach used here is based on the constructivist paradigm.

3.4 Research design

In this study, the main focus was on determining the extent to which the Namibian government pension schemes affords to bring a decent living for the rural elderly people in Omatunda village, Ohangwena region of Namibia. De Vaus (2001), research design refers to the overall strategy chosen to integrate the different components of the study coherently and logically, thereby, ensuring you will effectively address the research problem; it constitutes the blueprint for the collection, measurement, and analysis of data. The purpose of the research design, as stated by Burns and Grove (2009), is to achieve greater control of the study and to improve the validity of the study by examining the research problem.

This study used a mixed method exploratory descriptive design. As stated by Creswell and Plano Clark (2011), a mixed-methods research design is a research design that has its own philosophical assumptions and methods of inquiry. As a methodology, it includes philosophical assumptions to provide directions for the collection and analysis of data from multiple sources in a single study. A mixed-methods design offers a number of benefits to approaching complex research issues as it integrates philosophical frameworks of both post-positivism and interpretivism (Fetters, 2016) interweaving qualitative and quantitative data in such a way that research issues are meaningfully explained. It also offers a logical ground, methodological flexibility and an in-depth understanding of smaller cases (Maxwell, 2016). In other words, the use of mixed-methods enables researchers to answer research questions with sufficient depth and breadth (Enosh, Tzafirir, & Stolovy, 2014) and helps generalise findings and implications of the researched issues to the whole population.

For example, the quantitative approach helps a researcher to collect the data from a large number of participants; thus, increasing the possibility to generalise the findings to a wider population. The qualitative approach, on the other hand, provides a deeper understanding of the issue being investigated, honouring the voices of its participants. In other words, whereas quantitative data bring breadth to the study and qualitative data provides depth to it. Moreover, quantitative results can be triangulated with qualitative findings and vice versa. Triangulation, as a qualitative research strategy, is the use of multiple methods or data sources to develop a comprehensive understanding of a research problem or to test validity through the convergence of information from different sources (Carter et al., 2014). A mixed-methods design, therefore, offers the best chance of answering research questions by combining two sets of strengths while compensating at the same time for the weaknesses of each method (Johnson & Onwuegbuzie, 2004). Consequently, "mixed-method research designs are becoming increasingly relevant to addressing impact research questions" (Saville, 2012).

3.4.1 Qualitative research

This study employed a qualitative approach to collect and analyse data. Creswell (2007), describes qualitative research as research that begins with assumptions, a worldview, the possible use of a theoretical lens and the study of research problems inquiring into the meaning individuals or groups ascribe to a social or human problem. Qualitative researches are designed to provide the researcher with a means of understanding a phenomenon by observing or interacting with the participants of the study (Denzin & Lincoln, 2008). Qualitative research is a way of knowing that assumes that the researcher gathers, organises and interprets information (usually in words or in pictures), using his or her eyes and ears as filters. It is a way of doing that often involves in-depth interviews and/or observations of humans in natural and social settings (Lichtman, 2006). Qualitative research was used because it is holistic and it looks at the larger picture and begins with a search for understanding of the whole (Denzin & Lincoln, 2005).

Qualitative research is characterised by strategies that take the subject's perspective as central. This approach also pays significant attention to detailed observation in an attempt to produce a 'rich' and 'deep' description (Morrison, 2002). In qualitative

research, detailed consideration is given to the holistic picture in which the research topic is embedded. The underlying idea is that researchers can only make sense of the data collected if they can understand the data in a broader educational, social and historical context (Morrison, 2002).

3.4.2 Quantitative research

Quantitative research is regarded as the organized inquiry about phenomenon through collection of numerical data and execution of statistical, mathematical or computational techniques. The source of quantitative research is positivism paradigm that advocates for approaches embedded in statistical breakdown that involves other strategies like inferential statistics, testing of hypothesis, mathematical exposition, experimental and quasi-experimental design randomization, blinding, structured protocols, and questionnaires with restricted variety of prearranged answers (Lee, as cited in Slevitch, 2011).

Quantitative research objectives are measurable and cannot be separated from variables and hypothesis; variables are concepts that have variations that can take numerous values while hypothesis are untested assumptions or propositions of relationship between variables. According to Håkansson (2013), survey, ex-post facto, case study and experimental research, are the most frequently used research strategies under quantitative research.

3.4.3 Characteristics of qualitative research

Fundamental characteristics were determined to understand the complexity of qualitative research. Different writers have emphasised different characteristics, although there is some overlap. According to Merriam (2009) the following four characteristics are identified by most as the key to understanding qualitative research: (1) the focus is on the process, understanding and meaning; (2) the researcher is the primary instrument of data collection and analysis; (3) the process is inductive; and (4) the product is richly descriptive.

Similarly, long time document by Streubert and Carpenter (1995) describe the characteristics of qualitative research as follows: A belief in multiple realities, A

commitment to identifying an approach to understanding that will support the phenomenon under study, Commitment to the participants' point of view, Conduct of inquiry in a way that does not disturb the natural context of the phenomena of interest, Acknowledged participation of the researcher in the research and Conveyance of the understanding of phenomena by reporting in a literary style, rich with participants' commentary. A distinguishing characteristic of qualitative research is that behaviour is studied as it occurs naturally. There is no manipulation or control of the behaviour, nor are there any externally imposed constraints (McMillan & Schumacher, 2011). As qualitative researchers are interested in how people interpret their experiences, construct their worlds, and attribute meaning to their experiences; an understanding of the situational context is very important. Qualitative researchers, therefore, need to have context-sensitivity, as any explanation of behaviour that does not take into consideration the context is assumed to be incomplete (McMillan & Schumacher, 2011).

3.4.4 Characteristics of quantitative research

Bryman (2001) argue that quantitative research approach is the research that places emphasis on numbers and figures in the collection and analysis of data. Imperatively, quantitative research approach can be seen as being scientific in nature. The use of statistical data for the research descriptions and analysis reduces the time and effort which the researcher would have invested in describing his result. Data (numbers, percentages and measurable figures) can be calculated and conducted by a computer through the use of a statistical package for social science (SPSS) (Gorard, 2001, p3; Connolly, 2007, p2-34) which save lot of energy and resources.

Secondly, the use of scientific methods for data collection and analysis make generalization possible with this type of approach. Interaction made with one group can be generalized. Similarly, the interpretation of research findings need not be seen as a mere coincidence (Williams and May 1998, p1-21). The study of problem-solving instruction in secondary school science education within one particular area or zone can be reflective of the wider society in terms of samples, contents and patterns (Shank and Brown, 2007, p28; Cohen and Morrison, 2011, p243).

However, replicability is another benefit derivable from the use of this research approach. Since the research approach basically relies on hypotheses testing, the

researcher need not to do intelligent guesswork, rather he would follow clear guidelines and objectives (Lichtman, 2013, p4). The research study using this type of research tool is conducted in a general or public fashion because of its clear objective and guidelines , and can therefore be repeated at any other time or place and still get the same results (Shank and Brown, 2007, p27).

Moreover, this research approach gives room for the use of control and study groups. Using control groups, the researcher might decide to split the participants into groups giving them the same teaching, but using different teaching methods, bearing in mind the factors that he is studying. At the end of the study teaching, the groups can be gathered and the researcher can then test the problem-solving ability of the students and be able to access the teaching method that best impacts the problem-solving abilities amongst the students. (Johnson and Christensen, 2012, p34).

Finally, Denscombe (1998, p173-176) describe quantitative research as “researcher detachment” research approach. When looking at the “researcher detachment”, it may be seen as a strength of quantitative research approach from one angle, yet from another angle it may seen as its weakness. The issue of researcher being bias with either his data collection or data analysis will be highly eliminated when the researcher is not in direct contact with the participants, that is, he collects his data through either telephone, internet or even pencil-paper questionnaire. There is full control for alternatives such as interpretations, explanations, and conclusions. In other words, the objectivity of the researcher will not be compromised. Secondly, this may perhaps guarantee respondent anonymity (Muijs, 2004, p7-45; Litchman, 2006, p8; Bryman, 2012, p408; Creswell, 2009, p4).

3.4.5 Exploratory research

According to Polit et al (2001), explorative studies are undertaken when a new area is being investigated or when little is known about an area of interest. It is used to investigate the full nature of the phenomenon and other factors related to it. Exploratory research studies what has not previously been studied and attempts to identify new knowledge, new insights, new understandings, and new meanings and to explore factors related to the topic (Brink & Wood 1998; Brink 1996). In this study,

the opinions on the extent to which the Namibian government pension scheme affords to bring a decent living for the rural elderly people. Although research has been conducted on the living standard of elderly people, little is known about the elderly's opinion on how the Government pension can help afford a decent living in Namibia and in particular the village of Omatunda in Ohangwena region.

3.4.6 Descriptive research

According to Burns and Grove (2009), descriptive research “is designed to provide a picture of a situation as it naturally happens”. It may be used to justify the current practice and make a judgment and also develop theories. For this study, descriptive research was used to obtain a picture of the elderly's opinions on social protection and their living conditions to improve the standard of living for elderly people in Namibia and to know their level of living.

A descriptive design may be used to develop theory, identifying problems with current practice, justifying the current practice, making judgements, or determining what others in similar situations are doing (Waltz & Bausell 1981). The purpose of a descriptive design is to provide the perceptions and views of the respondents about the phenomenon studied (Burns & Grove 1993).

3.5 Research method

3.5.1. Case study

A case study refers to the study of the singular, the particular, the unique (Simons, 2009). Different authors refer to the case study as a method, a strategy and an approach. For this research, Simons (2009) preference for the term approach was used. This indicates that the case study has a research intent and methodological purpose which affects which methods are chosen to gather data. The primary purpose for choosing a case study is to explore the particularity of a single case, in this instance, decent living for the rural elderly people.

Simons (2009) defines a case study broadly as that process of conducting a systematic, critical inquiry into a phenomenon of choice and generating understanding to contribute to cumulative public knowledge of the topic. In contrast, Thomas (2009) and Lichtman (2006) assert that a case study involves in-depth research into one case

or a small set of cases. The ‘case’ that forms the basis of the investigation is normally something that already exists (Descombe, 2007); it is a ‘naturally occurring’ phenomenon Yin (1994) cited in Descombe (2007).

3.5.2. Strengths and limitations of case study design

One of the strengths of the case study approach is that it allows the researcher to use a variety of sources, a variety of types of data and a variety of research methods as part of the investigation (Descombe, 2007). This, in turn, facilitates the validation of data through triangulation. The case study also offers a means of investigating complex social units consisting of multiple variables of potential importance in understanding the phenomenon (Merriam, 2009). The main benefit of using a case study approach is that the focus on one or a few instances allows the researcher to deal with the subtleties and intricacies of complex social situations (Descombe, 2007). This results in a rich and holistic account of a phenomenon. Lastly, a case study is flexible. It is neither time dependant nor constrained by the method. It is responsive to shifts in focus and unanticipated consequences (Simons, 2009).

Qualitative case studies are limited by the sensitivity and integrity of the researcher (Merriam, 2009). As a result, subjective bias is a constant threat to objective data gathering and analysis (Best & Kahn, 2006). Further limitations involve the issues of reliability, validity and generalisability. Case studies are often perceived as producing ‘soft’ data and lacking the degree of rigour expected of social science research (Descombe, 2007). Also, access to documents, people and settings can lead to ethical considerations such as confidentiality. Lastly, it is difficult for case study researchers to achieve their aim of investigating situations as they naturally occur without any effect arising from their presence. Observer effects need to be taken into account during data collection and analysis.

3.6 Population

Arikunto (2006) states that a population is a set or collection of all elements possessing one or more attributes of interest. The target population of this study were the beneficiaries of the government scheme aged 60 to 100 years living in Omatunda village, Ohangwena constituency in Ohangwena region. According to the constituency

reports of Ohangwena constituency (2020), the total number of residents in the village is 498 while the total population of old age headed household is 31 houses.

3.7 Sampling method and sample size

According to Arikunto (2010), purposive sampling is the process of selecting a sample by taking a subject that is not based on the level or area but is taken based on the specific purpose. According to Riyanto (2001) stated that the technique of research was an orientation on choosing a sample that population and the purpose were specific from research is known by the researcher in the very beginning. In this research, the sampling technique that was used is purposive sampling to select the sample. With purpose sampling, the researcher chose the representative sample and get represent of the population. The criteria that were followed are Elderly who are between the ages of 60 - 100 years older, who are living in Omatunda village of Ohangwena region in Namibia. In the Namibian context, elderly people are from 60 years and above (Namibian Act 81 of 1967, 1972).

According to Arikunto (2006), a sample must be representative of a population. It means that a good sample must be as representative of the entire as possible so that the generalization of the sample of this research. The sample size was derived using Yamane (1967) formula. According to Saunders, Lewis and Thornhill (2012), this formula provides a simplified formula to calculate sample sizes, and it also gives a sample size with known confidence and risk levels. The formula used is shown below:

$$n = \frac{N}{1+Ne^2} = \quad n = \text{Sample Size, } N = \text{the size of the population, } e = \text{the probability error of 10\%}$$

$$n = \frac{31}{1+31(0.1)^2} = 24 \text{ respondents}$$

The sample size for this study was therefore 24 respondents. The researcher selected the 24 respondents by following the inclusion criterias as stated above.

3.8 Research instrument

Research instrument by Sugiyono (2015) is a measuring instrument such as tests, questionnaires, interview guides and observation guidelines used by researchers to collect data in a study. According to Arikunto (2006), the device the researcher uses to collect data is called an instrument. Murray (2012) states that the study is considered

compatible using qualitative research if the data of research are collected through one or more of the following; questionnaires, interviews, observation or focus group transcripts. To obtain detailed information and understanding about the topic, the data of this study were collected through observation and questionnaires.

3.8.1 Observation

Observation is a compatible instrument for collecting data naturally from the object which is observed (Mack, 2005). Observation is useful to observe the event, process and also to obtain a deeper understanding from the participants' point of view that might be not revealed from the questionnaires or interview (Alwasilah, 2001). With the observation, a researcher can find the real state that happened on a certain occasion. Through the observation, the researcher can gain information accurately, naturally and thoroughly.

In this study, general observation was intentionally applied to find out factors affecting the livelihood of elderly people. The function of this instrument in this study was to allow the researcher to gain feedback, reaction and evaluation directly from the objectives. It was also to find out in terms of humiliation, physical disabilities and the condition of the house in which the old age pensioner is living and the type of care the elderly are receiving. The researcher used an observation checklist to collect this information.

3.8.2 Questionnaire

Questionnaires are known as a series of structured questions arranged by the researcher to gather information from the participants. About that, the questionnaire is a kind of research instrument that consists of several questions which prepared for the participant to elicit their feeling, experiences, perceptions and beliefs (Lumley, 2005). Questionnaires are beneficial in obtaining and collecting basic data of the participants, supplying data to be analysed, assessing the test that has been set and providing information thoroughly (Lumley, 2005).

The study used an interviewer-administered questionnaire that consisted of open and closed-ended questions to collect the data. Interviewer-administered questionnaires

were filled by the researcher by asking questions from the respondents since the respondents are old aged people and some of which are not literate enough to complete the questionnaire by themselves. Interviews were done both in English and Oshiwambo, depending on the language that the respondent was more comfortable with. The researcher is fluent in both English and Oshiwambo and was, therefore, able to conduct the interviews himself and translate the Oshiwambo responses into the English language. According to Murphy-Black (2006), interviewer-administered questionnaires have the advantage that the respondents connect it with an individual or organisation and this can improve the response rate.

3.9 Procedure

The researcher used three steps to do the research:

Finding related theories - In this stage, the researcher found the related review through literature review. The researcher gained information about social protection, looking into the aspects of living conditions and the old-age pension.

Collecting the data - The next step was to collect the data. Before visiting the study area, the researcher notified the Ohangwena Regional Council (ORC) concerning the intention to research the identified areas. After the permission was granted to the researcher from ORC, the researcher then continued to seek consent from the headman of Omatunda Village.

The researcher made arrangements and sought consent from 21 respondents that were purposively selected. When the participants agreed to be interviewed, an appointment was made with each participant at a time convenient to both themselves and the interviewer. Interviews were conducted face-to-face with household heads (either male heads or female heads) in their homes or the absence of household heads, with an adult that was home. Interviews were done both in English and Oshiwambo, depending on the language that the respondent is more comfortable with.

Analysing the data - The last step is to analyse the data. The data was into transcription to identify themes and narratives which emerged from the written data. The researcher is fluent in both English and Oshiwambo and was, therefore, able to conduct the interviews himself and translate the Oshiwambo responses into the English language. The transcription was coded and classified into tables.

3.10 Data analysis

For qualitative data, according to Cohen et al. (2007) involves organising, accounting for and making sense of the data in terms of the participants' definitions of the situation, noting patterns, themes, categories and regularities. Content analysis was used to analyse the data which was gathered from questionnaires. According to Moore & McCabe (2005), this is the type of research whereby data gathered is categorized in themes and sub-themes, to be able to be comparable. The main advantage of content analysis is that it helps in data collected being reduced and simplified, while at the same time producing results that may then measure using quantitative techniques. Moreover, the content analysis gives the ability to researchers to structure the qualitative data collected in a way that satisfies the accomplishment of research objectives. However, human error is highly involved in content analysis, since there is the risk for researchers to misinterpret the data gathered, thereby generating false and unreliable conclusions (Krippendorff & Bock, 2008).

In addition, the primary quantitative data were analysed using Statistical Package for Social Science (SPSS), version 26.0. Descriptive statistics was performed and the results were presented in the form of graphs and the analysis followed thereafter. Frequencies and percentages were used to quantify the results.

3.11 Validity and reliability

Denzin & Lincoln (2005), state that the issues of validity and reliability are important in qualitative research. However, they are treated differently as there are no intentions to establish a quantitative measure of validity and reliability (as in the case of quantitative research). Stenbacka, (2001) viewed reliability as the 'purpose of explaining' in the quantitative approach and 'generating understanding' in the qualitative approach to research. Owing to the desire to differentiate itself from quantitative research, qualitative researchers have espoused the use of 'interpretivist alternatives' terms (Seale, 1999). For instance, Lincoln & Guba (1985) suggested that the most suitable terms in qualitative paradigms are credibility, neutrality or confirmability, consistency or dependability and applicability or transferability.

Saumure & Given (2008) recommended that dependability can be addressed by providing a rich description of the research procedures and instruments used so that other researchers may be able to collect data in similar ways. In addition, researchers may address dependability by conducting a new study on participants with similar demographic variables, asking similar questions and similarly coding data to the original study (Firmin, 2008). Therefore, it can be inferred from the above that clearly stating the demographic of the variables and research questions used to collect data and the coding techniques should be explained clearly.

In this study, therefore, to ensure reliability: the interview procedure (the timing, content, etc.) and the data analysis process is discussed clearly; the profile of interviewees is explained in detail; the interview questions used to collect the data from interviewees are prepared and incorporated in the annexe part of the report. During the data collection process, efforts were made to reduce errors and bias. In this regard, before closing the interview sessions, the researcher tried to check the accuracy of the data by discussing the points taken on the note with the participants and getting their feedbacks.

3.11.1 Validity

External Validity (Transferability) - emphasizes the generalization of the research findings. It is easy to understand generalization in a quantitative study. However, the claim about generalization in qualitative research is more problematic due to the small samples often used in qualitative studies (Johnson et. al., 2008). The major intent of the qualitative part of this study is to explain the findings on the quantitative result. Therefore, as Bryman (2004) argues, 'the findings of qualitative research are to generalize to theory rather than to population. The external validity of this study was enhanced through the following ways:

Purposive sampling allows the researcher to select the cases that represent the feature of the researcher interested in (Silverman, 2001). The interview participants are mainly those that can contribute well to the study; therefore, the selection was purpose rather than random. This ensures to collect the opinion of elderly people, who are living in their houses and reside in the village of Omatunda.

ii) Internal Validity (Credibility) - Internal validity in qualitative research refers to the extent to which the observations and measurement represent the social reality

(LeCompte and Goetz, 1982). It is concerned with the research methodology and data sources used to establish a high degree of harmony between the raw data and the researcher's interpretations and conclusions. McMillan & Schumacher (2006) suggest a list of strategies to increase validity in qualitative research paradigm of which those associated with credibility include: accurately and richly describing data, citing negative cases, using multiple researchers to review and critique the analysis and findings and conducting member checks.

In this study, therefore: the researcher examines carefully the inferences drawn from the qualitative data by adopting the content analysis (classifying the qualitative inputs into various themes) to guide the discussion of results. Unexpected concepts and controversial issues from one interview session are discussed with other interview participants. The research follow-up on surprises rather than dismissing them, and took into consideration rival explanations and possibilities and tests if all participants have the same views about the theme/s that occur.

iii) Construct validity (Comformability) - it refers to establishing correct operational measures for the concepts in both quantitative and qualitative studies (Yin, 2003). In other words, the researcher should ask the question: 'am I truly measuring /recording what I intend to measure /record rather than something else?' (Tashakkori and Teddlie, 1998). Researchers may address conformability through the use of multiple coders, transparency, audit trails, and member checks.

In the qualitative study, the researcher's subjectivity and bias existing in the data analysis process pose a significant threat to the construct validity. In this thesis, it might not be feasible to use multiple coders' techniques to reduce researcher bias. However, the researcher rechecked the inferences drawn from the interviewees' opinions and audit trial on the collected data including connecting the result to existing kinds of literature.

3.12 Research ethics

Given the importance of ethics in conducting research and the challenges around conducting research, universities go to great lengths to protect the dignity and safety of research participants (Silverman, 2009). Several ethical considerations were considered to ensure that the study was conducted appropriately.

3.12.1 Protecting confidentiality and anonymity

Confidentiality of information supplied by research participants and the anonymity of respondents must be respected (Parveen, 2017). Permission was requested from relevant authorities for the sampling to be carried out. This was done to avoid unauthorised acquisition of data and rights infringement. This ensured that all the questions were entirely anonymous and untraceable back to the respondents. Respondents were further explained that their information would remain confidential and that the specific content of individual interviews would only be discussed with the University.

3.12.2 Obtain informed consent

Free and informed consent needs to incorporate an introduction to the study and its purpose as well as an explanation about the selection of the research subjects and the procedures that will be followed. Informed consent seeks to incorporate the rights of autonomous individuals through self-determination (Ram, 2010). It also seeks to prevent assaults on the integrity of the patient and protect personal liberty and veracity. To comply with ethical considerations in conducting research, ethical clearance was sought from the relevant University research ethics committee before administering the research instrument (questionnaire). In addition, all participants were provided verbal consent to be interviewed and to participate in the research (Johnstone, 2009). Written consent was also attached (Appendix A) on each questionnaire and respondents were required to sign on it.

3.12.3 Voluntary participation

The purpose of the research was explained to the participants and the participants were informed that should they wish to withdraw at any point during the interview, they are free to do so at any time without negatively impacting their involvement in future services or their relationships with any of the researchers (Marshall, 2014).

3.12.4 Providing the right to withdraw

Participants had the right to withdraw at any stage in the research process. When a participant chooses to withdraw from the research process, they were not pressured or coerced in any way to try and stop them from withdrawing.

3.12.5 Minimising the risk of harm

In this study, participants were not harmed. A fundamental principle in moral philosophy is no-maleficence, which identifies ethical duties to avoid causing harm to others. To minimise the risk of harm the following was done: In this study, anonymity was ensured by not disclosing the former student's name on the questionnaire and research reports and detaching the written consent from the questionnaire. Confidentiality was maintained by keeping the data confidential and did not reveal the subjects' identities when reporting or publishing the study. The researcher explained that participation was voluntary; that they could refuse to participate, and that they have the right to withdraw from the study at any time should they so wish.

3.12.6 Acknowledgement

The study acknowledges all contributors to this study and provides proper credits to those scholars immediately and a list of references is also attached. Most effort is also exerted to keep the study free from bias, abuse, misconduct and fraudulent acts and practices.

3.13 Conclusion

This chapter focused on the methodology that was used in this study. The study used a mixed method because it has the tool that can help to investigate and establish social protection and the living standards of elderly people. The sample of 24 respondents was identified and contacted for data gathering, data was entered and ready for analysis. All ethical considerations were considered during and after data collection. The next chapter discussed the data analysis and interpretations.

CHAPTER FOUR

RESULTS ANALYSIS & PRESENTATION

4.1 Introduction

This chapter comprised the analysis, presentation and interpretation of the findings resulting from this study. Specifically, this chapter discussed the analysis and findings of the results from data collection tools (questionnaires) by the elderly people from Omatunda village in Ohangwena region who were sampled and interviewed in a form of an interviewer-administered questionnaire. The primary objective of the study was to determine the extent to which the Namibian social protection schemes affords to bring a decent living for the rural elderly people, a study of Omatunda village, Ohangwena region of Namibia.

The specific objectives of the study were to:

1. Assess the livelihood of elderly people living in Omatunda village;
2. Identify factors affecting the livelihood of elderly people in Omatunda village;
3. Assess the level of social protection of elderly people of Omatunda village;
4. Identify the basic needs of the elderly covered by the social protection schemes;
and
5. Determine the satisfaction rate of the elderly on the social protection schemes.

Questionnaires targeted elderly persons aged 60 and above. After signing the consent form or verbally agreeing and indicating their willingness to participate in the study, the researcher started with the interview by asking questions in the questionnaire and answer directly in the questionnaire. This process is called an interviewer-administered questionnaire. This was done because it is believed that most persons above the age of 60 years are old and may not be comfortable with writing also considering the length of the questionnaire. The signed consent form was folded and put into a separate box from the anonymously completed questionnaires to ensure anonymity. In this way, no signed consent form could be linked to any specific completed questionnaire. The six (6) sections of the questionnaire were:

Section A: Personal (biographical) data

Section B: Housing size

Section C: Source of income

Section D: Basic needs and services

Section E: Level of satisfaction

Section F: Expenditure

The data collection was completed within the period of 5 days, between 11th and 15th January 2021. Content analysis was used to analyse the data from the questionnaires. The findings are discussed according to the five objectives of the study.

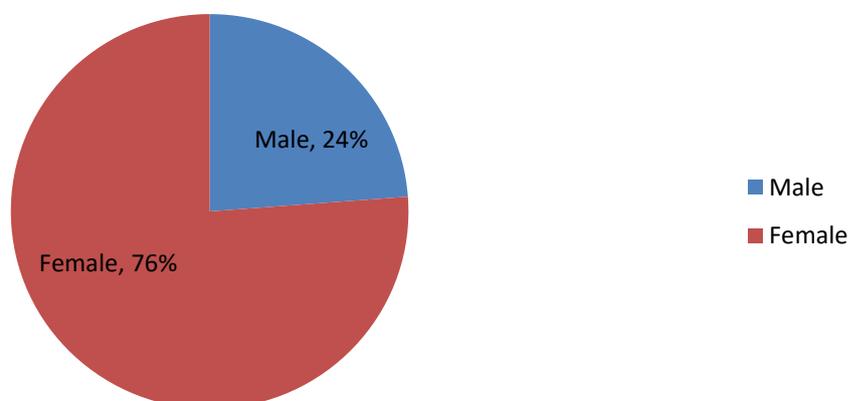
4.2 Demographic characteristics

This section of the questionnaire covered the respondents' gender, age, highest qualification, marital status, employment history and profession of last employment. Though not central to the study, the personal data helped contextualise the findings and the formulation of appropriate recommendations based on the demographic information.

4.2.1 Gender

The respondents were asked to indicate their gender and the results are shown in Figure 4.1 below. This demonstrates that it is more women who participated in the study than men. With regards to social profecion, the findings shows that, there are more female than male in Omatunda village. According to bloom (2011), women live longer than men but less likely to enjoy income security and economic independence in older age.

Figure 4.1 represents the gender distribution of the respondents who participated in the study.

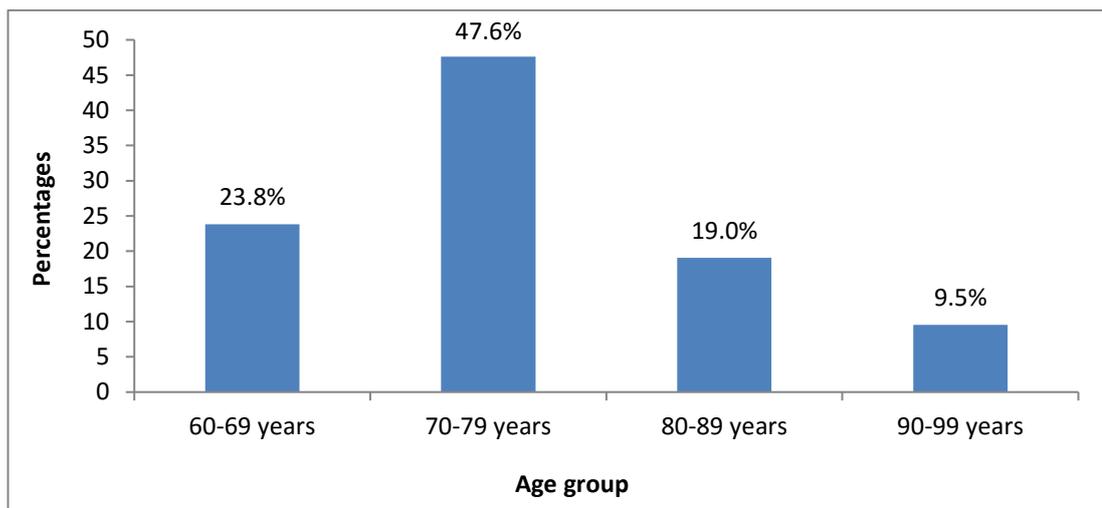


The result in figure 4.1 above shows that most of the respondents (76%) were female while 24% were male.

4.2.2 Age

The respondents were asked how old they were on their previous birthdays. Figure 4.2 depicts the respondents' ages. The study only covered respondents who are older than 60 years old. In the Namibian context, elderly people are from 60 years and above, however, the study group focused on elderly who are 60 years old and above (Namibian Act 81 of 1967, 1972). Age was seen as the important variable in this study to see the still active group and how they would impact the findings of the study based on the social protection and the living standards of elderly people in the village.

Figure 4.2: Respondents' ages at the time of completing the questionnaires



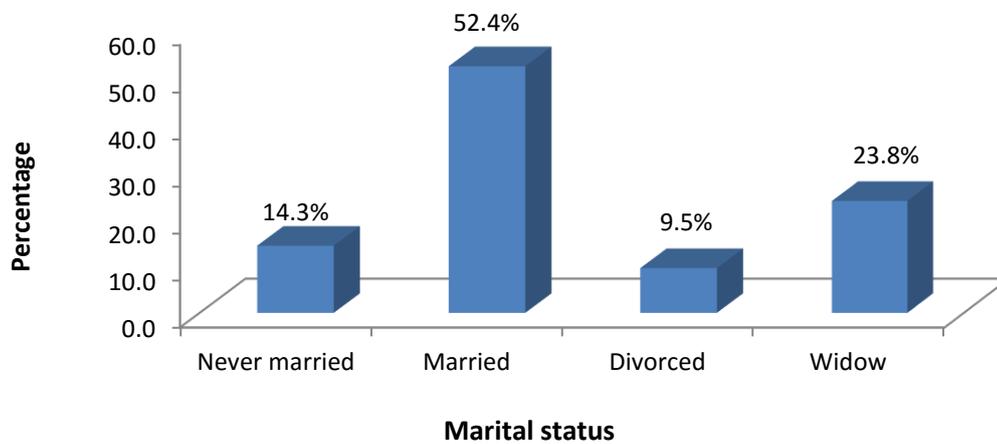
The above table indicated the age categories of respondents. Whereby about 47.6% (N=10) of respondents were between the ages 70 and 79 years old, followed by respondents between the ages 60 and 69 years who accounted for 23.8%. In addition, respondents between 80 and 89 constituted 19.0% of the respondents and only 9.5% were between the age of 90 and 99 years old. This shows that more elderly people are in the age group of 70 to 79 years old, indicating that they are very old and will not be able to do more work that will be able to help improve their living condition and help sustain the families.

4.2.3 Marital status

This variable was deemed important in this study to conclude based on the relationship between marital status and physical and psychological well-being of the elderly people in the village.

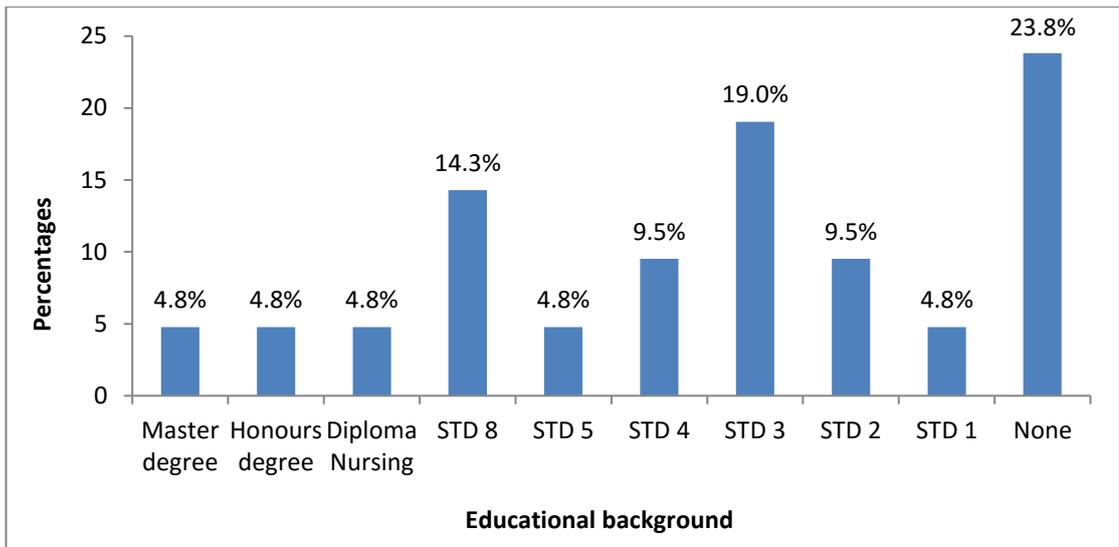
The findings of this study showed that the majority of the respondents (52.4%) were married and 23.8% were a widow. Furthermore, 14.3% were never married, while 9.5% were divorced.

Figure 4.3: Respondents' marital status at the time of completing the questionnaires



4.2.4 Highest qualification

Figure 4.4: Represents the highest level of school education that the respondents had obtained.



Regarding the educational background of the respondents, Figure 4.4 above indicates that 23.8% had no education.

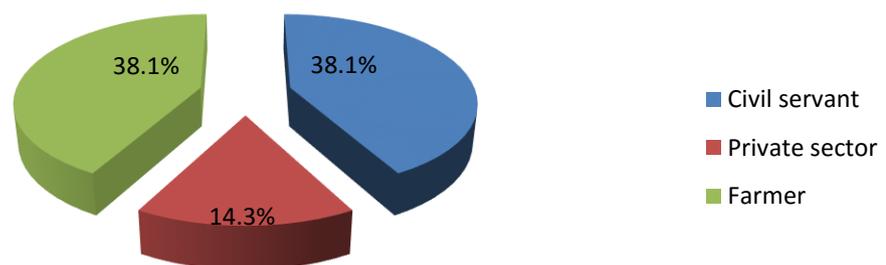
Primary education: standard 3 with 19.0%, standard 1 and 5 with 4.8% each. Respondents who have completed standards 2 and 4 constituted 9.5% respectively.

Secondary education: 14.3% indicated that they have completed standard 8.

Tertiary education: Only very low percentages of the respondents have gone up to this level: Diploma in Nursing, Honors Degree and Master's Degree in Education with 4.8% each.

4.2.5 Employment history

Figure 4.5: Distribution of respondents by last employment sector



The study indicates the employment history of the respondents. Figure 4.5 shows that 38.1% of the respondents were employed as civil servants and in private sectors respectively. Only 14.3% of the respondents were employed in the agriculture sector which they specified as communal farmers.

4.2.6 The profession of last employment

Figure 4.6: Distribution of respondents' last job title

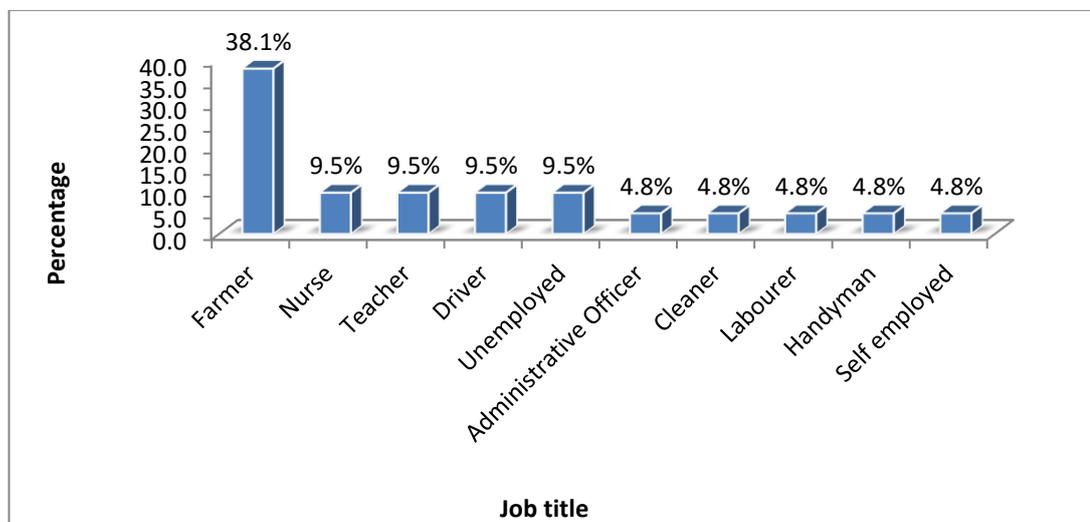


Figure 4.6 above shows the profession for which the respondents were last employed. The majority (38.1%) of the respondents were farmers followed by 9.5% who were nurses, teachers, drivers and unemployed. Furthermore, 4.8% of the respondents were administrative officers, cleaners, labourers, handymen and self-employed.

4.3 Household size: Number of people living together with the respondents

Table 4.1: Number of people living in a household

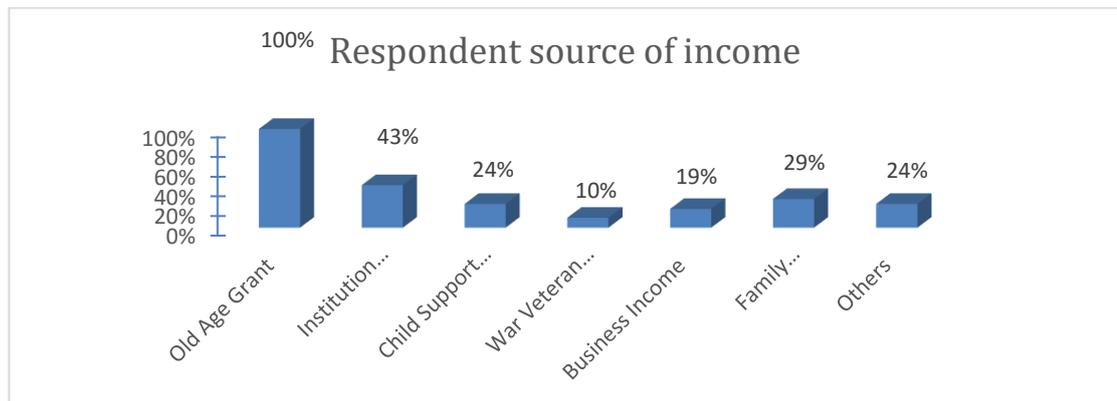
Household size	Percentage
1-3	20.8%
4-6	37.5%
7-9	29.2%
10 and above	12.5%

As part of assessing the living condition of elderly people, the study also aimed to identify the number of persons living in the household. None of the respondents has reported being staying alone in the house; they are sharing their houses with other people. However, 37.5% of households have about 4 to 6 persons living in the house, followed by 29.2% of the houses consisting of 7 to 9 households. 20.8% of houses have 1 to 3 people and 12.5% of the houses in the village consisted of 10 or more people. The study had observed that most of the household members were school-going children ranging from 2 to 7 in a household. This is an indication that many

houses are overcrowded with people and this is a heavy burden on the shoulders of elderly people who have a responsibility to take care of their basic needs. This is a burden in a sense that, most elderly people do not have any other source of fund apart from the old age grant and this is confirmed from Figure 4.7 below, therefore the funds elderly people receive is not enough to cater for large family members.

4.4 Source of income

Figure 4.7: Respondent source of income



In this study, all respondents indicated that their primary source of livelihood was an old age grant. While 43% of respondents who were working previously also indicated that they get money from the institution pension fund, followed by 24% who are receiving Child Support grants from the government. Furthermore, 10% of the respondents are receiving War Veterans grants and about 19% have businesses that give them some source of funds. About 29% of the respondents are getting family remittance and only 24% indicated other sources of income, which were specified as livestock and communal farming.

Source of income is very important in the subject of social protection as it plays a critical role in realising human right to social protection for all, reducing poverty and inequality, and supporting inclusive growth by boosting human capital and productivity, supporting domestic demand and facilitating structural transformation of national economies. This shows that most of the respondents are relying on the old age grant from the government.

4.5 Type of grants elderly people are receiving from the government

All the respondents indicated that they are receiving old-age pension grants each month, some revealed that they received war veteran subvention while some have indicated that they receive a grant for grandchildren (orphans and vulnerable grant) who are covered by the government social grants. The respondents appreciated the effort made by the government to have established a permanent pension payout point in the village. The researcher have observed that most of the houses are getting more benefits from the government apart from the old age grant and this is done to improve the living standard.

4.6 Other assistance from the government

Most of the respondents said that they receive other assistance from the government such as free medical services. This is because people above the age of 60, are exempted from paying medical services fees at public hospitals, in a government move to bring more relief to the disadvantaged groups. In addition to that, the respondents mentioned and acknowledge the pensioner's funeral cover provided by the government as well as the drought relief foodstuffs distributed to the local community members including elderly people. These assistance from the government have a positive impact on to the livelihood of the elderly people not only in the village but the whole country at large. Health related assistance help improve the health condition of the elderly people and in turn increase the life expectancy of the elderly people. The food relief program also helps to eliminate hunger amongst the old age people.

4.7 The basic needs of the elderly covered by the pension schemes

The study also sought to determine the basic needs covered by the government pension fund. Respondents have indicated a lot of similar basic needs that they acquire with the pension fund. Respondents indicated that the money covers all household expenses such as cosmetics, food, water and electricity bills, clothing's, linens, grandchildren education expenses (who are orphan or left home by unsupporting parents), agricultural work and other domestic activities. Cost for food was noted to vary from one household to another, but the researcher has picked up the purchasing of maize, bread, meat and alcohol to be some of the similar items that households spend on.

According to one respondent, *“This money helps us (old people), this is the same money we use to pay for our grandchildren’s education expenses and also buy their clothing.”* In addition, another respondent noted that *“Although our hospital fees are covered, we have grandchildren, who are under our care and need to go to the hospital if need be, hence this is the only money we use and save the remaining balance for any need that may arise in the due cause”*.

Another respondent also added that *“I use this money for many reasons, for agricultural activities that may take place in the house, be it ploughing or welding, we buy seeds and animal feeds especially during grazing, we also need transport to and from the hospital, although the hospital fees for our age is already covered by the government”*.

The respondents have also indicated that, with pension money, they can make some contributions to social events including offerings at church, weddings, funerals and other events that take place in their families and communities.

In addition to the study questions, the study also asked respondents to tell them what they wanted to spend the pension on but cannot afford it. Respondents had mixed feeling about this question however, most of the respondents indicated that they are too old to demand more as they cannot do more work. Furthermore, other respondents indicated that they would like to buy fencing materials to fences off their communal land and buy livestock for farming purposes, indicating that this will allow them to depend mostly on themselves rather than relying on the government, adding that *“We have big families to take care of, and the pension money is not enough for all of us”*. According to another respondent, *“My grandchildren are grown and I cannot afford to pay institution fees, food and accommodation, I am completely relying on the pension money”*. This reveals that, although some pensioners feel that they are too old to demand more from the government, others are still not satisfied with what they get from the government especially the old age grant. Respondents are showing views that the money is not enough to cater for their needs and wants.

However, as a basic need, another respondent indicated that *“I would like to buy solar panels for my house so that I can light up the house when it is late at night, I am too old and I don’t see well at night, also to cook my food using the solar stove, it is at times very difficult to walk in search for firewood”*.

“I have always wanted to renovate my room and make it fit and comfortable for my age, but I cannot afford this because I am depended on the pension money which I only use for household expenses”.

“I have been good in agriculture during my younger age, and being at this age now, I always wanted to start up a small garden for myself, I can't afford to buy vegetables every time, they are good for my health and I would need government assistance in this regard”.

“Our water point is very far, at times when I am alone in the house, I stay without water because I cannot walk long distances to reach the water point, hence I always wish this pension money can afford to bring me water closer inside my house, this is a basic need and we all need it”.

4.8 Level of satisfaction with the health services provided at public health facilities

This study aimed to determine whether the health services offered to pensioners is satisfactory or not. Most of the respondents indicated that they do visit and have full access to the health facility. However, only those that have certain disabilities or illness are unable to reach the health facility. Although, elderly people are exempted from hospital fees and given health care services are given to them free of charge, only 43% of the respondents were satisfied with the service. The majority 57% of them indicated their dissatisfaction with the service provided. They said that the services are elderly user-unfriendly because it is very slow and cause them to spend a long time in the queue. Apart from that, according to the respondents, the health facility was noted to have frequently stock out of some essential medicines. As result, patients are being referred to the district hospital pharmacy or to purchase the prescribed medicines from private pharmacies.

Good health is extremely significant to every human being and it should be a priority to all, but the sad reality is that not all have that privilege to good health. The study observed that there is a Government Primary Health Care Clinic within the area (situated within a distance of 3-6 km), where almost everyone in the village goes for health assistance. However, they are mostly out of some medication, at the time of the data collection, there was no blood pressure medicines and helnce some patients were sent to the nearest hospitals. Those with better income visit private health facilities for

treatment, but poor elderly people who are only dependent on pension grants are suffering.

4.9 Level of satisfaction of elderly people on the pension schemes

The study sought to find out the level of satisfaction of the elderly concerning the pension schemes they receive. About 43% of the respondents indicated that they are satisfied with the government assistance and that it makes much difference in their welfare. Furthermore, 48% of the respondents indicated that they are neutral when it comes to the support of the government as a form of the pension scheme, while 9% of the respondents are not at all satisfied, adding that the pension scheme does not make any difference in their welfare.

The study found that elderly people are not satisfied with the pension schemes because they are not enough to provide for all the needs. Some respondents want to buy fences and livestock but can not afford, some are sent from one hospital to the other due to insufficient treatment, yet some have to wait in long queues waiting to receive hospital care hence, they are not satisfied with the pension schemes by the government.

4.10 The main source of energy

According to the researchers observations, only few houses in the village use electricity for lighting while others use candles and paraffin lamps. However, most of the respondents use firewood for cooking and supplement with gas stove and paraffin stoves at times.

4.10.1 Type of dwellings

In addition, it was observed that most of the houses are traditional dwellings, which comprises of a hut or a group of huts walled or un-walled with sticks, poles with or without thatch or grass.

4.10.2 Land tenure status

Although all people interviewed are not paying monthly rent on their housing cost, they are paying annual fees for the houses to the traditional authority as per traditional norms, which is also an extra burden to them since the only income is the old age pension.

4.10.3 Information sharing and mode of communication

Radio was found to be the main source of information in the village. Almost every household visited was found with a radio. This is where they get very important information including health information, dates of pensions payout and many others. The mobile phone was reported to be the main means of communication in every household. The majority of the elderly people were found in a possession of cell phones that enable them to communicate with their relatives and friends. Most of the respondents indicated that they do not use the internet and read newspapers on daily basis. Apart from that, only a few households are access to Televisions.

4.11 Outcomes from the general observation

Apart from the questionnaires, the researcher also used an observation method to gather information regarding the households' status, the general appearance of the respondents, hygiene, water and sanitation and food security. This happened concurrently with the questionnaire data collection.

4.11.1 The general appearance of the respondents

This variable (appearance of the respondents) was more on the general health, personal hygiene and nutritional status of the respondents. Although some respondents were found dirty and undernourished, generally, the personal hygiene and nutritional status of the majority of the respondents were found to be good but this does not mean that they are not suffering from any other problems, however the study did not go into depth of the health aspect. Some respondents found with some health and psychological conditions including the feeling of loneliness, blindness and another form of disabilities. These conditions have limited their ability to take good care of themselves.

4.11.2 Respondent's households status

Despite the pension grant the respondents are receiving every month, the environment where some elderly people are living is not conducive. Apart from those who own modern structures, it has been noted that some of the elderly people are using corrugated iron sheets/shacks, while others are still sleeping in huts that are made up of locally available materials. In some houses, some huts/structures were found in the dilapidating condition. This could be attributed to the fact that they do not have any

other source of income to help improve their housing condition apart from the old age grant. The respondents already indicated that the old age pension is not satisfactory hence only provide for other need such as food and grandchildren's school fees.

4.11.3 Water, hygiene and sanitation

Although some of the households were found in good hygienic condition with handwashing facilities/tip-taps available at the entrance of every household, the issue of unavailability of sanitation facilities (toilets) in most of the households remains a matter of concern. This is a good indication that the villagers including elderly people relieve themselves around the bushes when nature calls. To make it worse, those who were found with toilets/pit-latrines were found in an unhygienic condition.

The main source of drinking water was public water tap which was reported by many respondents. Only a few people were reported to have private water taps in their homesteads. The public water points are situated a bit far from some households and many elderly people find it difficult to reach. Apart from that, water is only made available when people paid up their monthly contribution.

4.11.4 Food security

The respondents own fertile land that makes them grow and harvest more crops that enable them to feed their families, however, the traditional food alone cannot fulfil their nutritional needs, as many of the local fruits and vegetables are seasonal. As a result, they are forced to go to the market to buy nutritious food to supplement their traditional food. In addition to their local available food, the respondents revealed that they receive drought relief food; however, the distribution is not done regularly. There were no backyard gardens available in many households visited.

4.11.5 Other information picked up during the interview

The study also observed that some respondents were humiliated because of being old. The study discovered that sometimes the respondents are left alone without food. One respondent indicated about being humiliated by her daughter who always comes home drunk. With regarding economic security and personal safety, the researcher found that most of the families were fully dependent on the pension and had no other source of income. Furthermore, another respondent also indicated that she receives a pension

and is also dependent on substance farming, however, she is not the one in charge of the income. In addition, the researcher was also informed that some of the respondents' money is being stolen by the household members and it is already not enough to support the whole family.

4.11.6 The impact of the assistance on the livelihoods of the elderly

It is evident that, there is a progress on the livelihoods of the elderly because of the social protection. Some of the respondents reveals that, they managed to afford basic needs such as shelters, food, clean water and bedding. It is also worth mentioning that, at public hospital, the elderly people are not paying anything, this contribute to their wellbeing. Some elderly saves their pension grant in order to start businesses, which improved their quality of lives by affording food, better health care and clean water. The finding of this study reveals that, elderly people used some of the monthly pension grant on agricultural needs, in order to improve on agricultural productions.

CHAPTER FIVE

INTERPRETATION, DISCUSSIONS, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

The previous chapter discussed the data analysis and presentation. This chapter will cover the interpretation and discussions of the study findings. It will also highlight the conclusion and recommendations from the study.

5.2 Discussions

5.2.1 Demographic characteristics

The results show that about 76% of the respondents were female, while 24% were male. The majority of the respondents 47.6% were between the ages of 70 – 79 years. About 52.4% of respondents were married, 23.8% were widows, and 14.3% were never married, while 9.5% were divorced. The study furthermore revealed that the majority of the respondents had either no education or went only up to primary education. Those who went up to secondary education were only 14.3%, while 14.4% did achieve tertiary education. The majority of the respondents were not employed before and none of the respondents was reported to be employed somewhere. Based on these findings it has indicated that being old, single or widowed, low level of education received has largely contributed to the poor living conditions of elderly people.

5.2.2 Factors affecting the livelihood of elderly people in the study area

The study revealed that like many other people, elderly people are surrounded by numerous challenges which affect their livelihood and wellbeing. The needs and problems of elderly people are varying according to their age, socio-economic status, health, social and background characteristics. Generally, the environment where elderly people are living is not conducive due to various factors. Elderly people have always to travel long distances to get the required services outside the village, because there are no facilities where they can get their daily basic need. Although, the majority of respondents are owning shelters, land and livestock, food security remains a major challenge in the area. In addition to that, the following are also amongs the factors hampare the living condition of elderly people in the study area:

5.2.2.1 Household size

Overcrowdings of people in the respondent's households which are under the care of the elderly people were reported among the challenges picked up during the study. None of the respondents was reported to be staying alone in his/her house. They are sharing households with other people (ranging from 3 to 18 people) including adults, school-going children and toddlers. Having a lot of people in the house is good because they can provide and fulfil the necessary physical welfare, psychological wellbeing as well as socio-economic needs of the elderly, but on the other hand, it could be a big burden on the shoulder of the elderly people, as most of the householders were reported to be fully dependent on the pension and had no other source of income. The study findings agreed with the (Devereux, 2001) which states that older people in Namibia give around half their pensions to children to help with schooling, food and other costs, while in Brazil and South Africa, over 80 per cent of pensioners share the majority of their pensions with others, much of it with children (Barrientos & Lloyd-Sherlock, 2011).

5.2.2.2 Economic status (Inadequate income)

None of the respondents has reported being employed during the study time. Only 38% of the respondents who were employed as civil servants and are receiving their monthly salary from their Institution Pension Fund. The majority of the respondents indicated that their primary source of livelihood is pension grants, which is reported to be inadequate by 43% of the respondents. Although this grant was meant to cater for the basic needs of elderly people, the respondents indicated that they use it to cater to all the household expenses. The findings concur with the NHIES 1993/94 states that the old age pension constituted the main source of income in about 10.5% of the households, the majority of which were in rural areas.

5.2.2.3 Poor housing

In Namibia the aim of pension grant is mostly to improve the living standard of the elderly people, however the study revealed that, the environment where some of the elderly people are living is not conducive. Apart from those who own modern

structures, it has been noted that some of the elderly people are using corrugated iron sheets/shacks with poor ventilation, while others are still sleeping in huts that are made up of locally available materials. In some houses, some huts/structures were found in the dilapidating condition. The study finding is contradicting with the finding of World Bank 2012, which indicates that in the developed countries social protection is confirmed to have stabilizing the income levels and improving the living standards of their individuals. In addition to that, according to the World Bank (2012), a major function of social protection is to address the causes of poverty. Furthermore, the social protections also focus on risk and vulnerability in the emerging economies.

5.2.2.4 Poor hygiene and sanitation, poor access to clean water

The study revealed that, although there were hand washing facilities in all households facilities, the general hygiene of some households were not satisfactory. In addition to that, poor sanitation in most households also remains a matter of concern. Many households do not have toilet facilities. The respondents indicate that unlike other villages in the countries, their village is not covered by the government project constructing toilets for elderly people. Some elderly people cannot afford to build toilets on their own, as a result, they are forced to use open defecations when nature calls. To make it worse, those who were found with toilets/pit-latrines were found in an unhygienic condition. This is a health hazard to the public at large.

A study conducted in Namibia by Indongo and Sakaria (2016), is giving a picture that is different from this study. They stated that the housing conditions of households, especially in rural areas, where older persons live have significantly improved. There is evidence of more households having access to safe water, improved sanitation and access to electricity. Therefore, more researchers are very much recommended to be carried out in various areas in the country.

5.2.3 Social protection scheme available and the level of satisfaction of elderly people towards the services

The respondents acknowledge and appreciate the effort made by the government to provide them with various social protection services. These include the old age pension and children social grants, exception from paying hospital fees at government health facilities, provision of drought relief food (although it comes on an occasional basis),

community-based health services rendered by the Community Health Workers. These services are having a meaningful contribution to the livelihood and wellbeing of elderly people.

Although 100% of the respondents interviewed were receiving old age grants every month as a source of income. About 43% of the respondents were satisfied with the government assistance and feel that it makes much difference in their welfare, 57 % were not satisfied with the amount they are receiving. They feel that it is not enough to cover their basic needs such as food, clothing, beddings as well as education for their children. These results were similar to the results from the study conducted by NIPAM in 2017 in Katutura, Windhoek, where the senior citizen was complaining that the pension money is not enough to fulfil their basic needs.

According to Iitoolwa (2016), two important aspects of any health service are that it is accessible and efficient in a way that people who need treatment have access to them and the health services are utilized to the extent that is expected of them. This is not what happens at the public health facility where respondents are reported to get their medical services. Many respondents indicated that, despite the exemption from paying the hospital fees, they are not satisfied with the health services rendered to them. The service is reported to be very slow and cause them to wait a long time in the queue. To make it worse the facility experiences frequent stock out of some essential medicines. As a result patients/elderly people may leave without treatment, choose an alternative treatment, delay treatment, or incur some difficulty by trying to obtain treatment via another source. Unavailability and inaccessibility of quality health services do not only cause patient's dissatisfaction, but it also hurts the well-being of the people in such a way that: it delays patient's treatment, affect treatment adherence and increases patient out of pocket costs. Therefore, the Ministry of Health and Social and other partners need to address this issue as a matter of urgency.

In addition to the health services provided at the fixed health facility, the respondents disclosed that there is also community-based health care services being rendered by the Community Health Workers assigned to their village to provide health care services at the household level. The service seems to be helpful, but it is very limited. Apart from First Aid and referrals, they do not treat sick people. Therefore the respondents are appealing to the ministry to revisit the current program.

The study furthermore revealed that there is a public water point erected in the village and is used by those who do not own private water tap in their houses, however, due to long-distance and un-affordability monthly payment of water bill, some elderly people find it difficult to utilize this services. This situation sometimes forces them to collect drinking water from the unprotected water source. This situation can make old people prone and at high risk of disease outbreaks e.g. diarrhoea and many others. Staying without adequate clean water, people may curb the spreading of this new deadly disease, the Corona virus.

5.2.4 Basic needs of elderly covered by the social protection schemes

Respondents indicated that the money covers all household expenses such as cosmetics, food, water and electricity bills, clothing, linens, school fees and uniforms for their grandchildren, agricultural expenses and other domestic activities. The low income of the elderly represents a fundamental problem that in turn affects the problems faced by the elderly. There is a need to estimate the economic needs of the elderly so that economic security can be achieved for them by working to satisfy those needs via obtaining an income consistent with the continuous increase in commodity prices.

These findings are supported by many other studies conducted by different researchers as follow; Social pensions reduce child poverty and increase school enrolment and nutritional intake. Many older persons use their pension income to care for their grandchildren, thereby building their capabilities and future productivity (Barrientos & Hulme, 2005). In Namibia, for example, older people give around half their pensions to children to help with schooling, food and other costs (Devereux, 2001) and, in Brazil and South Africa, over 80 per cent of pensioners share the majority of their pensions with others, much of it with children (Barrientos & Lloyd-Sherlock, 2011).

Access to social pensions has been shown to increase school participation, with pensioners helping cover the costs of their grandchildren's education (Kidd, 2014). Pension income is often invested in and frees up money to spend on children's health and better nutrition too.

5.3 Conclusion

The study concluded that numerous social protections benefit the elderly people within the community such as availability of public water taps as well as pension pay point in the village, electricity in some households, communication network coverage, exception from paying hospital fees at government health facilities, provision of drought relief food, community-based health services rendered by the Community Health Workers. These services are having a meaningful contribution to the livelihood and wellbeing of elderly people.

Despite the benefits, there were also several challenges identified, the living conditions of elderly people in the study area are not good due to the following factors: the elderly people are living in undeveloped traditional houses with poor ventilation and often overcrowded, long distances to the health facilities. There is poor sanitation and environmental hygiene in most households. Water supply within most of the houses and food insecurity in some households are among the challenges. Inadequate social support from some family members, negligence and humiliations of elderly people by their relatives remains a matter of concern.

The respondents acknowledged that they do receive old people pension grants which are considered as the main source of income by most respondents. In addition to that, there is a minority that receives other benefits such as funeral cover, medical aid scheme, government pension fund, orphans and vulnerable children social grants and war veteran grants. However, despite the pension grant received the respondents do feel that the grant received is insufficient and does not cater for their basic needs. This is because this is mostly the only or main income within these households that caters for general domestic needs, school fees as well as the general support of family members. Looking at this situation where they are living, one may conclude that it may hurt their wellbeing. It may affect them physically, psychologically, socially, economically and spiritually and their life expectancy may also be shortened.

Regarding the satisfaction rate of elderly with social protection services they are receiving, the respondents acknowledge the exemption from hospital fees; however, the majority (57%) of the respondents revealed their dissatisfaction, due to slow services, long waiting hours and frequently stock out of some essential medicines. Poor

quality service does not only cause dissatisfaction to the service users, but it has also a negative effect on the wellbeing of the people as it delays patient's treatment, affect treatment adherence and increases patient out of pocket costs. Therefore, the researcher felt that there is a need for various stakeholders to take these issues as matters of urgency.

5.4 Recommendations

Based on the results from the study, the following recommendations are made to help improve the living standard of the elderly people:

5.4.2 Recommendations for government and stakeholders

1. There is a need for the Regional Council, Traditional Authority and other stakeholders to come up with the plan to construct old age homes in regions that can accommodate elderly people who do not have families that can take good care of them.
2. There is a need for the government to increase the old-age pension grant regularly to cater for their basic needs. In addition to that, the assistance for the elderly should go beyond financial help and include other services such as farming input, etc.
3. There is a need to expand the government project on the construction of toilets for senior citizens to cover the villages with low coverage of toilets like Omatunda village.
4. Health service provision which is mostly provided is mostly in the context of the medical model, to relieve pain and provide care, and no real change has taken place to move away from this notion of care. This study recommends a need for a paradigm shift from the medical model to the social model of providing care. The distance barrier could also be solved with the introduction of mobile clinics and house medical visits for the elderly in rural areas.
5. To render quality health care services that are responsive to the needs of the people, the Ministry of Health and Social Services should make sure that all health facilities are equipped with adequate competent health care providers

and all essential pharmaceutical supplies are always available in adequate quantities.

6. The Civil Society Organisations need to extend their humanitarian programmes to the rural elderly communities at their households especial in their households' context. To provide general awareness, health education, psych-social support, home-based care/ basic home nursing to those elderly who are in need.
7. Elderly people are to be exempted from public water payment and to be allowed to collect water free of charge.

5.4.3 Recommendation for elderly people and family members

1. Individually elderly persons need to make up a good social network to find relief from the feeling of loneliness.
2. Family members must help the elderly people with the basic needs such as food, improve their shelters, and pay for the childrens school feed. This will help the elderly people to save their money to buy livestock, fancing and other items that they can not afford now.

5.5 Areas for further research and investigation

Further research is recommended:

1. This study was only focused on Omatunda village, it is recommended to conduct a similar study in other areas of Namibia particularly at the regional level to examine the extent to which the pension scheme affords to bring a decent living for the rural elderly people.
2. This study only looked at how social protection brings decent living for rural elderly people, other studies can focus on other aids such as the assistance they get from family members and other sources of income.
3. The study recommended further study and investigation to focus on the home safety, risks and security of elderly people in rural households.

Bibliography

- Amarjit, G., Nahum, B., & Neil, A. M. (2010). The Relationship Between Working Capital Management And Profitability: Evidence From The United States. *Business and Economics Journal, Volume 2010*, 1-9.
- Andy, N., Tim, C., & Mick, F. (2001). *Social protection concepts and Approaches: Implications for policy and practice in international development*. London, UK: Overseas Development Institute.
- Bank of Namibia. (2013). *Social Safety Nets in Namibia: assessing current programmes and future options*. Windhoek, Namibia: The Research Department of the Bank of Namibia.
- Barrientos, A., & Hulme, D. (2005). Chronic poverty and social protection: Introduction. *European Journal of Development Research, 1*, 1-7.
- Barrientos, A., & Lloyd-Sherlock, P. (2011). *Pensions, poverty and wellbeing: The impact of pensions in South Africa and Brazil, a comparative study*. London: No. Briefing no. 7.
- Barrientos, S., Gerrefi, G., & Rossi, A. (2010). *Economic and Social Upgrading in Global Production Networks*. International Labour Review.
- Brunori, P., & O'Reilly, M. (2010). *Social protection for development: A review of definitions, paper prepared in the framework of the European Report on Development 2010*. European Commission: Brussels.
- Burns, N., & Grove, S. K. (2009). *The Practice of Nursing Research: Appraisal, Synthesis and Generation of Evidence*. Saunders Elsevier: Maryland Heights, Missouri.
- Conway, T., De Haan, A., & Norton, A. (2000). *Social protection: New directions of donor agencies*. London: Department for International Development.
- De Vaus, D. A. (2001). *Research Design in Social Research*. London: SAGE.
- Denzin, N. K., & Lincoln, Y. S. (2005). *Introduction: The Discipline and Practice of Qualitative Research*. Sage Publications Ltd.
- Devereux, S. (2001). *Social pensions in Namibia and South Africa*. Brighton: IDS Discussion Paper No. 379.
- Devereux, S., & Sabates-Wheeler, R. (2004). *Transformative social protection, IDS Working Paper 232*. Brighton: Institute of Development Studies.
- European Communities. (2010). *2010 European Report on Development: Social protection for inclusive development*. San Domenico di Fiesole. European University Institute: Robert Schuman Centre for Advanced Studies.

- Farrington, J., & Slater, R. (2006). Introduction: Cash transfers: Panacea for poverty reduction or money down the drain? *Development Policy Review*, 24(5), 499-511.
- Gassmann, & Behrendt. (2006). *Cash benefits in low income countries: Simulating the effects on poverty reduction for Senegal and Tanzania*. Pal K et al: Issues in Social Protection Discussion Paper 15, ILO.
- Government of the Republic of Namibia. (2004). *Namibia Vision 2030*. Windhoek, Namibia: National Planning Commission.
- Holzmann, R., & Hinz, R. (2005). *Old age income support in the 21st century: An international perspective on pension systems and reform*. Washington DC: The World Bank.
- IADB. (2000). *Social Protection for Equity and Growth*. Washington DC: Inter-American Development Bank.
- Indongo, N. and Sakaria, N. (2016) *Living Arrangements and Conditions of Older Persons in Namibia*. *Multidisciplinary Research Centre, Windhoek, Namibia Advances in Aging Research*, 5, 97-109. <http://dx.doi.org/10.4236/aar.2016.55010>
- Kidd, S. (2014). *Social Protection: an effective and sustainable investment in developing countries*. Frankfurt.
- Lichtman, M. (2006). *Qualitative research in education: A user's guide*. London : Sage Publications.
- Little, W. (2012). *Introduction to Sociology – 1st Canadian Edition*. Canada: B.C. Open Textbook project.
- Minister of Poverty Eradication and Social Welfare. (2019). *Namibia needs to strengthen social protection systems*. Namibia: MPESW.
- Ministry of Agriculture, Water and Forestry of Namibia. (2008). *Water Supply and Sanitation Policy*. Windhoek.
- Ministry of Labour and Social Welfare. (2008b). *Ministry of Labour and Social Welfare Annual Report 2007/2008*. Windhoek, Namibia: Ministry of Labour and Social Welfare.
- Ministry of Poverty Eradication and Social Welfare. (2016). *Blue print on wealth redistribution and poverty eradication*. Windhoek: Government of Namibia.
- Morrison, E. W. (2002). Newcomers' relationships: The role of social network ties during socialization. *The Academy of Management Journal*, 1146-1160.

- Namibia Statistics Agency. (2016). *Namibia Inter-censal Demographic Survey 2016 Report*. Namibia: Namibia Statistics Agency.
- Namibian Act 81 of 1967. (1972). *Aged Persons Act 81 of 1967 (RSA)*. Windhoek.
- National Planning Commission. (2017). *Namibia's 5th National Development Plan*. Windhoek: Republic of Namibia.
- Nay, T. P., & Myanmar, Y. (2015, 09 30). *FAO*. Retrieved 03 26, 2020, from <http://www.fao.org/documents/card/en/c/56ab2afc-0c43-49d0-9540-5485032742d2/>
- NSA. (2012). *Namibia 2011 Population and Housing Census*. Windhoek, Namibia: NSA.
- Odhiambo, O. (2015). *The Effectiveness of Public Works Programmes in Reinforcing the Social Protection System in Namibia*. Namibia: United Nations Development Programme.
- Overseas Development Institute. (2014). *The Old Age Allowance and perceptions of the state in Rolpa District, Nepal*. Secure Livelihoods Research Consortium (SLRC).
- Ram, A. (2010). *Research Methodology*. New Delhi: Rawat Publication.
- Schade, K., La, J., & Pick, A. (2019). *Financing Social Protection in*. Windhoek: OECD Publishing.
- Skinner, E. (2005). *Social protection in old age, A Bolivian case study*. Oxford: Paper for Social Policy Conference.
- Standing, G. (2007). Social protection. *Development in Practice*, 17(4), 511-522.
- Van Rooy, G., Mufune, P., & Amadhila, E. (2015). Experiences and Perceptions of Barriers to Health Services for Elderly in Rural Namibia: A Qualitative Study. *Multidisciplinary Research Centre*, 1-10.

APPENDIX 1: ETHICAL CLEARANCE CERTIFICATE



ETHICAL CLEARANCE CERTIFICATE

Ethical Clearance Reference Number: HREC-NH/07/12/2020

Date: 08-12-

2020

This Ethical Clearance Certificate is issued by the University of Namibia Research Ethics Committee (UREC) in accordance with the University of Namibia's Research Ethics Policy and Guidelines. Ethical approval is given in respect of undertakings contained in the ResearchProject outlined below. This Certificate is issued on the recommendations of the ethical evaluation done by the Faculty/Centre/Campus Research & Publications Committee sitting with the Postgraduate Studies Committee.

Title of Project: AN ASSESSMENT OF SOCIAL PROTECTION AND THE LIVING CONDITIONS OF THE ELDERLY: A CASE STUDY OF OMATUNDA, OHANGWENAREGION

Nature/Level of Project: M.A. (NON-HEALTH) (NQF9)

Researcher: KULAUMONE MESAG HAUKENA

Student Number: 200324667

Faculty: HUMANITIES AND SOCIAL SCIENCES

Supervisor(s): DR J.A. SHEEHAMA & DR A. LAKWO

Take note of the following:

Any significant changes in the conditions or undertakings outlined in the approved Proposal must be communicated to the UREC. An application to make amendments may be necessary.

Any breaches of ethical undertakings or practices that have an impact on ethical conduct of the research must be reported to the UREC.

The Principal Researcher must report issues of ethical compliance to the UREC (through the Chairperson of the Faculty/Centre/Campus Research & Publications Committee) at the end of the Project or as may be requested by UREC.

The UREC retains the right to:

Withdraw or amend this Ethical Clearance if any unethical practices (as outlined in the Research Ethics Policy) have been detected or suspected,

Request for an ethical compliance report at any point during the course of the research.

REC wishes you the best in your research.

A handwritten signature in black ink, appearing to read 'H.L. Beyer', with a horizontal line extending to the right.

Prof. H.L. Beyer, Deputy Chair: HREC-NHpp Chair: HREC-NH

APPENDIX 2: RESEARCH PERMISSION LETTER

APPENDIX 3: PARTICIPANT INFORMATION LEAFLET AND CONSENT FORM



TITLE OF THE RESEARCH PROJECT: AN ASSESSMENT OF SOCIAL PROTECTION AND THE LIVING CONDITIONS OF THE ELDERLY: A CASE STUDY OF OMATUNDA, OHANGWENA REGION

REFERENCE NUMBER: 200324667
PRINCIPAL INVESTIGATOR: KULAUMONE MESAG HAUKENA
ADDRESS: BOX 2491, OSHAKATI
CONTACT NUMBER: 0812436225

You are being invited to take part in a research project. Please take some time to read the information presented here, which will explain the details of this project. Please ask me any question about any part of this project that you do not fully understand. It is very important that you are fully satisfied that you clearly understand what this research entails and how you could be involved. Also, your participation is **entirely voluntary** and you are free to decline to participate. If you say no, this will not affect you negatively in any way whatsoever. You are also free to withdraw from the study at any point, even if you do agree to take part.

This study has been approved by the Research Ethics Committee at the University of Namibia and will be conducted according to the ethical guidelines and principles of the international Declaration of Helsinki, South African Guidelines for Good Clinical Practice and Namibian National Research Ethics Guidelines.

What is this research study all about?

The primary objective of the study is to determine the extent to which the Namibian government pension scheme affords to bring a decent living for the rural elderly people in Omatunda village, Ohangwena region of Namibia.

Why have you been invited to participate?

I would like to invite you to participate in this study because as a person older than 60 years and living in Omatunda village of Ohangwena region, you belong to the group of people I would like to interview.

What will I ask you?

If you agree to participate, I would like to ask some questions about social protection and your living conditions as an elderly in this area.

Will you benefit from taking part in this research?

There will be no direct benefit for you, but the information I gather from my interviews with people like you could help the government to improve the livelihoods of elderly people in this region and across the country.

Are there no risks involved in your taking part in this research?

There are no risks on you when you participate in this research

Will you be paid to take part in this study and are there any costs involved?

You will not be paid for participating in this study, participation is entirely charitable. You will not incur any cost for participating in this research.

Is there anything else that you should know or do?

You can contact the Centre for Research and Publications at +264 61 206 4673; research@unam.na if you have any concerns or complaints that have not been adequately addressed by the investigator.

You will receive a copy of this information and consent form for your own records.

Declaration by participant

By signing below, I agree to take part in a research study entitled: **An assessment of social protection and the living conditions of the elderly: a case study of Omatunda, Ohangwena Region**

I declare that:

I have read or had read to me this information and consent form and it is written in a language with which I am fluent.

I have had a chance to ask questions and all my questions have been adequately answered.

I understand that taking part in this study is **voluntary** and I have not been pressurized to take part.

I may choose to leave the study at any time and will not be penalized or prejudiced in any way.

I have the freedom not to respond to any uncomfortable question.

Signed at (*place*) on (*date*)
2020.

Signature of participant

Signature of witness

Declaration by investigator

I *Kulaumone Mesag Haukena* declare that:

I explained the information in this document to

I encouraged him/her to ask questions and took adequate time to answer them.

I am satisfied that he/she adequately understands all aspects of the research, as discussed above

I did not use an interpreter.

Signed at (*place*) on (*date*)
..... 2020.

Signature of investigator

Signature of witness

**APPENDIX 4: LETTER REQUEST FOR PERMISSION TO OHANGWENA
REGIONAL COUNCIL**

P O Box 2491
Oshakati
mhaukena2@gmail.com

14 December 2020

Mr. Phillip Shilongo
Chief Regional Officer
Ohangwena Regional Council
Private Bag 88011
Eenhana

Dear Mr. Shilongo

**SUBJECT: REQUEST FOR PERMISSION TO CONDUCT ACADEMIC
RESEARCH STUDY IN OHANGWENA REGION, OHANGWENA
CONSTITUENCY, OMATUNDA VILLAGE**

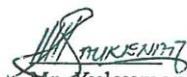
I am a final year candidate of Master of Art in Development Studies (MADS) at University of Namibia. As a requirement of the completion for my degree, I am, required to conduct an academic research study on the topic: **An assessment of social protection and the living conditions of the elderly: a case study of Omatunda, Ohangwena Region.**

I am kindly; hereby request permission to conduct a research interview in Ohangwena Region, Ohangwena Constituency, in Omatunda village.

Herewith, please find attached research instruments to be used during this exercise.

I thank you for your support in this regard and looking forward to receiving the feedback.

Yours sincerely



Mr. Kulaumone Mesag Haukena
MADS Final Year Student
University of Namibia

APPENDIX 5: RESPONSE LETTER FROM OHANGWENA REGIONAL COUNCIL



Republic of Namibia
OHANGWENA REGIONAL COUNCIL

Private Bag 88011 Eenhana, Namibia

Tel. No.: +264 65 264 300
Enquiries: Olivia N Kamhulu
E-mail: okamhulu@ohangwenarc.gov.na

Fax No.: +264 65 263033
Our Ref: S.4/5/1
29 December 2020

STAFF MATTER: CONFIDENTIAL

Kulaumone Mesag Haukena
MADS candidate
University of Namibia

Dear Mr. Haukena

**REQUEST FOR PERMISSION TO CONTACT ACADEMIC RESEARCH STUDY IN
OMATUNDA VILLAGE, OHANGWENA CONSTITUENCY IN OHANGWENA
REGION.**

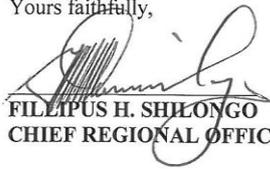
Reference is made to your letter on the above-mentioned subject dated 14 December 2020.

Ohangwena Regional Council is conscious that research is one of the main academic functions of any academic institutions and took note of your Research topic: **An assessment of social protection and the living conditions of the elderly: a case study of Omatunda, Ohangwena Region.**

Based on the above, you are hereby informed that approval has been granted for you to contact a research study in Omatunda Village.

It is trusted that the aforementioned information will be sufficient.

Yours faithfully,


PHILIPUS H. SHILONGO
CHIEF REGIONAL OFFICER



CC: Hon Johannes K. Hakanyome
Ohangwena Constituency

All official correspondence must be addressed to the Chief Regional Officer

APPENDIX 6: DATA COLLECTION INSTRUMENT (English version)
QUESTIONNAIRE

Dear Respondent,

I am Mesag Haukena, a Master of Art in Development Studies student, at the University of Namibia (UNAM). I am conducting research on the “**Social Protection and the Living condition of the elderly: A Case of Omatunda, Ohangwena Region in Namibia.**”

As an elderly of the Omatunda village in Ohangwena region, you are one of the respondents selected to contribute to this research and to the broader effort to expand and share your views on the social protection and living standard of elderly people. The University and I will greatly appreciate it if you could complete this questionnaire.

The information you provide will be treated with the utmost confidentiality. Your participation is entirely voluntary and the questionnaire is completely anonymous. The information will be used for academic purposes only. For more information, please contact me at 081 243 6225 or email me at mhaukena2@gmail.com

Thank you in advance for your cooperation and for dedicating your time.

Sincerely,

Mesag Haukena

Section A: Demographic characteristics

Gender

Male []

Female []

Home Language _____

Level of Education _____

Age

60 – 69 []

70 – 79 []

80 – 89 []

90 – 99 []

Marital status

Never []

Married []

Divorced []

Widow []

Widower []

If, married, does the spouse also receive social protection

Yes []

No []

Employment history

Civil servant []

Private sector []

Farmer []

Others _____

If was employed: Profession:

Teacher []

Nurse []

Pastor []

Force []

Administrator []

Others _____

Section B: Household size

What is the total number of people living in this household?

What is the primary source of livelihood of this household?

Livestock Farming []
Crop farming []
Fishing []
Remittent []
Pension []
Veteran grants []
Social grants []
Others (Specify) _____

What is the number of adult and or children who support the household?

What is the number of young children who live in the household who still go to school

Type of dwelling

Bricks under corrugated sheets []
Bricks under thatched roof []
Traditional dwelling []
Mixed Dwelling []
Guest flat []
Improved housing unit (Shack) []
Other (please specify) _____

Land tenure status

Owner occupied without mortgage []
Rented (Government) []
Rented (Parastatal) []
Rented (Private firm) []
Rented (Individual) []
Occupied rent free []
Traditional land tenure []

Others _____

Section C: Source Income

What are your sources of income?	What is the estimated monthly value?
Salary	
Pension	
PROPERTY INCOME	
Family remittance	
Business income	
Farming	
Others(Specify)	

NB: For farming, it should be computed from the net income; multiplied by the farming season, and divided by 12 monthly to get the monthly income value

Do you receive any other kind of assistance from the government?

Yes []

No []

If yes which assistance do you receive?

	What kind of assistance	Value of assistance
Subsidized electricity		
Subsidized water bills		
Free water		
Free housing		
Free refuse removal		
Subsidized medical aid		
Free hospital treatment		
Finance to establish small businesses		
Other (specify)		

What type of grant do you get from the government?

Old age grant []

Disability grant []

Care dependent grant []

Child support grant []

War Veteran Grant []

Others _____

What does your government pension scheme covers?

1. _____
2. _____
3. _____
4. _____
5. _____

What would you want to do that the fund cannot afford?

1. _____
2. _____
3. _____
4. _____

Level of Satisfaction

Statement	Satisfied	Neutral	Not satisfied
Government assistance made much difference in my welfare			
Health service offered to pensioners is very good			

Expenditures

Section D1: Food and Drinks

Food group	Specific foods	Purchased where		Cost per month	Quantity consumed per day	Transport to purchase points
		Supermarket	Home produced			
Cereals	Rice/Maize					
Bread	Bread					

Roots and tubers	Potato					
Eggs	Eggs					
Fish						
Meats	Chicken, beef					
Fruits						
Vegetables	Cabbage, carrots					
Alcohol						
Oil/Fat	Cooking oil					
Sugar	Sugar					
Tea/Coffee						
Tobacco						

Section D2: Housing costs

How much is the equivalent value of monthly housing rent.....

How much is the equivalent value of Furniture and household appliances

What is the main source of energy used for lighting and cooking in this house?

Source of energy	Lighting	Cooking	How much money do you spend on this source of energy per month?
Candles			
Electricity			
Gas			
Paraffin/Primus stove			
Generator/battery			

Solar energy			
Biomass/firewood			
Other (Please specify)			

Section D 3: Education cost

What is the total number of children that goes to school in this household?

Type of expense	Child 1	Child 2	Child 3	Child 4	Total
School fees/tuition					
Uniforms (cloth, shoes, socks, bags, sweaters, etc.)					
School stationaries/materials					
Fees for compulsory extra activities (exams, development, sports)					
Transport to school					
Total costs					

Section D4: Health care costs

Type of provider	Number of visits per year per person	Cost per visit for a typical illness	Total cost per year for family

Public provider			
Consultation fee or co-pay			
Medicine co-pay			
Medicine cost when must be purchased			
Lab test cost or co-pay			
Private medical provider			
Consultation fee			
Medicine			
Laboratory test (indicate how often private laboratory tests are required)			
Pharmacy			
Medicine			
Traditional Medicine			
Transport			
Total			

Section D5: Clothing costs

Items	What is the total cost for all household members per month?
Beddings	
Clothes	
Shoes	
Traditional cosmetics	
Total costs	

Section D6: Communication and information costs

Item	How much does the household spend in total per month?
Phones & airtime cost	
Radio	
TV/Video	
Internet	
Print/newspapers	
Post Office Box	
Total cost	

Section D7: Social, Recreation and Leisure costs

Item	How much does the household spend in total per month?
-------------	--

Religious contributions	
Cultural festival	
Traditional contribution	
Football matches	
Contributions to social events (marriage, burials, etc)	
Vacation	
Others(specify)	
Total cost	

APPENDIX 7: DATA COLLECTION INSTRUMENT (OSHIWAMBO VERSION)

OMAPULO

Komunyamukuli womapulo

Ame Mesag Haukena ndili omunafikola melihongo lopombada mo moinama oyo inasha nexumokomesho moshiwana. Ohandi lihongo nee moshiputudilo shopombada University ya Namibia mOvenduka. Ohandi ningi nee omapekaapeko e na sha nokutala eameno nosho yoo onghalo omo tamu lumbu ovakulupe vetu moshilongo, omo panena hatu tu kayukilila ovakulupe vomomukunda **Omatunda, Ohangwena Region mo Namibia.**

Ove ongomukulupe omukalimo womomukunda Omatunda moshikandjohololo shahangwena ou li umwe womovakwashiwana ovo va tofwamo opo va dule okukufa ombinga momapekaapeko aa, opo vetu vatele moku yandja omauyecele komakonaakono oo hatu ningi, shinasha neameno nomonghalo youkali wovakulupe. Oshiputudilo sha UNAM naame mwene pohaulwange, ohandi ka pandula neenghono, eshi to ka kwafela nge opo u nyamukule komapulo handi ke ku pula.

Eenghundafana nomauyecele aeshe to ka pange oku li oshiholekwa pokati ketu naave. Ekufombinga momapekaapeko atya ngaha otaaningwa pamukalo weliyambo. Oshoyo itatu ka longifa nande omadina ovanhu, kutya ngadi oye ati shongadi. Elalakano lomapekaapeko aa oli na sha ashike nofikola ile nelihongo olo twe li pyaaakidila nayo. Kombinga yomauyecele a wedwapo, oto dulu okukwatafana naame kongodi 081 243 6225 ile ko email mhaukena2@gmail.com

Onda pandula neenghono kelongelo kumwe loye nokefimbo loye. Tangi tangi unene
Neyelo weni

Mesag Haukena

Oshitukulwa sha A: Omauyelele a nakunyamukula

Okakwashike koo okanhu

Omulumenhu []

Omukainhu []

Eedula

60 – 69 []

70 – 79 []

80 – 89 []

– 99 []

Oukwatya wohombo

Ina hambolwa []

Okwa hambola/lwa []

Omuhengwa []

Omufiyekadi []

Omufiyelume []

Ngee okwa hambola`/hambolwa, omuhomboli/lwa woye oha mono mbela eyambidido lopanghalafano?

Heeno []

Ahowe []

Ondjokonona yopailonga.

Omuyakuli woshiwana []

Oshikondo shopaumwene []

Omunafaalama []

Ikwao imwe po _____

Ngeenge okwa longele, efano louhongelwe?

Omulongi fikola []

Omupangi []

Omufitaongalo []

Omupolifi / Omukwaita []

Omunambelea []

Omaifano akwao amwe po_____

Oshitukulwa sha B: Ouyelele weumbo

Meumbo oha mu di ovanhu vangapi?

Odjo yoshimaliwa osho ha mu mono meumbo oi li pipo?

Omoimuna []

Omoilikolomwa yomepya []

Ekwato leeshi []

Edjo lomoilonga []

Omopendjela []

Oyuuyemo yoonakulwa vakulu []

Omakwafo opanghala fano []

Oinima imwe (fatulula) _____

Meumbo omu na ovakulunhu kumwe nounona vangapi hava yambidinda meumbo?

Meumbo omu na ounona vangapi hava kofikola?

Eumbo ola tungwa moshike

Ongulu yeedopi noipeleki []

Ongulu yeedopi nomwiidi []

Eeduda opamifyuululwakalo []

Oufulata/ eumbolovaenda []

Okabashu/oumbenge []

Oludi limwe li lili (fatulula) _____

Oumwene wedu

Omonhele yoye mwene iheli meendjo []

Eumbo lepangelo []

Eumbo olehangano la nyama kepangelo []

Eumbo lehangano lopaumwene []

Eumbo u li mo ho futu komwedi (ho renting)[]

Eumbo u li mo iho futu sha []

Shimwe shili li _____

Oshitukula sha C: Eedjo doyuuyemo

Oho mono oyuuyemo okudilila peni?	Omwaalu woyuuyemo yoye oufike peni lwaapo?
Odjabi yokomwedi	
Opendjela	
OMO HAMU KU DILILE OSHIMALIWA	

Oimaliwa yofamili	
Omongeshefa	
Omounaafalama	
Shimwe shi lipo)	

NB: For farming, it should be computed from the net income; multiplied by the farming season; and divided by 12 monthly to get the monthly income value

Oho mono eyambidido la sha okudilila kepangelo?

Heeno []

Ahowe []

Ngee heeno, eyambidido olilipi ho mono?

	Oludi leyambidido olo ho mono	Ongushu yeyambidido
Oho mono eyambidido mokufuta olusheno		
Oho mono eyambidido mokufuta omeva		
Oho pewa omeva oshali		
Owa pewa eumbo loshali		
Oho yukilwapo oimbodi yni peumbo oshali		
Ohamu pewa ekwafo lopaunamiti loshali (medical aid)		
Oho pangwa oshali koshipangela		

Owa pewa nande oshimaliwa shonhumba uka tote ongeshefa yoye		
Shimwe shilili (fatulula)		

Ekwafo lopashimaliwa lilipipo ho mono kepangelo?

Oshimaliwa shovakulupe []

Oshimaliwa shovanaulema []

Oshimaliwa shavayambididwa []

‘Osapota’ (oshimaliwa sheyambidido lounona) []

Shimwe shi lili _____

Oshimaliwa osho ho mono kepangelo oha shi kwafele moinima ilipipo?

1. _____

2. _____

3. _____

4. _____

5. _____

Oshike ngeno ho kala wu udite wa hala okuninga, ndee iho dulu okushiwanifa nokashona oko ho mono?

1. _____

2. _____

3. _____

4. _____

Owa mbilipalelwa ngahelipi moinima tai landula

Oshitwa,osheetwapo	Onda mbilipalelwa	Xwepo ngaho	Inandi mbilipalelwa nande nande
Omayambidido epangelo okwa etaa eyooloko lili hwepo meenghalo dovanhu			
Omayakulo onghalonawa haa ningilwa ovakulupe omawa unene			

Elongifo loshimaliwa

Section D 1: Moikulya noikunwa

Ong udu yoik ulya	Oludi loikulya		Ongudu yoikulya	Oikulya kondadal unde	Oha mu		Oha mu	Oh a mu	Oha mu futu ingapi mosheendi fo/molefa opo mu ka lande
					ilande/kufa peni	Okof itola			
Oim eno	Oikwai		Oikwai ya	Olwishi					
	lya			Epungu					
	Oikwai lya			Oikwaily a imwepo					

		Oikwam akunde	Omakund e (e.g okapoke)					
			Eembudu kufwa					
			Oikwama kunde imwe					
	Oikwa mbidi	Oihakau tu						
		Oikwam bidi	Ombidi (cabbage)					
			Broccoli					
		Oikwan yanga	Onyanga					
			ogalika					
			Others					
		Oikwam bidi	Okanaka mudsha					
			Parsley					
			Omadam ate	O	mada mate			
			Imwe ilili					

t	Oyiima	Oyiimat	Omalemu					
		i &	na					
		yomalud	Omandje					
		i elili na	bele					
		kulili	Omaapel					
			a					
			Peach					
			Strawberr					
			y					
		Raspberr						
		y						
		Omaabana						
		na						
		Omandje						
		bele						
		Omaamen						
		go						
	Eefuk	Omaadi	Eeni					
	wa	eeni	dongala					
	neenha		yetango					
	nag		Omaadi					
			oilikolom					
			wa imwe					

		Otee	Oifo yotee (itwima, ilaula nst)					
Ani mal origi n	Terrest rial mamm al	Ombelel a	Eefiyo dongobe					
			Exuli longobe					
			Omaadi ongobe					
			Oshingul u					
			Odi					
			Omashini					
	Omai	Ombelel a yoxuxw a	Ombelela yoxuxwa					
			Exuli loxuxwa					
			Turkey					
			Onghuti					
			On					
	Oinam wenyo	Omaludi esshi	Hake					
			Tilapia					
Angel								

	yomef uta		Oikwakw ameva / oikwaesh i					
--	--------------	--	-------------------------------------	--	--	--	--	--

Oshitukulwa sha D 2: Eefuto deumbo

Ohofutu omwaalu woshimaliwa shi fike peni mokurentinga

Ohofutu ingapi kodula moikwaipundi noinima ikwao yomeumbo.....

Oha mu longifa shike mokuminikila nomokuteleka?

Ondjo yomundilo	Okuminikila	Okuteleka	Oho longifa oshimaliwa shi fike peni kowedi?
Oulexita			
Olusheno			
Ohaasa			
Omahooli paraffin			
Eshina lolusheno lopatrii			
Eeghono docketango			
Oikuni / nomapumba			
Shimwe vali (fatulula)			

Oshitukulwa sha D 3: Omwaalu woshimwaliwa shelihongo

Ounona vangapi hava di omu havai kofikola?

Omivalu deefufo mokaana keshe? Okaaaa 1

Type of expense	Okaaa a 1	Okaaa a 2	Okaaa a 3	Okaaa a 4	Aveshe kumwe
Ofuto yofikola					
Omudjalo wofikola (oikutu, eenghaku, oikamufino, eendjato, ombidja youtalala.)					
Oikwamambo/oishangomwa					
Eefuto dikwao odo hadi dengele (ngaashi ekonaakono)					
Osheedifo shokofikola					
Total costs					

Section D 4: Health care costs

Oludi louyandji	Oho iko	Oho futu	Oha mu futu
woundjolowe/wouhaku	oikando	ingapi	oshimaliwa shi
	ingapi modula	mouvela	fike peni kodula
			movaneumbo
			aveshe kumwe

Ovayakuli moipangelo yepangelo			
Ofuto youhaku			
Omiti oho di futile ingapi?			
Omiti oho di lande ku ingapi , ngeenge waka landa?			
Ofuto yomakonaakono okolabola?			
Kondokotola yopaumwene			
Ofuto youhaku?			
Omiti?			
Ongulu Omakonaakono okolabola (ulika nee kutya omakonaakono okoshipangelo shopaumwe ohaa ninwa lungapi)			
Koaputeka			
Omiti			
Osheendifo			
Aishe kumwe			

Oshitukulwa sha D 5: Eefuto doidjalomwa

Oinima	Oho longifa shi fike peni momwedi?
Oiyalomwa	
Oidjalomwa	
Eenghaku	
Elongifo alishe kumwe	

Oshitukulwa sha D 6: Elongifo lohimaliwa moinima yomakwatafano nomauelele

Item	Oho longifa shi fike peni momwedi?
Ongodi noulityaatyaa	
Oradio	
OTiivi/Video	
Internete	
Oifo kundaneki	
Elongifo alishe kumwe	

Oshitukulwa sha D7: Omwaalu woimaliwa ho longifa moinima yonghalafano, yomalihafifo nomadeulo

Oshiningomwa	Oho longifa oshimaliwa shi fike peni momwedi ?
Omayambidido oikwamhepo	

Etanga lokeemadi	
Omayambidido moiviloyonghalamweny yomunhu (omahombolo, meefya, noshotuu)	
Momafudo	
Others (fatulula)	
Elongifo alishe kumwe	

APPENDIX 8: OBSERVATION CHECKLIST

Items	Yes	No	Comment
Inability to care for themselves			
Humiliation because of being old			
Diseases and disabilities			
Lack of economic security and personal safety			
Poor or lack of access to essential health and human services			
Poor housing and living condition			