

**TRANSFORMING THE LIVING STANDARDS OF THE OLD AGED PEOPLE OF
NAMIBIA THROUGH SOCIAL GRANTS: A CASE OF OMAGONGATI VILLAGE,
OSHANA REGION**

A DISSERTATION SUBMITTED AS THE REQUIREMEN FOR THE DEGREE OF

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BY

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Declaration

I **AUNE M. SHIKOMBA** pronounces that this thesis entitled: "Transforming the Living Standards of the Old Aged People of Namibia through Social Grants: A Case of Omagongati Village, Oshana Region" is the outcome of my own investigation and endorses that it has not been submitted to any college or university, nationally and globally as a whole. To affirm the authenticity of the work that it belongs to me, all the literature reviews and other authors' views are supported and acknowledged by means of complete references.

Student's Signature..........

Date.....30 March 2020.....

Supervisors' Statement

We certify that we have read this dissertation and that in our opinion it is satisfactory in scope and quality as a dissertation for the degree of Master Degree in Education

DISSERTATION COMMITTEE

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Co-Supervisor's Signature

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Date & Stamp

Dedication

This study is dedicated to my immediate family members who were always by my side through thick and thin. This goes to my lovely husband Mr. Edward Gabriel, my mom Raina Petrus, and my children: Aune and Edward Junior, my beloved sisters and brothers, friends and everybody else who firmly believed in me, as I journeyed along the academic path.

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My profound gratitude extends to God the Almighty for the tenacity, strength, perseverance and hope to see another day. His gift of wisdom and understanding spurred me to complete my Master's Degree in Education (Adult Education). To my humble supervisor, Dir. N. Mbukusa, you made me believe that there is no night so long that it does not end with dawn. You accommodated me in your already stretched schedule and gave my work undivided attention. Your tutelage and informed mentorship helped this project see the light of the day. I thank you. You so much believed in me, moulded me and motivated me to be an academic that I am today. Through your words of wisdom, character and decorum and professional achievement Dr, I found a role model in you. Words alone, are devoid of expressing my heartfelt thanks, once again I thank you.

Secondly, I would like to acknowledge Mr Love more (former Zimbabwean student) and Mr Joseph Iyanda for helping me with the theoretical framework. Special mention also goes to the class of 2018 whose concerted efforts and sharp academic focus revealed to me that "Together We can!" You are my heroes.

Finally, lasting gratitude goes to my adorable husband (Comrade Edman), lovely kids (Edward and Aune), lovely mother (Raina Petrus), and my lovely sister (Mathilde

Akwaake, you are my reason for existence and the desire to see another day.

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Acronyms

| | |
|--------|------------------------------------------|
| DFID | Department for International Development |
| EPRI | Economic Policy Research Institute |
| ROSCA | Rotating Savings and Credit Associations |
| NAMCOL | Namibia College of Open Learning |
| SLF | Sustainable Livelihoods Framework |
| SDGs | Sustainable Development Goals |

ABSTRACT

This study explores social grant factors that influence the living standards of the old aged people. It focuses on finding out whether the helping hand of social grants brought some changes on the living standards of the old aged people and further identifies possible solutions to improve the standard of living of the old aged people of Omagongati village in Oshana Region. The research is also embedded within the Sustainable Livelihoods framework (SLF) by Scoones (1998).

The study adopts the qualitative methodology and utilizes the phenomenological design to outline the effects of social grant to the living standards of each participant. To garner the relevant data for the study, in-depth interviews were conducted on the beneficiaries of old age social grant. The samples of twelve old aged people (participants) were purposively selected using a non-probability sampling technique to gauge the effects of social grant from the population of old aged people in Omagongati village, Oshana Region. The information of the study was recorded in the interview forms, audio taped and presented by focusing on each participant's viewpoints.

The study establishes that the old age grant is contributing to the provision of nutritional food, health services and payments of educational services for their grandchildren staying with them. The study also reveals that social grants are used to engage in internal saving schemes and petty income generating projects. The study further unveils that the old age grant is insufficient to meet the needs of people; some have the vulnerable grandchildren and the people living with HIV and AIDS in the family who require more cares. Finally, this study offers some recommendations for different agencies especially the social policy makers and implementers to revisit the scheme in order to guarantee that old aged people in Namibia have sufficiency funds for survival and capable of looking after their families.

CHAPTER ONE

1. Introduction

This chapter placed the study into its nuanced context by giving an orientation of the study, statement of the problem and research objectives. The chapter also illuminated at the significance of the study and its limitations.

1.1 Orientation of the study

Social protection has been a global concern from the time immemorial. Historically, social protection has been used in various places around the world to address inequalities in living standard, and to edge transient poverty (Social Security History, n.d.). One of the first examples of public-provided social protection can be tracked to the Roman Emperor Trajan, who established a program for free grain to include more poor citizens of the empire(The Roman Empire: in the First Century. The Roman Empire. Emperors. Nerva & Trajan - PBS, n.d.). In addition, he inaugurated public funds to support poor children. Planned welfare was not common until the late 19th and early 20th centuries (Social Security: A Program and Policy History, n.d.). It was during this period that in both Germany and Great Britain, welfare systems were reputable to mark the working classes (Amnesty International, n.d.). The United States trailed numerous years later, during the Great Depression, with emergency relief for those struck the hardest effects of the depression (C, 2016). However, modern social protection has grown to envelop a much broader range of issues and purposes; it is now being used as a policy approach in developing nations, to address issues of persistent poverty and target structural causes (Research Notes &Special Studies by the Historian's Office, n.d.). In Africa, social protection in the spirit of Ubuntu has swiftly been employed in trying to reduce the abject poverty and suffering in mostly African cultural settings in order to enhance and promote economic and social growth.

In fact, then ascent need for social protection emerges from the realization that there is always a degree of inequality and limit to opportunities for some households in any economy (Social protection & social inclusion - Employment, Social Affairs & Inclusion - European Commission, n.d.). It is in human nature, to give a helping hand to the less fortunate members of a society. This realization forms the foundation of the Millennium Development Goals upon which Sustainable Development Goals (SDGs) are premised, which seek to improve the living standards of the poorest people in the world (National Planning Commission, 2008). In order to alleviate poverty, economic situation and improve the living standards of the old aged, the Government of Namibia introduced the old age social grant in 1990 (Levine, Van der Berg and Yu, 2009).

The old age social grant is the monetary grant that is given to the elderly people from the age of 60 years and above by the Government Republic of Namibia. This social grant is financed through the state budget by which, the Namibian government has decided to enhance the living standards of the old aged people in four main areas which are poverty eradication, zero hunger, good health and wellbeing and affordability as stated in the SDGs. That is why the President of Namibia declared war against poverty and established the Ministry of Poverty Eradication and Social Welfare in 2015. In addition to that, the Harambee Prosperity Plan (HPP) was adopted at the end of April 2016 and intended to form the basis for interventions regarding poverty eradication in Namibia.

Due to the universal nature of the grant, even the wealthy are eligible to it. Exclusion errors are minor, majority of the poor older people are covered (Chiripanhura& Niño-Zarazúa, 2013). In fact, many subsistence farmers experience a significant increase of their incomes after crossing the age line of 60 years. The cash transfer has been increased steadily but not systematically as it

is not regularly adjusted to inflation rates and needs of the old aged people. Given this stark background, the current study therefore seeks to examine how social grants transform the living standards of the old aged people of Omagongati village, Oshana region, Namibia, as the case study.

1.2 Statement of the problem

The Namibian government crafted and implemented the policy of social grant as a strategy mechanism to eradicate the identified multi-dimensional poverty among the old aged people.

Despite the introduction of social grant and Harambee Project to improve the living standards of the old aged, the fact remains and that there are, disparities and imbalances of social wellbeing, food security, good health, sense of belongingness and social inclusion. The lifestyles, value systems, traditions and beliefs that the aged are supported by the government, are visible in every quarter. A study conducted by Manfred (2015), focused on the efficiency of social grants for the old aged people and discovered that the sum of money which was given to the aged people before the increment to N\$1200 was not enough to cater for their basic needs. Thus, this study seeks to examine whether the increment of social grant of old aged people in Namibia could be enough to transform their lives. The implication of the study is to influence the social policy makers and implementers to assess the present old age grant and come up with innovative means of guaranteeing that old aged people in Namibia have enough funds for survival and can look after the people and children under their stewardship.

1.3 Research Questions

1. What social grant factors influence the living standards of the old aged people in Omagongati Village?
2. What are the results of social grants on the living standards of the old aged people in Omagongati Village?
3. What are the influences of social protection on the old age families of people in Omagongati Village?
4. What are the possible strategies that could be put in place to improve the living standards of the old age?

1.4 Purpose & Significance of the study

The research is of essence to the social policy formulators and implementers in the Ministry of Poverty Eradication and Social Welfare to come up with well-informed policies to improve the welfare of the old aged people. The relevance of the study extends to the wider Omagongati community and Namibia at large, as it opens their eyes to the scope, benefits and limitations associated with the social grants as alms meant to put the wrong right. In the same token, would-be researchers in this domain will find a fertile ground to base their studies on hence it is both trendsetting and pace setting.

1.5 Limitations of the study

The study seeks to explore the effects of social grants on the living standards of the old aged people, with a limited attention to only the Omagongati villagers of Oshana region. Although there are several publications available on the social protection programmes in Namibia, however, none of them gave a deep insight on the old age grants in the villages. This causes this research to be tense in discovering many fundamental issues pertaining to the old age safety nets for villagers in Namibia.

The researcher is coverage limited. A more holistic result would have been ascertained should it have possibly carried out on a wider community in the region. In fact, if the research inquiry is conducted in every village, the individual realism may be identified because there are many old aged people who are benefiting from the social grant have different priorities of social needs vary from one person to another.

Communication network poses another limitation on this research. Some villages in the region are hard to reach to collect data due to a very poor road network. The accessibility to those villages was scored too low that no vehicle could reach. This restricted the sample technique that was used in this research.

Time bottleneck is another control. The level of this academic research is Master's degree with a limited time factor, this stands a limitation to the extent of time devoted for this masterpiece. It is a fact that this research faced a limited financial and human resources, coupled with distance between rural homesteads. The study only focused on Omagongati village in an endeavour to meet the available financial and human resources.

The limitations of phenomenology research design remain a concern. It is always desirable in any research that the research participants are able to articulate their thoughts and feelings about the experience being studied. However, in phenomenological research design, it may be difficult for the participants to express themselves due to language barriers, age, cognition, embarrassment and other factors (Groenewald, 2004).

Here the analysis and interpretation of data in phenomenology requires researcher interpretation, making phenomenological reduction is an important component to reduce biases, assumptions, and pre-conceived ideas about an experience or phenomenon. Researcher bias is difficult to determine or detect (Aspers, 2009).

1.6 Delimitations of the study

The main focus of this research is captioned on transforming the living standards of the old aged people of Namibia through social grants. Thus, it explores the effects of social grants on the living standards of the old aged people. It focuses on finding out whether the helping hand of social grants brought some changes on the living standards of the old aged people and further identifies possible solutions to improve the standard of living of the old aged. The scope of the population is limited to people of Omagongati village in Oshana Region, but the outcomes can be used and generalized to the villages setting around the country. The project results can be utilized by the policy makers in policy planning and implementation for relevant sections of social services based on the facts that assumptions, and selections were made as a consideration of a proper and realistic design.

1.7 Definition of terms

1.7.1 Old Age Social Grant

Willmore (2000), defines old age social grant as an anti-poverty pillar that is non-contributory and guarantees a minimum income in the old age. In the context of the study old age social grant is an informal, non-contributory scheme that is given to all elderly who are age 60 and above.

1.7.2 Poverty Alleviation

Poverty alleviation refers to the aims meant to reduce the negative impact of poverty on the lives of poor people but in a more sustainable and permanent way than poverty relief programmes (Kessy & Tostensen, 2008). It includes the state's social grants programmes which alleviate the impact of poverty for many people.

1.7.3 Vulnerability

Castellanos (2007) defines vulnerability within the confines of poverty eradication, as the ex-ante risk that a household will, if currently non-poor, fall below the poverty line, or currently poor will remain in poverty. Also, Aminm Rai and Topa in Castellanos (2007:7) reiterated that, “Vulnerable households are those that are unable to smooth consumption in the face of fluctuations of income due to crop disease, floods, illness and other idiosyncratic shocks.”

1.8 Summary

This chapter elucidated the orientation of the study which aggravated the implementation of social grants to cater for the social well-being of the elderly people. It further explicates on the problems statement, research questions, and significance of the study, limitations and definition of terms which are in relation to the impact of social grants in meeting the needs of the elderly people who are no longer capable to work for themselves in the old age.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This section focused on the theoretical literature which is in relation to the research problem to concretize the research study. Literature review provides a foundation on which the research is laid on. This part of the chapter also focused on previous studies which were conducted on how social grant transforms the social wellbeing of the aged group. The theoretical literature was attained from worldwide published and unpublished documents. This chapter is concluded with a Sustainable Livelihoods as a theoretical framework (SLF) and an analytical tool for this research.

2.2 Theoretical Framework

This research is embedded within the Sustainable Livelihoods Framework (SLF) by Scoones (1998). The SLF is a holistic and flexible framework for poverty analysis and poverty alleviation. According to Scoones there is a time whereby a society at a given point fall under vulnerability context characterized by shocks, uncertainties and other changes to the social system. Those shocks and uncertainties may have negative outcome on the survival of the old aged group who are no longer able to work to earn a living. The transformation on the institutional processes by the government has resulted in implementation of financial capital in the form of old age social grants in a bid to improve the livelihood outcomes of the old people of Namibia. Thus, this framework offers strategies that enable elderly people to recover from stresses and shocks maintain and enhance livelihood capabilities and assets which provide sustainable livelihood opportunities for the next generation.

The concept of sustainable rural livelihoods is increasingly central to the debate about rural development, poverty reduction and environmental management (Srijuntrapun, 2018). But what is the researcher ideology of the concept would achieve in this new entry of work? The research agreed SLF would attempts to draw together some of the definitional issues surrounding the concept, before moving on to explore some of the central conceptual and methodological issues involved in investigating this related sustainable livelihood issues. The framework will conclude the outcomes with some brief reflections on the operational implications of a sustainable livelihood approach towards the living standards of the old aged people of Namibia through social grants. Particularly in an attempt to examine a range of key research questions. In other words, the relevant outcome indicators of the livelihood resources, institutional processes and livelihood strategies which are important in enabling or constraining the achievement of sustainable livelihoods for different groups of people .The theory has been proved practical, operational and policy implicative worthy of adoption in the sustainable livelihood approach (Yohannis, M. A., Waema, T. M., & Hutchinson, M., 2017).

This framework aims to review the scope of the questions to research, clarify the conceptual and analytical approaches, explore the range of methodological tools and discuss the practical and operational consequences of a sustainable livelihoods approach for living standards of the old aged people of Namibia through social grants.

2.3 Global policy framework on Social Security including old age grant

In the global perspectives, social grants or social security (including old age grants) was born in an attempt to reduce or eliminate abject poverty among the global citizens (OHCHR - World Conference on Human Rights, n.d.). Therefore, social grant has received worldwide recognition.

By convention, social grant has been enshrined in the Universal Declaration of Human Rights, the Article 22, Universal Declaration of Human Rights (1948): “Everyone, as a member of society, has the right to social security and is entitled to realization, through national effort and international co-operation and in accordance with the organization and resources of each State, of the economic, social and cultural rights indispensable for his dignity and the free development of his personality.” (United Nations, 2002).

In the same vein, the International Covenant on Economic, Social and Cultural Rights has it in Article 9: The States Party to the present Covenant recognizes the right of everyone to social security, including social insurance, Article 22: Every one as a member of society has the right to social security, Article 25: Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family (UDHR – History of human rights, n.d.).

More precisely, ILO Convention 102(1952) attenuated all the social security (including old age grants) concerns into nine minimum standards, repeatedly articulated in the convention that social security should go well and beyond (Cecchini & Martínez, 2013). The same agreement inclines universal assistance and insurance schemes as possible instruments to provide the minimum standards. Social security (not social protection) refers to livelihood and income protection in nine cases of need or contingencies of the life-cycle: sickness (2 standards, namely treatment and income protection), childhood, unemployment, old age, employment injury, parenthood, maternity, and invalidity/disability and widowhood/orphan hood. Quite often, this conceptualization of social security is used interchangeably with social protection (Kunarti,

Sudrajat, & Handayani, 2018). The ILO has adopted the term social protection as one of four pillars of its decent work framework and most recently in the ILO.

The social grant protection (including old age grants) can be seen as a set of policies and programs designed to reduce poverty, vulnerability and inequality. The UN takes a rights-based approach to social protection. For example, the SPF framework promotes universal access to essential social services and transfers along a person's life course (Hagemejer & McKinnon, 2013). Kumitz (2013) argues that that social cohesion and lifting people above poverty levels in general is not simply a matter of singular and specific transfers. He expresses some exclusivities counting general pro-poor and poverty alleviation policies and rights frameworks, agricultural subsidy programs, negative income tax schemes and minimum wage instruments within the scope of social protection. In attempt to draw a line, he raises the questions on the broader definition of social policy and pro-poor economic/development policy. The impact of social transfers on marginalized groups can be even greater when supported by legal measures to combat discrimination in areas such as employment, access to education and healthcare, credit, inheritance and land ownership (Kumitz, 2013).

Furthermore, Cichon (2006) maintains that transfers can reduce vulnerability to shocks. He entices that a well-designed social transfer schemes (including old age grant) can prevent the non-poor from falling into poverty as a result of economic or environmental shocks. The gap here is the degree of equity that a distribution can follow. When an equitable distribution is maintained, old age grant in particular can build a social cohesion and enhance the livelihood of

the recipients sustainably (Stevenson, 1936). Devereux and Sabates-Wheeler (2004) provide the most commonly used conceptual framework, which describes four social protection functions: (1) Protective: providing relief from deprivation (e.g. income benefits, state pensions), (2) Preventative: averting deprivation (e.g. savings clubs, social insurance), (3) Promotive: enhancing incomes and capabilities (e.g. inputs) and (4) Transformative: social equity and inclusion, empowerment and rights (e.g. labour laws) (Old age pension, n.d.).

2.4 African policy framework on Social Security including old age grant

In Africa, the constitutive Act of the African Union adopted by the thirty-sixth ordinary session of the Assembly of Heads of State and Government on the 11 July 2000 in Lomé, Togo, sees the needs and reinforces the need to promote a common agenda to address issues affecting the people of the continent. Articles 3 and 4 of the Constitutive Act emphasise the promotion and protection of human and people's rights in accordance with the African Charter on Human and People's Rights (Reddy & Sokomani, 2008). The overt reference is made of the intent to promote sustainable development at the economic, social and cultural levels as well as promoting cooperation in all fields of human activity, to raise the living standards of African peoples (African Union Constitutive Act, 2000). The Act provides the overall framework within which subsequent discussions on poverty, unemployment and vulnerability are put on the agenda. So, in the Ouagadougou Declaration and Plan of Action (2004, there is an overall aim to empower people, open opportunities and create social protection and security for workers, through building a people-oriented environment for development and national growth (Murithi, 2008).

The POA is based on mobilising resources for implementation of the plans of action at the national, regional, and international levels. It recognises the need to address social development,

poverty alleviation and employment creation in a coherent and integrated manner (African Union, 2007). Therefore, there was a support to adopt ILO agenda in enhancement of the coverage and effectiveness of social protection for all sectors in society, particularly the poor and vulnerable (African Union, 2007) (Lombard, 2008).

2.5 SADC Policy Framework on Social Security Including Old Age Grant

SADC witnessed a turnaround policy in social protection policy especially in March 2006 Livingstone Call for Action. It served as another turning point in African governments' commitment to promote social protection as an urgent response to the increasing vulnerabilities of people to chronic and new crises in the region. A call for action was adopted at the meeting and this call is now known as the Livingstone Call for Action on social protection in Africa (Faulkner & Loewald, 2008). Significant consensus was reached on the need to implement more widely throughout Africa programmes such as social pensions and cash transfers to vulnerable groups including children, older people and people living with disabilities. Social protection includes social security measures, furthering income security and an integrated policy approach that has strong development focus, such as job creation. Like the ILO Recommendation 202, the AU Social Policy Framework targets people during life-cycle contingencies (childhood, unemployment, old age), and those not able-bodied and/or with disabilities, and foresees health care provision for everybody (C, 2016).

2.6 Namibian policy framework on Social Security including old age grant

According to Chiripanhura & Niño-Zarazúa (n.d), Namibia is not a separate state from the rest of Africa, so the need for social protection arises from the realisation that there is always a degree of inequality and limit to opportunities for some households in any economy. It is human nature

to give a helping hand to the less fortunate members of society. This realisation forms the foundation of the Millennium Development Goals, which seek to improve the living standards of the poorest people in the world. Worldwide, countries are working hard towards achieving the goals, and as part of these efforts, various forms of social protection programmes have been introduced. In Africa, the African Union (AU) has called on its member countries to intensify the use of cash transfers in the fight against poverty (AU, 2006). So, Namibia with the South African inheritance developed coping mechanisms in the face of adversities. They have ways of shielding their poorest from the worst of crises through the development of intricate social networks and relationships which broadly revolve around community social capital.

In Namibia, these informal social safety nets consist of help from the extended family (e.g. with childcare from grandparents); taking care of orphaned children of relatives; sharing food, draught power and other productive assets with neighbours; gifts and contributions to social functions like marriage ceremonies, weddings and funerals; and soft loans to neighbours and relatives. There are also cash transfers from household members in urban areas to members in rural areas, and food transfers in reverse. However, these social safety nets are not Unlike the ILO Recommendation 202, the AU-SPF explicitly mentions informal workers to receive benefits. The debate here is whether the informal economy needs to be formalized to include informal workers under standard social security institutions such as pension or unemployment insurance funds, or whether specific, tailor made pathways need to be generated to include informal workers (such as voluntary contributions to pension insurance by petty traders and other informally self-employed informal workers/entrepreneurs) (Peace, 2001). Both the AU-SPF and the ILO Rec. 202 agree on the minimum level of social protection and both strongly embed social protection in a wider context of general social, economic and human welfare, as the following excerpts

demonstrate (Hagemejer & McKinnon, 2013). Similar to the Social Protection Floor is the Minimum Package defined in the AU-SPF, which was adopted by all 53 member states 2008 in Windhoek (Chiripanhura & Niño-Zarazúa (n.d))

2.7 The social grant factors for the old aged people

Levine et al (2011) says the old age grant as an anti-poverty measure has contributed significantly towards the reduction of poverty levels Namibia. The social protection measure is put in place using the income and expenditure index (Levine, Berg, & Yu, The impact of cash transfers on household welfare in Namibia, 2011). The social protect scheme is believed to show that social grants are well-targeted and have significantly reduced poverty levels in areas with high poverty rates such as places dense population, in female-headed households and in rural areas (Tylor, 2008).

In pursuant to the above, the social grant alleviates the social exclusion of older people by incorporating them more strongly into kinship and social networks. Old aged people can continue as financial contributors to their networks even when they no longer work, thereby increasing their chances of receiving support from others when they need it. In South Africa and Brazil, for example, the majority of old aged have expressed satisfaction with their family relations (Barrientos & Lloyd-Sherlock, 2011).

Chiripanhura opined that communities have developed coping mechanisms in the face of adversities. They have ways of shielding their poorest from the worst of crises through the development of intricate social networks and relationships which broadly revolve around community social capital. In Namibia, these informal social safety nets consist of help from the

extended family(e.g. with childcare from grandparents); taking care of orphaned children of relatives; sharing food, draught power and other productive assets with neighbours; gifts and contributions to social functions like marriage ceremonies, weddings and funerals; and soft loans to neighbours and relatives. There are also cash transfers from household members in urban areas to members in rural areas, and food transfers in reverse. However, these social safety nets are not robust to covariant shocks like drought and over time, the communal bonds have weakened, and the government has increasingly taken over the provision of social protection.

The Old Age Pension, later renamed the Basic Social Grant (BSG) in 1998, is a universal and unconditional cash transfer to persons aged 60 years and above aimed at preventing poverty among the beneficiaries. This dates to the colonial period whereas from 1973, all citizens of Namibia could receive the social grant (Subbarao, 1998, Devereux, 2001 and Levine et al, 2009). The main qualifying criteria have remained age (60 years and above) and citizenship (beneficiary must be a citizen of Namibia; or must have permanent residence; and must be residing in Namibia).

Lucas (2009) indicated that, the old age social grant in Botswana are not enough but they make some difference. The study also indicates that, it is not the same as in the past when the old aged received nothing as they are now able to survive for some few weeks after receiving grant. The cost of living is high, and things are expensive. The fact that agriculture is also not successful, and the majority of the old people are no longer rearing animals, and this leads to the challenge where people do plough their fields and give them some crops that do not last them for the next harvest. The old aged people in Botswana believed that if agriculture was successful, the money would have been adequate to meet their needs.

The European Union Social Protection Systems Programme (EU-SPS) and Petronella Masabane of the Directorate of Social Welfare Services, Ministry of Health and Social Services of Namibia argued that “Namibia’s old age social pension, renamed in 1998 as Basic Social Grant (BSG), guarantees all Namibia’s residents over 60 years of age a monthly unconditional allowance of 1 100 Namibian dollars (N\$) per month. It corresponds approximately US\$ 78 per month lifting the grant beneficiary well above the poverty line. She or he however shares the grant with the extended family, especially by supporting the schooling and wellbeing of possible grandchildren” (EU_SPS, 2018). However, the number of possible grandchildren and people to support with the grant are not standardized and provided for in the convention that enacted the old age social grant scheme.

Furthermore, in a study conducted by Manfred (2015) in Namibia it was discovered that old age social grant is failing to improve the social and economic wellbeing of the majority aged group. In his research, the author focused on the efficiency of social grants for the old aged people and discovered that the sum of money which was given to the aged people before the increment to N\$1200 was not enough to cater for their basic necessities. Given this informed background, the researcher wonders how the social wellbeing of the old age has been transformed after the increment of N\$1200 in accessing social and economic basic needs. Thus, this study seeks to examine whether the increment of social grant of old aged people in Namibia could be adequate to transform their lives and solutions which can be put into place to overcome and improve their problems in accessing the basic needs on their daily routines.

Moreover, in accordance to Kimberly, (2003), the majority of the elderly interviewed in the study conducted in Uganda indicated that although the money is inadequate to address their social human rights basic services, it makes a great transformation. It also emerged from the study that social grant transforms the lives of the elderly people to be self-reliant and economically independent. Research findings from the study also alluded that the elderly people were appreciating receiving social grant compared to the time before the grant was introduced.

The author alluded that old age social grant is not working as shock absorber in time of shocks and vulnerability context since most of the elderly reported that agriculture is no longer going well due to the climatic changes. Even though the elderly received social grant, the money is not adequate in addressing their needs in their daily routines. As a result of this, the elderly people are struggling to acquire adequate food and to make their end meets. It is therefore trite and imperative to note that the inadequacy of social grant forced the majority of elderly people to be ensnared in food insecurity matrix in their daily habitual lives due to changes in social systems.

Furthermore, a study undertaken by Ranyakane (2014) in Lesotho concluded that the social grant given to the aged is failing to ameliorate the shocks which are affecting most of elderly people in rural areas. It has been confirmed that the social basic needs of the elderly people who live in the rural areas are more, encompassing health wellbeing, and health financial predicaments. The old age social grant as social security safety net that was introduced in Namibia fails to sustainably meet the health well-being needs of the elderly people (Pelham, 2007).

Moreover, the social security basic needs of the elderly people comprise health as the majority of them are exaggerated by diverse illness owing to their old age frailty. The author unearthed that the old age social grant in South Africa is of paramount significance however, it is imperative to take note that social grant as a social safety net is deteriorating to address its key objective in improving the lives of the elderly. This is because it's a challenge as most of the elderly people are still swamped in poverty and fail to address their social health needs and the necessity of their grandchildren whom they are looking after. Basing on this information it is validated that the social and economic human rights basic needs of the elderly are not just food and shelter. Pelham, (2007) illuminates that health wellbeing is the utmost vital requisite when it comes to elderly needs that are no longer able to work due their old age.

2.8 The reconsideration on the effects of social grants on the living standards of the old aged

The social grant money is playing a pivotal role in the life of the elderly people. A study conducted by Joshi (2012) in Lesotho revealed that, the most important role that the social grant plays is to assist elderly people to go to hospitals and buy the groceries. The elderly people stated that before being grant beneficiaries, life was so difficult for them to survive but some of them look into this view from when they were still working. Thus, the social grant affects the expenditure pattern of the old aged people. In a small survey of poor households in the Eastern Cape South Africa receiving the old age social grant, reported spending the majority on food (EPRI, 2002).

In the same wavelength, some of these households reported increased expenditure on medical, educational and funeral expenses. Additionally, a study of spending patterns of Zulu grandmothers in South Africa who received the old age social grant, Moller and Sotshongaye (1996) found out that most of the social grant money was spent on the most basic needs, especially food, although this varied with households and locations, for example, urban areas paid more for electricity, water and rent. Most grandmothers mentioned expenditure on school fees, school uniforms and transport to school as important. There were, however, gender differences since females were more likely to spend their income to benefit children in the household (Lund, 2002; Keswell, 2003).

As a result of this background most of the elderly people who are given social grant alluded that the little money, they have is insufficient to visit consulting health specialists and paying health medication at pharmacies are enmeshed in vulnerability context in due to inadequacy of money. The social grant which is given to the elderly people in South Africa is failing to recuperate the social and economic shocks which are straining the elderly in their daily routines (Kasere, 2012). The research study unearthed that elderly people have poor buying power with the social grant money as they are only capable to purchase food. The majority of the participants thought that the government of South Africa might have introduced the old social grants merely for purchasing food.

A closer examination from the literature confirmed that the elderly people alleged that social human rights basic services are not only food, also the social necessity of the grandchildren they are living are very essential to them as they are the stewards of the family (Kasere, 2012). From

this standpoint the old age social grant fund does address some of the social basic needs conversely not most of the necessities of the elderly. It also emerged from the study that some of the elderly people stated that they utilize the money to reimburse people who help them as they are residing alone in the household.

More-so, Kakwani, Son & Hinz (2006) observed that the old age social grant money which the government of Kenya is giving to the elderly people is not adequately catering for their social basic services as the elderly people nowadays have become the breadwinners in the families. This is despite the fact that they are in the sunset age where they must be on the receiving end and not to be the backbones of the families. It was further noted that food security matrix involves far more than the noticeable state of under-nutrition. The elderly people also complained that their fields are no longer fertile but the money that is given to them cannot endure them till the next harvest. Kakwani, Son & Hinz (2006) also affirmed that food security safety nets occur when all the elderly people, at all times, have social and economic access to adequate, safe and nutritious food to meet their daily dietary necessities and balanced diet for a lively and healthy life. The old age grant as a social safety net fund is very significant and it helps the elderly people, however the majority of elderly people in the research study unveiled that they are not able to buy health food, but they depend more on the social basic needs for their survival. The author uncovered that the majority of elderly people are embroiled neck deep in a vicious cycle of poverty in accessing nutritious food due to this vulnerability context which entails changes in the social system owing to the inadequacy of the social grant to purchase nutritious foods from shops.

A research study carried out by Barrientos & Lloyd-Sherlock, (2011) noted that the social grant funds given to the elderly people in Brazil and South Africa is below the poverty datum line which also affirms the concern that the old age social grant on its own is unsuccessful to ameliorate poverty confronting the elderly people in their lives. The amount of money received by the elderly people is not sufficient to feed an elderly person for a single month. Conversely, the effect has been blown away by the presence of other dependent relatives on the elderly person such as HIV/AIDS orphans inside the households and abandoned children.

The inadequacy of social grant to transform the social wellbeing of the old age causes a pessimistic ramification on the provision of educational resources to their grandchildren to continue with their studies. The heartlessly erosion of social grant as a safety net among the old age has rendered and thrown out the majority of elderly people to suffer in abject poverty owing to the inadequacy of social grant to cater for their social welfare. It is imperative to note that though, the social grants are given to the elderly people, and the funds are inadequate in addressing and transforming their standards. As a result of the insufficiency of social grant to transform the social well-being of the aged, the inadequacy social grant funds directly impact negatively on the survival of the elderly people in rural areas. The elderly people are surviving under the domination of socio-economic shocks and stress which made them struggle to meet their human rights basic services.

Taylor submitted that social protection has several functions namely:

- (1) It is protective(invoking measures designed to save lives and reduce levels of deprivation),
- (2) It is preventive (attempting to reduce people's exposure to risks

through social insurance programmes, including health insurance and pensions), (3) It is promotive (improving the capability of the vulnerable and socially excluded to generate assets and thereby protect themselves against stressors and loss of income, and (4) It invokes social justice (to reduce inequities and improve social integration through changes in laws, budgetary allocations and redistributive measures) (Taylor, (2008).

In support of the above, Joshi (2012) highlighted that social grant is very instrumental in Lesotho as it assists the elderly people to satisfy their needs; as long as the elderly people have dependents who are not earning any money themselves, the pension programme might not take these households out of poverty. Thus, the government needs to visit beneficiaries in their families to monitor or check if the money does have an effect in their lives. Nyanguru (2007) believed that if the government witnesses how the person is spending, they will realize the need to increase in order to accomplish its intended purpose. Nyanguru (2007) further added that, the social grant takes away the responsibility of other members of the household to be the first breadwinner but other safety nets and other income generating activities are still needed to minimize the burden on the social grant money. This is so because the amount of the social grant is not enough to feed the old aged for a month.

2.9 Reviews on the impacts of social protection on the old age family members

Neves et al (2011) argues that the old age social grant enables older people to retain their dignity and self-respect in their final years. The Namibian National Household Income and Expenditure Survey of 2009 -2010 shows that a large share of grant money is used by the elderly to the

benefit of grandchildren, and in particular their nutrition and schooling. Interviews conducted by Help Age International in communities recently testify concretely also how important the incomes of older people are for the economy of the community. And most importantly, regular social grant income guarantees a life in dignity for older people. In South Africa and Brazil, most of the old aged group expressed deep satisfaction with the respect shown to them by others. Some of the old aged can use the grant money to start some small income generating projects (Neves et al., 2009). Income generating projects bring in a financial capital to the old aged which later leads to sustainable livelihood and self-reliance in meeting their basic needs (Aguila et al., 2011).

In actual fact, there is also evidence of social grants resulting in higher cognitive ability among the old aged people. To further qualify the above, a survey conducted in Ghana by IFAD (2010) indicated that social grant facilitates the right to use private healthcare services for the elderly and thus being reflected as a chief boot out especially in times of sickness as a shocks and strains. It was observed from the survey that the elderly people spend some of the social grant in registration for health coverage or reimbursing for health care interrelated expenses. It therefore unveiled that the elderly people give an appreciation of the old age social grant. From a closer examination of the survey, some of the respondents interviewed in the survey alluded that grant money permitted the old aged people to able to secure a health cover for their children especially buying medical drugs to medicate them.

To the above, Agbaam & Dinbalo, (2014) argued that, it is usually suggested that the old age social grant beneficiaries' families have greater rates of school enrolment in tertiary level in

Ghana comparing to the people who are not benefiting from the grant. This is due to the indubitable fact that the elderly people are getting some funds from the government and such elderly families are able to afford and access minor expenses related to educational resources such as the expenses of books and basic stationery compared to their colleagues in non-beneficiary households. The research findings from both the household survey and the focus group discussions pointed to the sustainability of social grant among the elderly people. It was therefore observed that they were investing the social grant into educational interconnected expenditures for their grandchildren. As a result of this, the old age social grant beneficiaries are intrinsically investing efforts toward constructing human capital, which is a functional requirement for breaking the vicious cycle of poverty in households.

Furthermore, Moller and Sotshongaye (1996) unveiled that the old age social grant enables contribution to saving clubs, burial society funds, and buying of furniture or appliances on credit. They noted that some old aged people were able to open accounts and pay for a wide range of goods and services in instalments. The old age social grant has also been shown to be associated with the formation of rotating savings and credit associations (ROSCAs), a common example of which is the '*stokvel*' (one South African term for a rotating credit scheme). Keswell (2003) documents how in South Africa, Kwazulu Natal, monthly payments into a *stokvel* coincide with the receipts of the old age social grant and that old age social grant's receipt is a strong forecaster of membership of saving clubs. Keswell argues that participation in a *stokvel* is a less risky practice than using the money to start a business or using it to search for employment, and that it plays an important role in mitigating negative financial shocks for example death of family member, injury, chronic illness, crop failure and destruction of property due to fire. The old age

social grant thus has significant effects on the living standards of the old aged people (Edmonds, Mammen, & Miller, 2001; Keswell, 2003).

In the same measure, a review of specific old age cash transfer schemes in Brazil, Mexico, Colombia, Nicaragua, Honduras and Malawi revealed that the old aged people frequently utilize the financial capital they get from the government to cater for their health care services than non-beneficiary households (Pantoja 2008 cited in DFID 2011). The effects of the social grant on health in the old age were measured via the frequency of utilization of health care facilities by old aged people in the last one year (Agbaalo & Dinbalo, 2014). Generally, by virtue of receiving a monthly grant, old aged beneficiaries are supposed to be better placed in affording the minimum cost of registering under the medical aid schemes or they are therefore expected to use health care facilities more regularly than non-beneficiaries who do not receive any social grants.

In Mozambique (Datt et al. 1997), contend that the old age cash transfer programme has contributed to a reduction in the poverty headcount to most of the old aged people, and reductions in the poverty gap and poverty severity respectively. In Ecuador and Bolivia, old age social grant has reduced the poverty rate of older people (Help Age International 2011). Additionally, Schuering (2008) argues that in Zambia, an evaluation of the Kalomo old age social grant revealed that there is a tremendous increase in satisfaction levels after meals for beneficiaries for the aged group which is no longer capable to work and depends on assistance from the government to make their ends met. Furthermore, the old aged people who are given social grant indicated that their households are obtaining adequate food and high intake of

balanced diets, with more households consuming vitamins and proteins such as vegetables fruits, fish and meat.

In sync with the above, social grant reduces the social exclusion of older people by incorporating them more strongly into kinship and social networks. Old aged people can continue as financial contributors to their networks even when they no longer work, thereby increasing their chances of receiving support from others when they need it. In South Africa and Brazil, for example, majority of old aged have expressed satisfaction with their family relations (Barrientos & Lloyd-Sherlock, 2011). Moller and Sotshongaye (1996) found out that the old age social grant enables contribution to savings clubs, burial society funds, and buying of furniture or appliances on credit. They noted that some pensioners were able to open accounts and pay for a wide range of goods and services in instalments. The old age social grant has also been shown to be associated with the formation of rotating savings and credit associations.

2.10 The account of possible strategies that can improve the living standards of the old aged

It was established that an increase in cash amount, pay transfers regularly and linking beneficiaries to other existing complementary services in the district are more diagnostic and remedial to the situation (Agbaalo & Dinbalo, 2014). Since the findings from Agbaalo and Dinbalo's (2004) study in Ghana indicated that the social grant given to the old aged was not fully sufficient to support beneficiary households in meeting their basic needs, it is recommended that the government reviews the current amount being paid in an upward manner to enable it to become more meaningful to beneficiaries. More-so, they noted that giant steps should be taken to Pay these transfers in a much more regular and timely manner since most of the beneficiaries' risk misapplying late and irregular payments.

In addition, beneficiaries should be linked to other complimentary livelihood support services available in the district to enhance their capacities for work and consequently enable them to break out of the cycle of poverty.

In a further bid to ameliorate the living standards of the elderly and to develop fairness and sustainability framework in Swaziland, Umchumanisi Link Action Research Network (2003) alluded to the introduction of more exclusion measures so as to eliminate the noticeably non-poor pensioners from accessing the old social grants. Additionally, targeting the non-poor elderly people eliminates the universality of the grant; however, the elimination of some existing old age social grant beneficiaries may consequently result in political backlash and stigmatization of elderly beneficiaries. It is of significance to note that, the long-term sustainability of old age social grant programme would need those mechanisms to be introduced.

Given this stark background, there is a strong need for inclusion of elderly people in the decision-making processes about issues that affect their lives. Putting the people who are affected at epicentre of development programs brings in the voices of the voiceless in articulating their problems concerning what can be done to transform the social well-being of the old age group and a need for elderly to have the human right to air out on their grievances, feelings about the total amount of social grant that they receiving. For the transformation of the lives of the elderly people the government should be in a position to pay attention to the elderly people and make sure they are also included or represented in the social policy making of the government and the committees in the societies so as to avert their segregation in policy formulation that affects their lives.

Furthermore, Hoepfner (2010) indicated that the sustainability of social grants among the elderly people in Canada can only be achieved if the department of poverty eradication conducted an evaluation baseline study to examine whether the social grants that are given to aged address their social and economic human rights basic services. It also emerged from the study that elderly people affirmed the significance of the elderly social grant in their responses, however the challenge they confront is the matter of corresponding the benefits to the growing social and economic life demands.

More-so, a research study done in Botswana by Lucas, (2009) & Demba (2012) study conducted in Lesotho alluded that it will be a noble idea for the social policy formulators and implementers to take the obligation to carry out an assessment of the impact of social grant among the elderly people in a bid to evaluate whether it transforms the social wellbeing in accessing their basic services. In a rapidly growing ageing group in the community, the old age challenges become social and economic problems which need crucial government consideration. Thus, the protection of old age social security rights and the reinforcement of elderly power understanding brought greater consideration in shocks and stress affecting them. It of utmost significance to take note that the social welfarism of the old aged cannot be resolved by a small group of social policymakers if the beneficiaries are side-lined at the periphery of the spheres of development. As a result of this evaluation baseline survey, the information they obtained assists the policy makers to address this problem so as to resolve the shocks and the vulnerability context which are affecting the elderly people in their lives.

Ranyakane (2014) & Kasere, (2012) further noted that a closer examination of Lesotho and South Africa old age social grants unearthed that there is still the need for the Ministry of Poverty Eradication in the government to observe whether it ameliorate poverty and enhance the social and economic well-being of the elderly people. The respondents interviewed in the study unveiled that the social grant funds can only provide a sustainable livelihood of the aged, if the government can raise the social grant. Some of the respondents in the study also revealed that the sustainability of the social grant can be achieved if the ministry of poverty eradication provides the elderly people with food donation that will enhance the transformation. It is of utmost significance to take note that the old age social grant on its own fails to live up to the old age's social well-being. There are many factors in different households depending on the situation that the elderly is living in. Notably the transformation of structures and processes can ameliorate the well-being of the old aged and reduce the vulnerability contexts which are shocking and stressing them in obtaining their social and economic basic services in Lesotho and South Africa.

Lastly findings obtained from a study done in Ghana by Osei (2010) unveiled that the old age social grant on its own, if not helped by the policy makers and the family members will not in any way materialize on the living standards of the elderly people. The government should further consider that as far as the elderly people have people whom they are taking care of, the old age social grant will remain a pipeline dream in breaking their vicious cycle of poverty. There is, thus, a necessity for other safety nets and other income generating projects and activities so as to curtail the problem of inadequacy of social grants on the social wellbeing of the aged. It is therefore of paramount essence for the government to help the elderly by developing the social policies that safeguard the aged people from financial abuse whereby the old age social grants

turn to be the sole income of the whole family. Therefore, there is a nascent need to have social policies that cushion the elderly from challenges confronting them as they attempt to meet their needs and enhance their well-being.

2.11 Summary

The literature review outlined in this study unveiled that some of the social grants are used to cater for the social well-being of the elderly through covering the following aspects such as nutritious food, health services and other important social basic services. The literature review section further illuminates that though the social grants are of paramount importance in trying to improve the social well-being of the aged, the literature explicates that the social grants are insufficient to address their needs and expectations in their lives. Additionally, the section of literature articulated what should be done to sustainably meet the social living standards of the old aged on the globe.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter delved into the research design, population, sampling type and sample size as well as the sampling procedures. It further expounded on the instruments of data collection and procedures, data presentation and analysis, as well as ethical considerations.

3.2 Research Approach

In order to gratify the objectives of the dissertation, a qualitative research was held. The main typical feature of qualitative research is that it is mostly appropriate for small samples, while its outcomes are not measurable and quantifiable. More precisely, a Phenomenology as a form of qualitative research focusing on the study of an individual's lived experiences within the world was adopted to this finding. The approach has a basic benefit, which also constitutes to its strength of offering a comprehensive description and investigation of a research subject, without limiting the scope of the research and the nature of participant's responses (Machtmes, et al, 2009). Phenomenological design does not necessarily provide definitive explanations, but it does raise awareness and increases insight about the phenomena. Here the researcher employs the skills and abilities to avoid outcomes of this research to be perceived as personal judgments and interpretations. This qualitative method is most appropriate for small samples of this research while avoiding a lure of opinions of a wider population

3.2 Research Design

Qualitative methodology, embedded in phenomenology, guided the study where it was used to explore how the old aged make sense of experience and the meaning they give to these experiences. Phenomenology in this study refers to an inquiry paradigm, an interpretive theory, a

philosophy, an analytical perspective, a major qualitative research tradition or a research method framework (Patton, 2002). This study employed phenomenological design to obtain information concerning the uttered experiences of each participant on how the grant impacts in their lives (Creswell, 2007). This phenomenological design examines the effects of grant money, how they are using the grant for, and their form of survival before they enrolled in old age grant. This design also unfolds the reasons why the grant money is insufficient to transform the living standards of the old aged people in Namibia. It allows flexibility during investigations in order to solve a lack of understanding in respect to these phenomena that might exist because the phenomenon has not been overtly described and explained or our understanding of the impact it makes may be unclear.

3.3 Population of the study

A population is a group of individuals having identical characteristics that the investigator is concerned in enquiring (Bryman, 2008). In this study, population refers to the old aged (30 beneficiaries) of Omagongati village under Oshana region with about 14024 people as per 2011 Population and Housing Census.

3.4 Sample and Sampling Procedure

This study employed purposive sampling technique which is a non-probability sampling method (Creswell, 2013). With purposive sampling, the researcher utilized personal judgment to select participants basing on the subject matter under enquiry and the problem under investigation (old age). The sample is thus selected to include people of interest and exclude those who do not suit the purpose. This helped the investigator to discover how social grant increment of N\$1 200 was transforming the wellbeing of the old aged people of Namibia. The study's participants were old

aged people who represented the whole population and this population sample was selected purposively. Samples of 12 participants were selected from the old aged people of Omagongati village for in-depth interviews. According to Kenward and Roger (1997) this method constructs a robust view of the issue from the public's perspective. By way of implication, this means that the participants were sampled based on heterogeneously purposive sampling technique in order to cover a range of constituencies of the old aged, such as age, gender and abilities. The researcher selected a small number of respondents so as to focus on the respondents within a limited time in order to probe for clarification. The probity is enshrined in finding answers to the question 'what are the social grants factors influencing the living standards of old people? What are the results social grants on the living standards of the old people? What are the influences of social protection on the senior citizens? And what are the possible strategies pertaining to social grant on the elderly people?' and thus led to reliable research findings of the study.

3.6 Pilot study

A pilot study was conducted before the commencement of data collection in order to examine whether the research tools are in relation to the research topic under investigation. The main crux of the pilot study was to allow the researcher to restructure the research methodology in a bid to gather credible and consistent results pertaining the impacts of social grant on the social well-being of the elderly people.

In order to conduct a well detailed pilot study, the researcher explicates on the main intention of the research study to the elderly people prior to the conducting of pilot study. It is paramount to take note that the researcher sought consent to record the findings of the pilot study. To rectify the research problems which are inherently in research question and methodology, the researcher

requested the elderly people in the pilot study to disclose some of the questions which are not clear to them. The elderly people in pilot study unearthed that the research questions should be asked clearly and straight forward so that the respondents get the question with ease and a diverse of research findings will come out after the adjustment.

The researcher tested the validity of the research questions in order to note the problems which can be encountered. Pilot study findings were projected with the demands of the research questions. However, during the pilot study the researcher found out that there was a challenge in obtaining credible and valid results in the study since most of the respondents whom were selected are not good in English language. As result of this, the researcher circumvented this problem by restructuring another interview guide which was written in Oshiwambo so that the respondents understand better about what is being researched. This reduced the misunderstanding between the researcher and respondents.

Results of the pilot study indicated the way on how the data compilation tools were tested to be credible and consistent in relation to the assessment of the impacts of social grant to the social well-being of the elderly people. The research questions were effective and unfailling since they allowed the probing of questions for clarification. Findings from the pilot study revealed that draft interview guides in Oshiwambo language. Research questions were separated based on the research objectives to avert bringing confusion to the elderly people concerning the impact of social grant in improving the living standards of the elderly people who are surviving at the periphery of informal social security schemes.

3.5 Data Generation Instruments

Data generation refers to the theory and methods used by researchers to create data from a sampled data source in a qualitative study (Tabane& Bouwer, 2006). Data instruments are defined by the tools which are employed by the investigator to collect and gather the results of the study obtained from the social field (Patton, 2002). The researcher employed semi structured interviews to gather research data from the social field. Rabionet (2011)opined that there is no doubt that qualitative interviewing is a flexible and powerful tool to capture the voices and the ways people make meaning of their experiences and that semi structure interview reinforces the focal points of data collection. He further abstracted that conducting semi-structure interviews requires the following six stages:(a) selecting the type of interview; (b) establishing ethical guidelines, (c) crafting the interview protocol; (d) conducting and recording the interview; (e) crafting the interview protocol; and (f) reporting the findings.(Rabionet, 2011)Although it consists of several key questions that help to define the areas to be explored, but also allow the interviewer or interviewee to be flexible in order to pursue an idea or response in more detail. The semi structured interview was moderately used since some participants are very old, they were guided on what to talk about, which many found helpful. Semi structure interviews were appropriate amongst old age in this study because they encouraged high rate of response rate and gave the investigator the room to probe for clarification pertaining the effects that social grant has on the social well-being of the old age, how social grant meet their living standards as well as identifying effective strategies that may improve the living standards of the old aged.

3.7 Data Collection Procedures

It is not feasible to adequately answer a research question without administering research instruments that are meant to solicit relevant and reproducible data from the people on the

ground. The researcher used semi structured interview, it is like discovery interviews and more like a guided conversation with less formality. Here an interview schedule was less strictly followed and for those appeared to be used, they were contained open-ended questions that were asked in any order. Most parts appeared spontaneous because the respondent answer led to the consequent question. Some questions were added / missed as the interview progressed. The researcher had earlier obtained an introductory letter from University of Namibia before collection of data. On arrival at the Region, the researcher sought for permission from the office of Local Council and the headman of Omagongati village as well as from the participants. The results of the interview were recorded on the record of interview form that was designed by the investigator and tape recorder. Field Notes were taken and transcribed in order to allow probes from cyclic and spiral data presentation and analysis (Grbich, 2007; Miles, & Huberman, 2013). The raw data obtained were then arranged into a format from which some meaningful conclusions were drawn.

3.8 Data presentation and analysis techniques

The base of data presentation and analysis from this treatise done on thematic approach, supported by field notes (Lofland&Lofland (1995), narrated by looking at statements that occur most and are related. In this manner, patterns were formed that were built on themes guided by the research questions (Miles & Huberman, 1994).The researcher mainly dealt with narrative data in the form of statements, declarations, words and narratives. These were sifted to remain with credible and relevant data. After familiarizing with the data, the researcher looked for common themes among the given data. Having identified the themes, the researcher analysed them, relating to the reviewed literatures. Some patterns of similitude and variation were observed relative to the existing literatures.

3.9 Trustworthiness of the Research

It is pertinent to address how this research establishes that the study's findings are credible, transferable, confirmable, and dependable. The researcher employs triangulation to show that study's findings are credible. The appropriate data collection is one aspect that supports a researcher's ultimate argument concerning the trustworthiness of this study; this essentially ensures the credibility of content analysis. The pre-interviews and pilot study help to determine whether the interview questions are suitable for obtaining rich data that answer the proposed research questions. Interview tapes, videos, and transcribed text are examined carefully to critically assess the researcher's own actions. Selection of the most appropriate sample size is importantly used to ensure the credibility of the data. The degree of neutrality in this study is that the findings are based on participants' responses and not any potential bias or personal motivations of the researcher. This makes the findings to be reproducible and applicable to similar situations. The researcher makes sure that researcher bias does not skew the interpretation of what the research participants said to fit a certain narrative.

3.10 Ethical considerations

The researcher sought ethical clearance from the University of Namibia to carry out the study. The researcher asked for permission from the respondents to audio-record the interviews in order to transcribe them so that all the responses could be captured. Permission and consent forms for the community leaders and old aged people of Omagongati village were granted. The participants were assured that the findings of the research would only be used for academic purposes. The researcher ensured that the respondents' anonymity, confidentiality was upheld and avoided infringing of human liberty and psychological harm of participants to motivate them

to participate in the research. Written responses on paper from the interview were secured in personal file which will not be accessible without permission from the researcher and they will be destroyed by means of burning after the research is done.

3.11 Summary

The chapter highlighted on the research methodology which was utilized in the study to effectively collect valid and reliable data from the field. It further illuminated the population, sampling technique, and sample size and data collection instruments. Unstructured interview guides were chosen in this study because they permitted the interviewer to follow up responses and to check initial information from the participants. The flexibility of this approach, particularly when compared to structured interviews, also allowed for the discovery or elaboration of information that is important to participants. It is imperative to allude that under data compilation processes, notes were taken and transcribed in order to allow probes from cyclic and spiral data presentation and analysis. It emerged from that chapter that data presentation and analysis techniques will be conducted thematic approach extracting themes from the research objectives and research questions.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS OF RESEARCH FINDINGS

4.0 Introduction

Discussion of findings in this study was done on thematic approach extracted from the research findings. Data were discussed under the following themes coding: Theme 1: Social grant factors that influence the living standards of the old aged people, Theme 2: Results of social grants on the living standards of the old aged people, Theme 3: The influences of social protection on the old age families of people and Theme 4: Possible strategies that could be put in place to improve the living standards of the old age. The findings based on the themes are expressly analysed below:

4.2.1 Theme 1: Social grant factors that influence the living standards of the old aged people

It is evident that that the grant money received by elderly people in Namibia is used to purchase nutritious food and other household's groceries which are obligatory in lives every day. A great number of the participants submitted to the fact that the provision of social grant allows them to purchase food to put on the table. While we asked a question on how the participants spent the social grant received, the Participant # 2 submitted *"the social grants I received from the government I used to purchase food and other households' groceries which are essential. I also used the grant money to purchase nutritious food to put on the table on daily basis...The social grants we get makes us able to accesses and afford buying nutritious food and other household's groceries which are needed on daily basis. As result of the nutritious food I get I am no longer suffering from diseases"*. In like manner, Participant #1 said *"the financial capital I obtain from*

the government I used it to buy food, groceries...” Nevertheless, Participant #3 indicated that the financial capital she obtained from the government was used to buy food and household groceries. The similar answers were obtained from other participants pointing to the fact that the money obtained by elderly people from the government act as a shock absorber for them as they could not active engage in work for themselves anymore because of their old age, as Levine et al (2009) put it that the social grant made the recipients to access and afford buying nutritious food and other household’s groceries which are needed daily (Levine, Berg, & Yu, Measuring the impact of social cash transfers on poverty and inequality in Namibia, 2009). It was observed that upon the stricken age of the interviewees they seemed to be relatively active as a result of the nutritious food available for them. So, the old aged people are no longer suffering from malnutrition diseases. This is in line with the argument put forward by Scoones (1998) who unearthed that when human being is swamped in social and economic shocks characterized by transformation in social and economic system are entrapped in strains and catastrophes. Therefore, the financial capital obtained by the elderly people as a livelihood capital has empowered them to access and affords household groceries which are important in their lives in an alienated environment.

Social grant received by old aged people also used to cater for the educational resources for their grandchildren. Participant #1 said “*I also use the social grants to pay for my grandchildren tuition fee who are improving their results with Namibia College of Open Learning (NAMCOL)*”, Participant # 4 declared “*The social grant I receive on a monthly basis I used it to buy school uniforms and school stationeries such as books of my grandchildren who are studying at Ongwediva Vocational Training Centre*”. Participant # 6 affirmed “*I also used the financial capital to pay tuition fee for my daughter who is improving her Grade 12 subjects with Namibia*

College of Open Learning” Participant # 7 stated “I used the money to support my grandchildren with educational stationeries”

The improvisation of Namibian social policy through the provision of financial capitals allows elderly people in Omagongati Village to recuperate their situation better. In tandem with SLF by Scoones (1998) the researcher clarified that irrespective of the fact that old aged people in Omagongati Village in Oshana Region are entangled in susceptibility environment characterized by shocks, uncertainties and alterations in the social system. They are diversifying some of the financial capital they are obtaining from the government in bid to have a sense of social security in accessing and affording their human rights basic necessities.

The entire study together with other literatures emerged that old age social grant received by elderly people are found to be distributed further largely to all people in the household since people in rural areas in Namibia are staying in an intergenerational household (Pelham, 2007). It emerged from this study that those who are receiving the little resources either from the government or from extended family members also support the poor household members who needs help. The researcher observed that old aged people members believed in the spirit of “*Ubuntu*” in assisting the people who are inundated in socio-economic quagmire. In line with researcher’s submission, old aged people in Omagongati Village believed in collectivism in supporting this in need especially their grandchildren and their children who are sick (Duvenage, 2015). What is disheartening to take note is that social security schemes in Namibia is failing to address the needs and expectations of the elderly people and they are still trapped within the vicious cycle of grinding poverty in meeting their well-being (Bollinger & Stover, 1999). It is against this backdrop that elderly people also look after the vulnerable members of the society

especially orphans and people living with HIV and AIDS. Thus, the old age social grant is failing to address the needs and expectation of the elderly people as it purports to serve in the Harambee Prosperity Plan (Kaira, n.d.). According to Bergström (2007) old age social grant has become the main source of livelihood for the old aged people and household members. Researcher noted that in the household where people affected by HIV and AIDS, social grant is used to provide treatment expenses to transform the health of their sons and daughters infected with diseases. Social grant alleviates challenges faced by the sons and daughters who are no longer capable to raise money to buy nutritious food which is needed on a daily basis and their medication. It emerged from the study that people who are living with HIV requires nutritious food and money to buy nutritious food comes from the pocket of the old age social grant. Participant #11 held *"...large family members and HIV and AIDS family members make the social grant inadequate to improve the living standards of the old aged"*, Participant # 5 said *"my children who are living with HIV and AIDS since they able no longer able to support their children with their daily social basic needs"*, Participant # 7 said *"...make it possible for me access and afford all the social basic services such as nutritious food and health services which are required for my family members especially my daughter and son who are living with HIV and AIDS"*, Participant # 4, opined *" the government should set aside income generating project for the people living with HIV and AIDS so that they will be able to support their children with social basis services"*, Participant #10 discoursed *"In order to improve the living standards of the old aged people, the government should take action so that people living with HIV and AIDS must be provided with grant so that they can support their family"*, Participant #4 suggested *"The people living with HIV/AIDS should be supported with food and financial resources to support themselves and their*

children in order to reduce the diversion of the old age social grant obtained from the government” and all participants expressed a relative opinion on it.

The researcher observed that the transfer of social grant to old aged improves the living standards of their sick sons and daughters and their grandchildren through the diversion of the fund. Given this state of affairs, the money remains in the pocket of the elderly people is inadequate to satisfy their own needs. The study uncovered that it is also obvious that, what is lost by the elderly people in Namibia is not only material comfort and gratification, but the sense of expectation, optimism, self-esteem and self-reliance that has vanished in the fog, certainly not to be recovered in their living standards. Figuratively such an experience resembles a huge heavy truck that has excitedly skidded off the tarred road.

4.2.2 Theme 2: Results of social grants on the living standards of the old aged people

It has been established that the old aged people are now taking care of grandchildren and taking over the responsibilities concerning their grand children’s educational necessities, it emerges from the entire study that the financial capital obtained by the old aged people helps them to escape the financial challenges that they confronted with, in paying their grandchildren and children tuition fee who are improving their results with Namibia College of Open Learning (NAMCOL). Participant # 8 established *“I also spend the grant money on the school uniforms and school stationeries for my grandchildren”*. The researcher unearthed that old aged people are using financial livelihoods capital which they obtain from the government to evade against their social predicaments bedevilling them. The study also highlighted that social grant given to old aged people is assisting in paying and buying educational needs of their grandchildren who are doing courses with vocational training centres. Since their grandchildren are swamped in vulnerability context by acquiring and accessing educational needs, the social grant plays an

important function of assisting grandchildren who are doing courses with vocational training centres. In line with Scoones (1998) submission, it is essential to unearth that social grant received by old aged people is a social safety net which eradicates a vicious cycle of poverty in accessing and affording the needs and expectations of their grandchildren. In tandem with the researcher's observation, Agbaam & Dinbalo, (2014) unearthed that old age social grant beneficiaries have greater rates of school enrolment comparing to people who do not receive anything.

The study highlighted that social grant money received by old aged people used to access the health services especially buying medication from pharmacies. Researcher made a pertinent observation from the study that, provision of financial capital is relieving the quandary which was swamping on elderly people in acquiring health services. Participant # 8 said *"I also spend the money on consulting doctors and buying medical drugs to medicate myself since I am always vulnerable to diseases"*, Participant # 9 held *"The social grant I obtain from the government on monthly basis I used it to buy food, household groceries, clothes and buying medical drugs. I also used it to take care of my family members especially my son and daughter who is living with HIV and AIDS"*, Participant # 12 disclosed *" I used it to buy nutritious food, household's groceries, clothes and purchasing medical drugs from pharmacies "*, Participant # 2 revealed *"The provisions of social grants allow me to access health consultation to private doctors and to purchase medical drugs to medicate myself"*, Participant # 5 unveiled *" My children are HIV positive and are not competent to take care of themselves because their bodies are no longer capable to perform hard tasks. I am staying together with them... I used my financial grant to support them"* and Participant # 6 iterated *"...my two sons are living with HIV and AIDS and are no longer competent to work for their themselves"* therefore, the social grant received by elderly

people transformed their livelihood portfolio as the majority of old aged are now active in paying their health expenditure for themselves and even their grandchildren. This is aligned with the argument of Levine et al (2009) that the transformation of structures and processes through the improvisation of the Namibian government to offer financial capital to elderly people of society who are habitually found at periphery of social development has made most of elderly people to be competent to purchase drugs to medicate themselves and their grandchildren and to consult private health specialists.

In addition, these results are in relation with Agbaalo & Dinbalo, (2014) who contended that effects of social grant on health were measured via regularity of use of health care facilities. With reference to Scoones (1998) submission, it becomes apparent that innovation of Namibia's Ministry of Poverty Eradication and Social Welfare is a form of strategies in alleviating social ills and conditions which constraining the elderly people to consult private health specialist and also to disburse their medication. Old aged people enabled by the social grant to be competent to buy their clothes and even for their grandchildren. Metaphorically, social grant acts as a social security sponge which wipes away shocks and disaster that are confronting the old aged people to meet their social life basic services in their daily routines. Researcher noted that grant money received by the old aged people made them to afford clothes for their grandchildren and themselves. The old aged people receiving old age social grant highlighted that they are no longer having challenges to obtaining clothes as basic necessity in their lives. Given this prevailing situation, the researcher made a pertinent observation that elderly people are mobilizing the grant money from the government to escape the negative effects of the societal shocks and eventually earn a living out of the same environment characterized by shocks and

uncertainties which are confronting them despite the fact that they are no longer capable to work for themselves to make ends meet and improves their living standards.

4.2.3 Theme 3: The influences of social protection on the old age families of people

The study highlighted that old age social grant utilized to engage in financial saving schemes with other elderly people in their community attracted interest as a proceed. This interest gotten from the saving adds up to what they get from the government and assist them in solving social problems which might emanate in future. Furthermore, the study revealed that financial capital obtained from internal saving schemes provide them with a sense of self –reliance. Elderly people confirmed that they are endowed with financial capital which they mobilize to overcome their problems confronting them in their daily routines. Participant # 8 said *“I was capable to support my family with their basic needs. I was also engaging rotating saving schemes with my colleagues whom I used to work with at the market”*, Participant # 10 disclosed *“I was also engaging in Internal Savings and Lending schemes (financial capital) and this allowed me to access and afford school resources, food and health disbursement”* and Participant # 11 revealed *“ I also used the money to engage in rotating and saving schemes and the money from rotating saving schemes supplement the social grant coming from the government”* and other participants therefore, summited that it was feasible that elderly people were proficient to utilize the financial capital as resilience against the social and economic shocks which are bedevilling them in accessing social basic services. To buttress this, the researcher’s explication in relation with Scoones (1998) who articulated that even though the aforementioned old age as shocks is restraining on the living standards of elderly people in accessing their basic needs, the Ministry of Poverty Eradication and Social Welfare is transforming the shocks through the provision of

financial capital as social security net that allows them to engage in Internal saving schemes to sustain their living standards and make ends meet.

Sawada (2012) argued that social grant to senior citizens from government helps them to engage in small income business in order to supplement what they obtain from the government. Besides, it was emerged from the study that three elderly people are taking part in goat and piggery project in their rural areas. Participant 12 explained *“The grant also helps me to engage in piggery and goat income generating project and sell goat and pork’s meat to those who engage in food cooking at restraint in Ondangwa and Ongwediva”* Researcher noted that a few elderly people are engaging in income generating activities due to other support from their extended family members. Thus, a variety of diversification of livelihoods scheme invented by the elderly people in Omagongati Village is an indication and a product of the dialectical connection between institutions and processes. The researcher observed that though the aforesaid shocks are construing the elderly people on their living standards. The elderly people in Omagongati Village are diversifying the financial capital from the government in order to escape the negative outcomes of the socio- economic challenges (Al-Mommani, Al-Afifi, & Mahfuz, 2015)

It is emerged from the study that, old aged people whom engage themselves in goat and piggery project do normally sell some of their goats and pigs if they are faced with problems that need to be resolved within their households. To further support this relationship, it was observed that old aged people are simultaneously offering optional prospects which they ploy in an attempt to endure their living standards through engaging in goat and piggery which they will sell later when they are affected by an adversity. These findings concur with Scoones’ (1998), SLF which stated that, when elderly people are trapped in socio-economic problems, they devise an

innumerable income generating activities to circumvent and improve their living standards. The old aged people are concurrently escaping the social and economic quandary through the provision of social grant which acts as sponge.

The old aged people stated that prior to their enrolment of old age social grant, life becomes very complex and be able to access and afford social basic needs especially buying nutritious food. The Participant # 1 said *“I have been struggling to take care of my family by providing g them with basic needs on a daily basis and it was very difficult for me raising money to buy nutritious food to put on the table and afford buying medical drugs to medicate ourselves, therefore I used to sell traditional beer to make a living”* , the Participant #3 disclosed *“ I used to work to the local market selling fat cakes, vegetables and the financial capital I was generally struggling since it was difficult to raise sufficient money to access and afford all the social basic needs such as nutritious food to put on the table, household groceries, clothes and medical services”* , Participant #11 spoke that *“before being the recipient of social grant I was engaging in keeping Oshiwambo chickens which I used to sell to those who owns restaurants. I was also selling vegetable, fruits and cool drinks as a survival strategy to obtain social basic needs such as food, health services especially buying medicate drug to medicate myself and my children. I also used the money to buy educational resources”* and likewise all other participants. Therefore, the researcher made a pertinent observation after the introduction of old age social grant that their lives have changed since they are no longer scratching their head thinking about where to get money to feed their families. Before the introduction of old age social grant, they could not afford to buy nutritious food for their families but as soon as they started getting it, they get

better as they can able to meet their needs though nutritious food does not last for the whole month. This supports the contribution made by Team (2004) that old aged people do conveniently buy groceries in their household after they received their grants although the grocery might not be enough to cover the whole month. But it emerged from the entire study that old age social grant helps the old aged people to access and afford health treatment which enable them to have a healthy lifestyle and improved living standards.

Moreover, Participant #7 stated *“I was working as a taxi driver before I became a beneficiary of old age social grant. During that time, I was able to access and afford all the social basic needs such nutritious food, health services, clothes and household groceries and I was able to pay my children educational needs. Social grant changed the life for orphans and vulnerable children that are staying with grandmothers and grandfathers. It is against this state of affairs that old age social grant is changing the social well-being of the old aged people despite the fact that the grant money is also used to support other family members”*. Likewise the Participant #8 disclosed *“...before I was enrolled in the old age social grant, I used to sell fat cakes, cooked goat’s meat and vegetables on the market in order to get money to support my family with nutritious food, household groceries, clothes, educational resources and health services. I was capable to support my family with their basic needs. I was also engaging rotating saving schemes with my colleagues whom I used to work with at the market”* On these bases the researcher alluded that the old age social grant given to old aged people by the Namibian government on a monthly basis offers them a sustainable means of support in accessing and affording educational resources of their grandchildren especially school uniforms, books and paying tuition fees of their family members who are improving their points with NAMCOL. It

was noted that financial capital received by old aged people made them able to afford buying clothes for their grandchildren and for themselves.

The study highlighted that the old age social grant is changing the social well-being of the old aged people since the elderly people are now able to access and afford to buy medical drugs to medicate themselves and their grandchildren. The Participant #10 revealed “...*this allowed me to access and afford school resources, food and health disbursement. The diversification of livelihood permitted me to my better living standards*”, Participant #11 unveiled “*I was also selling vegetable, fruits and cool drinks as a survival strategy to obtain social basic needs such as food, health services especially buying medicate drug to medicate myself and my children*” and Participant #12 said “...*I was not facing any challenge in securing medical drugs to medicate my children and pay hospital disbursement and consulting health specialists.*” It emerged from the entire study that the old age social grant allows elderly people to visit health specialist and to buy medical drugs to medicate themselves and their grandchildren whom they are staying with. Though the social grant is not adequate enough to address their health needs, but it makes a difference compared to those years they were not given an old age grant. This study carried out by World Health Organisation (Social determinants of health, n.d.) revealed that after the introduction of old age social grant, their social well-being does change generally especially with the issue of health services provision.

Therefore, the researcher established that health services accessed by the elderly people transform the health standards though the social money does not address all their health needs and expectations. The Namibian government social grant schemes are helping the elderly people to access and afford health needs for themselves and their grandchildren. Hence this is

transforming the lives of the old aged people and reduced vulnerability to diseases (Levine, Berg, & Yu, The impact of cash transfers on household welfare in Namibia, 2011). This study discovered that sustainable livelihoods are being achieved by elderly people through the provision of financial capital from the government and the financial capital act as a cushion when the elderly people are enmeshed in social vulnerability concept characterized by shocks and changes in the social system.

In supporting the work of Littmarck (2010), this study unearthed that the provision of social grants as a social safety net have a positive impact in reducing the psychological turmoil of the elderly people when they are affected by shocks and changes in the social system. The researcher noted that the old age financial capital brings a peaceful mind among the old aged and they are no longer contemplating about where they are going to get money to cater for their basic necessities in their daily routines. The elderly people expressly unveiled that social grant received from the government brought a peaceful mind as they are no longer having stress concerning about money to accesses social basic necessities in everyday life. To substantiate the aforesaid findings, old aged people are now capable of earning a positive living of financial capital they receive from the government that removes barriers which are faced with. On contrary, such can reduce the likelihood of elderly people from being affected by coronary heart diseases and other diseases. On the other hand, food which they eat when their minds are settled lead to body building and promotion of good health and possibility of being vulnerable to different diseases will be low. Consequently, elderly people will be able to access their social and human rights basic services compared to the period they were not enrolled in old age social grant scheme and were struggling to put food on the table.

4.4 Theme 4: Possible strategies that could be put in place to improve the living standards of the old age

This study unearthed that there is need for the government to increase the amount of social grant from \$ 1200 so that it can address and cater for the nutritious food, health services and other indispensable social basic needs. It was gathered that Participant #1 said *“In order to improve the living standards of the old aged people, there is a need of the Ministry of Poverty Eradication and Social Welfare to come up with income generating projects for the old aged people who have energy to work in these projects in order to generate extra income”*. The people should be provided with start-up capital. The money that will be generated from the projects will be as their supplementary to their social grant. This will reduce financial burden which falls on my shoulders to support my grandchildren at this age, then the money which I received will be enough to transform my living standards. The Ministry of Poverty Eradication and Social Welfare should conduct a national household baseline survey by visiting elderly people who are given the social grant to determine how they are making use of it. This should be done to effectively understand and comprehend whether the grant money is adequate and sustainably in improving the living standards of the old aged”. Participant #2 indicated *“...to transform the living standards of the old aged people, there is a need for the government to design income generating project to be addressed and cater for the nutritious food, health services and other indispensable social basic needs. The increment of the financial capital will improve the social well-being of the old age as they are now capable to address their entire social problems which come in their ways”*. The fact here is obvious because the basic necessity of life is desirable by all even the old aged people as well as their children and grand children.

Participant #3 disclosed *“need for the government to provide the vulnerable children who are staying with old age people with educational resources such as uniforms, shoes and books.”* He, furthermore, explained that orphans and vulnerable children that were staying with them should be provided with grants so that the burden would be reduced. He alluded that if grandchildren are supported on a monthly basis, the old age social grant which he received every month would be enough to transform his living standards.

Participant #4 said *“the government should set aside income generating project for the people living with HIV and AIDS so that they will be able to support their children with social basis services. The money obtained from the income generating project will reduce the diversion of the old age grant to cater for the well-being of my grandchildren. The inclusion of the elderly people in the process of decision-making pertaining what constitutes their needs and expectation is the solution which can address the social problems which flooded upon them”*. This participant narration shows that among people who are experiencing the social problems are the elderly people and that the integration of them in social policy would bring an affect their lives. He advised that a proactive and total overhauling would permanently address to their problems rather than just focusing on desk review when social policy makers especially the Ministry of Poverty Eradication and Social Welfare are dealing and handling issues at stake in the office”.

Participant #5 directed *“The government should provide the people living with HIV and AIDS with grant money so that they will be able to support their children....”* Participant revealed that social living standards of elderly people could be enhanced through transforming, defining and duplicating the institutional structures through the radical shift by the Ministry of Poverty Eradication and Social Welfare. Participant #6 disclosed *“The children who are staying with old aged people should be provided with food donation on a monthly basis. The provision of food*

donation will reduce the diversion of my grant money in purchasing food to feed them” This participant’s submission unearthed that the panacea for sustainable development of the elderly people could be feasible if they are included in social policy making and decision making. What is unquestionable from the perspective of the elderly people is that whose reality counts in attaining sustainable development of these who are found at the periphery of social development. Participant #7 opined *“In order to improve the living standards of the old aged people, the government shouldgrant loan schemes to reduce the cost of spending a lot of money in buying mahangu from shops and this makes me to attain other basic services that I am failing to meet”*

Participant #8 advised *“The implementation of income generating projects which target the old aged and people living with HIV and AIDS will raise financial resources to support their family especially their children. Therefore, the grant money which I received will be able to transform my standard of living because I will be no longer supporting large families with food, health services, and educational resources and clothe”*. It is clear that inclusion of the old aged people in the process of decision making concerning what constitutes their needs and expectations is the solution which can address the social problems which falling upon old aged people . Participant#9 has argued *“To transform the living standards of the old aged who are receiving grant money, the Ministry of Poverty Eradication and Social Welfare should design income generating project for the people living with HIV and AIDS and assisting them with start-up capitals. The income generating in noted to reduce the burdens which fall on the elderly in looking after other family members especially their grandchildren. The taking part of people living with HIV and AIDS in income generating project makes the grant money sufficient to cater for their own living standards. Participant #10 said “In order to improve the living*

standards of the old aged people, the government should take action so that people living with HIV and AIDS must be provided with grant so that they can support their family. This will reduce the diversion of the old age social grant and the financial resources will be enough to access and afford all the necessary basic services” also Participant #11 said *“The participant indicated that the antidote which can rectify and eliminate the vicious cycle of poverty which is trapping on the elderly people is to provide a social policy framework that focuses on the amount of financial resources which are needed to cater for all social basic necessities in their daily life situation. Is obvious that the social grant received, is of important but is not enough to address all our social needs therefore; the social grant should be increased to address all our needs and the problems that we are facing”*. While Participant #12 instructed *“The government should come up with policy of assisting orphans and vulnerable children with social basic needs such nutritional food handouts, health services to reduces the burden which falls on elderly’s shoulders in the provision of care giving”*. The provision of these basic needs would reduce the diversion of grant and the money will be enough for improving my living standards and sustainable livelihood.

Therefore, in supporting Namibian Basic Income Grant Coalition increment of the social grant will transform the social well-being of the old age as they are now capable to address their entire social problems which come in the way. From the researcher’s perspective, what is indisputable to the respondents points of view is that the antidote which can rectify and eliminate the vicious cycle of poverty which is trapping on the elderly people is to provide a social policy framework that focuses on the amount of financial resources which are needed to cater for all social basic necessities in their daily lives (Namibian Basic Income Grant Coalition, n.d.).

Gender Equality in Namibia has a record those vulnerable children who are staying with their grandmothers and grandfathers should be supported by the government with educational needs to reduce financial burden which falls on the old aged people in meeting the educational needs of their grandchildren (SIGI, n.d.). The study highlighted that the HIV and AIDS pandemic has distressed the social and economic fabric of Namibian populace to the extent that most people who are living with HIV and AIDS are incapable to work for their families since their bodies are too weak. As result of this, the role of stewardship of the children cascades down to the elderly people who are receiving financial capital from the government, worsening their problems which they confront despite the fact that they were supposed to enjoy their stewardship retirement. The social grant which you give us is of importance but there are not enough to address all our social needs therefore, the grant money should be increased from \$1200 to better offer and this is the solution to address all our needs and problems we are facing. The researcher made a pertinent observation that the financial capital given to the elderly people should be increased so that it can also cater for their grandchildren who are languishing in a vicious cycle of poverty. The researcher noted that failure take into consideration the motives behind attaining sustainable living standards of the aged in accessing and affording social basic services will remain a futile.

The study highlighted that the transformation of living standards of old aged people can be achieved if government come up with social policy of providing orphans and vulnerable children with social basic needs such nutritional food handouts, health services to reduce the burden which falls on old aged in the provision of childcare. It emerged from the study that the provision of these basic needs will reduce the diversion of grant money received by the old aged people on

a monthly basis. The researcher highlighted that the strategy will act as the antidote in ameliorating the problems faced old aged people in meeting their needs. They are also supposed to examine its sustainability in terms of their socio-economic basic necessities. This strategy emanated from the fact that social grant which are given is insufficient to address and sustainably improves the living standards of the aged. The researcher noted that something viable and robust should be done to the problems confronted by elderly in failing to access and afford purchasing food which can last for the whole month. This should be done in a bid to effectively understand and comprehend whether financial capital is adequate and sustainably in improving the living standards of the aged study by focusing on sustainable development goals as they are stated in the Vision 2030 and Harambee Prosperity Plan.

The study highlighted that the inclusion of elderly people in the process of decision-making pertaining what constitutes their needs and expectation is the panacea which can address the social problems which flooded upon them. It emerged from the study that the people who are experiencing the social problems are the elderly people and the integration of them in social policy making that affects their lives will bring desired outcomes in addressing their problem rather than just focusing on top down approach. Participatory development through the inclusion of the elderly people sound as the palatable motive that will unearth the problem through the bottom –up approach. The researcher made a valid observation that social policy makers will not be competent to comprehend and recognize the situation of elderly people in Omagongati Village and Namibia. However, they can only be viable to address this social impasse by put themselves in the shoes of elderly people who are experiencing the problem.

As replicated by Scoones (1998) submission, the researcher revealed that social living standards elderly people can be enhanced through transforming, defining and duplicating the institutional structures through the radical shift by the Ministry of Poverty Eradication and Social Welfare and Social policy makers to work in partnership with elderly people who are languishing in vicious cycle of poverty. To support the aforesaid findings, the researcher unearthed that the panacea for sustainable development of the elderly people can be feasible if they are included in social policy making and decision making. It has been established that grant money from the government is insufficient; there is need for the Non-governmental organizations to act so that they can provide all the vulnerable children who are staying with elderly people with grain loan schemes.

According to (HAN Namibia, n.d.), the provision of grain loan schemes will reduce the cost of spending a lot money in buying mahangu mealie meal from shop and this make elderly people to able to attain other basic services which are failing to meet owing to the inadequacy of the financial resources they receive from the government on monthly basis. In line with Scoones (1998) submission, it becomes apparent that there is need for the government to take a form of reaction through the provision of grains to the elderly people. In tandem with researchers understanding, the grain loan schemes will cut some cost in purchasing mealie meal in shops and all their social necessities will be addressed. Henceforth, the researcher alluded that failure to take into consideration this suggestion in addressing the needs of elderly people, the motive behind sustainable development goals will remain a pipeline dream and elusive concept. The elderly people who are receiving old age social grant are heavily restrained from the legitimate

way of attaining their socio-economic aspirations in an environment characterized by changes in social system, paradoxically their predicament can be addressed by the government to provide a grain loan scheme to the elderly people.

The study highlighted that the transformation of living standards of old aged people can be enhanced through the designing of income generating activities to reduce the diversion of the grant money to cater for the social well-being of the aged. It also emerged from the study that NGOs which deal with needs of the people living with HIV and AIDS should design and implement income generating projects to reduce the burden which falls on the old aged people in supporting their grandchildren's social basic needs. The study revealed that people living with HIV and AIDS should be provided with start-up capital to kick start the poultry project. Bollinger & Stover, (1999) argued that the NGO in Namibia should set aside income generating projects for elderly people so that the money obtained by the people living with HIV and AIDS from the project will supplement the old age social grant. As the study indicated that vulnerable children living under the old aged needs to be looked after in accessing and meeting their needs in households. The old aged people also indicated that grant money which they receive on a monthly basis would be enough if income from the income generating project caters for the needs and aspirations of the people living with HIV and AIDS and their vulnerable children are supported with their basic services on a daily basis.

It emerged from this study and others that the provision of educational supplies such as uniforms, books, shoes reduces the burden which cascades down to the old aged people since they are the one who

are now taking the responsibility of surrogate motherhood and fatherhood (Nikkhah & Redzuan, 2010). The study highlighted that transformation of the living standards of old aged people can be achieved if the grant money only caters for the needs and expectation of the old aged people. As indicated in the study, old age grant is diverted to assist the most vulnerable members of the family with educational necessities especially their grandchildren. Therefore, this move is the legitimate way of full filling needs and expectations of elderly people who are surviving at the periphery of informal security schemes.

This study indicated that the financial capital received by elderly people in Namibia is used to purchase nutritious food and other households' groceries which are essential in their lives. The elderly people interviewed in the exploration stated that they also use the social grant to accesses health services especially buying medication from pharmacies and it reduces the psychological turmoil of the elderly people when they are affected by shocks. The financial capital obtained by elderly people helps them to escape challenges they are confronted with in paying their grandchildren tuition fee who are improving their results with Namibia College of Open Learning. Few elderly people who are receiving financial capital are utilizing it to engage in ISAS and the money also provides dignity among the elderly people who are no longer capable to look after themselves. The elderly people who were interviewed in the study disclosed that the financial resource they get is failing to sustain their lives since the food they bought could not spent the whole month because they looking after their grandchildren and the elderly people spent a lot of money on food and will not be able to afford visiting health specialist. The elderly in this study noted that social protection scheme in Namibia are full of holes and this makes the

social nets to be incompetent to trap these who are supposed to be assisted. The Namibian's government social policies have done very little to support the old aged with philanthropic grain loan schemes. The financial resources do not address all needs of the elderly since there is increment of prices of basic goods and services and some of the money used it to pay for education of their grandchildren who are improving their results.

Results from the study indicated that there is need for the Ministry of Poverty Eradication and Social Welfare to take a household national evaluation survey by visiting some of the elderly people who are given the social grants to determine how they are making use of it. The government should to increase the amount of social grant so that it might address and cater for the nutritious food and health services. This exploration indicated that there is need for the social policy makers to put the elderly people at the centre of development by including them in decision making rather than putting them at the periphery of sustainable development goals. There is need for the government to act so that they can provide all the aged people with grain loan schemes.

4.5 Chapter Summary

This chapter looked at the data that was collected, how it was presented under themes and how it was analysed looking at the literature reviewed in chapter 2 comparing it to the data that was collected for meaning and value adding to the study. The next chapter looks at the conclusions and recommendations derived from chapter 4.

CHAPTER FIVE

SUMMARY OF RESEARCH FINDINGS AND RECOMMENDATIONS

5.0 Introduction

This chapter focuses on summary of the research finding as they were attained from the field. Further, the chapter illuminates the recommendations of the study basing from the research finding as they were presented and analysed in detail by specifically focusing on each objective of the study as unearthed in the previous chapter.

5.1 Conclusions

Theme 1: Social grant factors that influence the living standards of the old aged people

Findings from this exploration highlighted that the financial resource receiving by the elderly people is failing to endure their lives since the food they bought could not spent the whole month since they are also looking after their grandchildren. Given a bigger number of family members to feed, financial capital which they receive disbursed much of it on food and will be incapable to afford and access other basic needs such visiting health specialist. The value and purchasing power of financial capital they obtain from the government is dwindling to meet their basic necessities owing to the increment and escalating of prices of basic goods and services. The elderly people stated that, the fact that they are required to support their grandchildren with clothes and basic necessities. This makes them to divert some of the money which is supposed to provide for the elderly people social well-being and necessities. The study indicated that, elderly social protection scheme in Namibia are full of holes and this makes the social nets net incompetent to trap and protect the elderly people who are supposed to be assisted since the bodies are vulnerable to a number of diseases. From the researcher's submission it imperative to

unearth that the social grant given to elderly people is insufficient to address nutritious food requirement, health services and even transport to go towns.

Theme 2: Results of social grants on the living standards of the old aged people

Findings from this study indicated that the financial capital received by elderly people in Namibia is utilized to purchase food and other groceries which are necessary to make their ends meet on daily basis. The financial capital obtained by elderly people from the government, they use it to access the health services especially consulting specialist doctors and buying medication from dispensing chemists. The provision of financial capital as a social security schemes have a positive outcome in plummeting the psychological commotion of the elderly people when they are swamped by shocks and changes in the social system. Results from the study indicated that financial capital obtained by elderly people helps them to prevaricate the financial challenges they are facing in paying their grandchildren and children tuition fee who are improving their results with NAMCOL

Theme 3: The influences of social protection on the old age families of people

It emerged from the elderly people who are receiving financial capital that they are utilizing it to take part in internal and saving schemes. The provision financial capital by the government offers self-respect amongst the elderly people who are no longer proficient to look after themselves. The study that few elderly people are taking part in goat and piggery project in their rural areas.

Theme 4: Possible strategies that could be put in place to improve the living standards of the old age

This exploration uncovered that the Namibian's social policies and execution have done very diminutive to aid the old aged people in form of humanitarian social security nets and grain loan schemes. It emerged from the study that Namibia is subject to intermittent precipitation owing to variations in climatic system and the elderly people illuminated that they are incapable to harvest what can sustains them until the next harvest time. The researcher made a pertinent observation social grant which is given to elderly does not address their social basic needs since some of the money used for transport to go and access some health services. The study revealed that social grant the elderly people are receiving is derisory to ameliorate the social standards of living due changeability in the health services expenditures. Findings from the study disclosed that the financial resources received by the elderly on monthly basis does not address all their social needs and expectation since some of the money they use it to pay for education of their grandchildren who are improving their results. The money they left with will not be sufficient to sustain them, this makes the elderly people failing to afford and access other social basic goods and groceries. Results from the study indicated that there is a need for the Ministry of Poverty Eradication and Social Welfare to conduct a national household evaluation survey by visiting some of the elderly people who are given the social grant to determine how they are making use of it and does it sustainably address their social human rights basic necessities. To corroborate the research findings obtained from the study, elderly people who are receiving financial capital from the mentioned that there is a need for the government to increase the amount of social grant from \$ 1200 so that it might address and cater for the nutritious food and health services. Of significance to take note is that ever since the elderly people are no longer proficient to work for

themselves in the old age the increment of social grant will be a panacea in achieving the SDGs as they were articulated in the Vision 2030.

5.2 Recommendations

Theme 1: Social grant factors that influence the living standards of the old aged people

The researcher made a pertinent suggestion that the Ministry of Poverty Eradication and Social Welfare should conduct a household national evaluation survey by visiting the elderly people who are receiving social grants from the government to examine and determine how they are spending it and does it sustainably meet their social human rights basic requirements.

Theme 2: Results of social grants on the living standards of the old aged people

It is recommended from the research findings that there is a need for the Ministry Poverty Eradication and Social Welfare and Social Policy makers to come with people centred participatory development and put the elderly people at the centre of development by including them in decision making rather than putting them at the periphery of sustainable development goals (SDGs).

Theme 3: The influences of social protection on the old age families of people

Basing on the research findings of the study there is a need for the government to increase the total amount of social grant given to the elderly people so that it might adequately address and fulfil their social basic needs in terms of nutritious food and health services.

Theme 4: Possible strategies that could be put in place to improve the living standards of the old age

It is significant to take note that the Namibian government should act so that they can provide all the aged people with grain loan schemes. This strategy will reduce the amount of financial resources spend by the elderly people in purchasing mahangu and top score mealie meal. The researcher deduced that by reducing the expenditure on mealie-meal the money received will adequately address all the social basic necessities.

It was attained from this exploration that there is a need for the social policy makers to put the elderly people at the centre of development by including them in decision making rather than putting them at the periphery of sustainable development goals. The inclusion of elderly people in the process of decision making concerning what constitute their necessities and prospect is the remedy which can alleviate the social quandary which swamped upon the elderly people in Namibia. The majority of the respondents indicated that there is a need for the government to act so that they can provide all the aged people with grain loan schemes. It is imperative to make allusion that the provision of grain loan schemes will reduce the total cost of spending a lot of money in buying mahangu from shop and this makes the elderly people to be able to attain other social basic goods and services which they are failing to meet in their lives.

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APPENDIX: A

Ethical Clearance Certificate from UNAM



ETHICAL CLEARANCE CERTIFICATE

Ethical Clearance Reference Number: FOE/360/2017 Date: 12 February, 2018

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 Research Project 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: Transforming The Living Standards Of The Old Aged People Of Namibia Through Social Grants: A Case Of Omagongati Village, Ondangwa Rural Constituency

Researcher: Auno Shikomba

Student Number: 200141090

Supervisor(s): Dr. N. Mbuikusa

Take note of the following:

- (a) 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.
- (b) Any breaches of ethical undertakings or practices that have an impact on ethical conduct of the research must be reported to the UREC.
- (c) 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.
- (d) The UREC retains the right to:
 - (i) Withdraw or amend this Ethical Clearance if any unethical practices (as outlined in the Research Ethics Policy) have been detected or suspected.
 - (ii) Request for an ethical compliance report at any point during the course of the research

UREC wishes you the best in your research.

Prof. P. Odionkor: UREC Chairperson

A handwritten signature in black ink, appearing to read "P. Odionkor", written over a horizontal line.

Ms. P. Claassen: UREC Secretary

A handwritten signature in black ink, appearing to read "P. Claassen", written over a horizontal line.

APPENDIX B: Letter to Regional council to seek permission to conduct a research

P O Box 1793

Oshakati

08 November 2017

The Honourable Councillor
Ondangwa Rural Constituency
Oshana Regional Council
Private Bag 5543
Oshakati

Dear Sir/Madam

RE: SEEKING FOR PERMISSION TO CARRY OUT A RESEARCH IN YOUR CONSTITUENCY

This letter serves to inform your office that Aune Megameno Shikomba, a student at the University of Namibia pursuing a Master's Degree in Master of Education is seeking for permission to conduct a research study in Omagongati village. The aim of the study is to investigate the effects that social grant has on the social well-being of the old aged people and identify effective strategies that could improve the living standards of the old age in Omagongati village in Ondangwa rural constituency, Namibia.

Thank you for your time and consideration. I am looking forward to hearing from you at your earliest convenience.

Yours faithfully

Aune Megameno Shikomba

0812616913

APPENDIX C: Permission to conduct a research from Regional Council



OSHANA REGIONAL COUNCIL

Tel: 065 - 220 441 - 302 / 927
Fax: 065 - 221 252
E-mail: info@oshana.na

Private Bag 5545
Oshana, Namibia

Location: Region N Anakobe

15 January 2018

Ms. Aune Shikomba
PO BOX 1793
Oshakati

Dear Ms. Shikomba

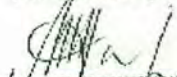
SUBJECT: PERMISSION TO CONDUCT FIELD RESEARCH STUDY AT ONDANGWA RURAL CONSTITUENCY, OSHANA REGION

Receipt of your letter dated 08 November 2017 is hereby acknowledged.

This letter serves to inform you that permission is hereby granted for you to carry out a research study on the topic titled: *TRANSFORMING THE LIVING STANDARD OF OLD AGED PEOPLE OF NAMIBIA THROUGH SOCIAL GRANTS: A CASE OF OMAGONGATI VILLAGE, ONDANGWA RURAL CONSTITUENCY.*

We wish you all the best in your study.

Yours sincerely


.....
MARTIN P. ELAGO
CHIEF REGIONAL OFFICER



Cc Hon. Alfeus K. Abraham
Councillor of Ondangwa Rural Constituency

All official correspondence should be addressed to the Chief Regional Officer

APPENDIX D: Request for permission to conduct a pilot study

P O Box 1793

Oshakati

08 November 2017

The Honourable Councillor
Ondangwa Rural Constituency
Oshana Regional Council
Private Bag 5543
Oshakati

Dear Sir/Madam

RE: SEEKING FOR PERMISSION TO CARRY OUT A RESEARCH IN YOUR CONSTITUENCY

This letter serves to inform your office that Aune Megameno Shikomba, a student at the University of Namibia pursuing a Master's Degree in Master of Education is seeking for permission to conduct a research study in Omagongati village. The aim of the study is to investigate the effects that social grant has on the social well-being of the old aged people and identify effective strategies that could improve the living standards of the old age in Omagongati village in Ondangwa rural constituency, Namibia.

Thank you for your time and consideration. I am looking forward to hearing from you at your earliest convenience.

Yours faithfully

Aune Megameno Shikomba

0812616913

APPENDIX E: Letter to the Headmaster

P O Box 15262

Oshakati

08 November 2017

The Head Master
Omagongati Village
Ondangwa Rural Constituency
Oshana Regional Council
Private Bag 5543
Oshakati

Dear Sir/Madam

RE: SEEKING FOR PERMISSION TO CARRY OUT A RESEARCH IN YOUR CONSTITUENCY

This letter serves to inform your office that Aune Megameno Shikomba, a student at the University of Namibia pursuing a Master's Degree in Master of Education is seeking for permission to conduct a research study in Omagongati village. The aim of the study is to investigate the effects that social grant has on the social well-being of the old aged people and identify effective strategies that could improve the living standards of the old age in Omagongati village in Ondangwa rural constituency, Namibia.

Thank you for your time and consideration. I am looking forward to hearing from you at your earliest convenience.

Yours faithfully

Aune Megameno Shikomba

APPENDIX F: Permission to conduct in Omagongati Village

P O Box 15262

Oshakati

08/Nov/ 2017

The Honourable Councillor
Ondangwa Rural Constituency
Oshana Regional Council
Private Bag 5543
Oshakati

Dear Sir/Madam

RE: SEEKING FOR PERMISSION TO CARRY OUT A RESEARCH IN YOUR CONSTITUENCY

This letter serves to inform your office that Aune Megameno Shikomba, a student at the University of Namibia pursuing a Master's Degree in Master of Education is seeking for permission to conduct a research study in Omagongati village. The aim of the study is to investigate the effects that social grant has on the social well-being of the old aged people and identify effective strategies that could improve the living standards of the old age in Omagongati village in Ondangwa rural constituency, Namibia.

Thank you for your time and consideration. I am looking forward to hearing from you at your earliest convenience.

Yours faithfully

Aune Megameno Shikomba

0812616913 (cell phone)

APPENDIX G: ENGLISH OLD AGE CONSENT FORM

CONSENT FORM FOR OLD AGED PEOPLE

You are invited to participate in a research study conducted by Aune Megameno Shikomba , A Master Educational Student from the Department of Lifelong learning and Community Development at the University of Namibia. The results of the study will contribute to a thesis for the degree. You are selected to participate in the interview of this study because you are the one receiving old age social grants.

Purpose of the study

The aim of the study is to investigate the impact that social grants have on the social well-being of the old aged people, explore how social grants meet the living standards of the old aged people and identify effective strategies that could improve the living standards of the old aged in Omagongati village in Ondangwa rural constituency, Namibia.

Procedures

Only volunteers will participate in the interview to give their views on whether social grants are transforming the living standards of the old aged people of Omagongati village in Ondangwa rural constituency, Namibia. The interview will approximately last for at most 50 minutes.

Potential risks and discomforts

It will be expected of you to answer the questions asked reliably. Pointing out traits that contribute to tension might cause some discomfort.

Potential benefits to participants and society

It is hoped that the welfare of old age people will improve due to the possible suggestions that you will forward. The study will be valuable as it will assist the Ministry of Poverty Eradication and Social Welfare to come up with well-informed policies to improve the welfare of the old aged people.

Participation and withdrawal

Participation in this study is voluntary. You may choose not to participate, and you may withdraw your consent to participate at any time. You will not be penalized in any way should you decide not to participate or to withdraw from this study.

Confidentiality

The research will be conducted in line with UNAM guidelines and findings of the research will only be used for academic purposes. Any information that is obtained in connection with this study and that can be identified with you will remain confidential and will be disclosed only with your permission or as required by law.

Rights of Research participants

You may withdraw your consent at any time and discontinue participation without penalty. Participation in this study does not result any legal claims, rights or remedies.

Identification of investigators

If you have any questions or concerns about the research, please feel free to contact

Aune Megameno Shikomba (081)2616913

Email: shikomba@hotmail.com

Home address: ERFN0: 3653 EXT 17, ONDANGWA

DR Mbukusa Nchindo (081)1298174

Department of Education (Lifelong learning and Community Development)

University of Namibia

P/Bag 13301

Windhoek

Consent

I have read this consent form and have been given the opportunity to ask questions. I give my consent to participate in this study.

Participant's Signature/thumb _____ Date: _____

APPENDIX H: OSHIWAMBO OLD AGE CONSENT FORM

**EZIMININO LZOKU NINGA OMAPULAPULO KAAKOKELE YOMOMUKUNDA
OMAGONGATI MOSHITOPOLWA HOGOLOLO SHONDANGWA YOKOMIKUNDA,
SHINASHA NOSHIKWIILA SHAAKOKELE OKUZA KEPANGELO LYANAMIBIA**

Oto indilwa nesimaneko opo wukuthe ombinga momapekapeko ge nasha noshikwiila shaa kokele mo mukunda Omagongati. Omapekapeko nga ka ota ga ningwa ku Aune Megameno Shikomba omwiilongi moshiputudhilo sho po mbanda sha Unam.

Oto pu lwa opo wu gandje uuyeleele wa yela naa shoka wu shi kombinga yo shikwiila shaa kokele, nuumbangi a wu he to ka gandja ota wu kala wa gamenwa.

Elalakano lyo mapekapeko ngaka oku gongela uuyeleele wu na sha nelongitho lyo shikwiila shaa kokele shoka shi li oshi topolwa she yilongo lyandje, nuuyeleele awu he to ka gandja ota wu ka longithwa kaatoti yoompango uunene tuu kuuministeli mboka wu nasha ne kandulepo lyoluhepo opo ku vulwe okweetapo omathaneko omape ngoka taga vulu oku etapo omalunduluko geli hwepo monkalamwenyo yaakokele momukunda gwa Omagongati no moshilongo ashihe.

EZIMININO KOMUKUTHI MBINGA

Onda lesa no nduuviteko shoka sha shangwa no nda fatululilwa nawa oompango nomalandulathano agehe ge na sha no mapekapeko nga ka, no te kwashilipaleke mpa ka kutya onda zimina oku yamukula epulo kehe no ku gandja uuyeleele kehe ta ndi ka pulwa komukongi gwo mawuyeleele ngaka.

Eshayino kaha lyomukuthimbinga

Esiku

APPENDIX I: ENGLISH LANGUAGE INTERVIEW GUIDE

1. What is the household main source of income?
2. For how long have you been receiving the social grant?
3. Briefly explain how social grant helps improving or not improving your living standard?
4. What major challenges were you experiencing at the time you were not a social grant beneficiary?
5. Describe how were you surviving before you were not a recipient of social grant?
6. In your opinion, is the social grant given to you sufficient enough to take care of your basic needs such as food, clothing, clean water and others?
7. Discuss how does the social grant meet your basic need?
8. How do you spend social grant you are currently receiving?
9. In your view, should social grant be raised to more than what you are currently getting, what other necessities would you consider and why?
10. In exception of social grant, free health medical services, drought relief and food bank program, what more do you suggest the government of the Republic of Namibia should do to mitigate your needs/
11. What roles do you think parastatals can play in shaping further live hood of the old age people and how?

APENDIX J: OLD AGED PEOPLE INTERVIEW GUIDE

I Aune Megameno Shikomba, a Master's Degree in Education (Lifelong learning and Community Development) student from the University of Namibia pursuing. The purpose of this study is to collect data relating to *transforming the standards of the old aged people of Namibia through social grants: a case of Omagongati village, Ondangwa rural Constituency*. The study is geared towards meeting the requirements for the degree program. Confidentiality and anonymity of all participants in the study will be maintained and no names will be used at any point in this study or the report of the study. I therefore humbly request for your assistance and cooperation in providing information necessary for this study.

Your participation and contributions to this study will be highly appreciated.

1. What is the household main source of income?

.....
.....

2. For how long have you been receiving the social grant?

.....

3. Briefly explain how social grant helps improving or not improving your living standard?

.....

4. What major challenges were you experiencing at the time you were not a social grant beneficiary?

.....
.....

5. Describe how were you surviving before you were not a recipient of social grant?

.....
.....

6. In your opinion, is the social grant given to you sufficient enough to take care of your basic needs such as food, clothing, clean water and others?

.....

7. Discuss how does the social grant meet your basic needs?

.....

8. How do you spend the social grant you are currently receiving?

.....

9. In your view, should social grant be raised to more than what you are currently getting, what other necessities would consider and why?

.....

10. In exception of social grant, free health medical services, drought relief and food bank program, what more do you suggest the government should do to help mitigate your needs?

.....

.....

11. What roles do you think parastatals can play in shaping further livelihood of the old aged people and how?

.....

Thank you very much for your time and effort.

APPENDIX K: Oshiwambo interview guide

Oshikalimo B:

Omapulapulo kaakulupe mboka ha ya ta mbula Oshikwiila shepangelo.

Ongame Aune Megameno Shikomba, omulongwa-longi moshiputudhilo sho pombanda sha UNAM, ho ka tandi ilongele onkatu yo pombanda melongo lyalelepekwa ne pendulopo lyo momikunda.

Elalakano olyo ku gongela omauyelege ge na sha nonkalo yuuhupilo yaakokele oku pi ti la moshikwiila sha wo sho komwedhi shoka ha ya mono oku ziilila kepangela. Egongelo lyo mauyelele nga no ota li ka ukilila aakokele yo moshitopolwa sha Shana moshikandjo hogololo sha ndangwa yokuushayi momukunda Omagongati.

Elalakano lye yilongo ndi no oku gwa ni tha po iipumbiwa yo nkatu yo pombanda melongo. Omauyelele agehe ta ga ka gongelwa shi na sha neyilongo ndi no ota ga ka kala oshiholekwa. Onkene ota ndi indile ekwatho nelongelo kumwe lya shewa megongelo lyo mauyelele mo shinyangadhalwa shika.

Ekutho mbinga ne gwe dhe le po lye ni melongo ndi no ota li taa mbwako nenyanyu.

1. Onzo onene yuuhupilo megumbo lye ni oshike?
2. Oshikwiila shepangelo owe shi mono uule wethimbo li thike peni?
3. Openzela ye ni yaakulupe oye ku kwathela nenge ina yi ku kwathela ngiini kuku?
4. Owa tsa ka ne ke omashongo ge ni kombinga yuuhupilo omanga wa li iho pe wa oshikwiila shepangelo?
5. Hokolola nke ne wa li ho hu pu omanga wa li iho mono openzela?
6. Pamaiyuvo goye, owu uvite oshikwiila shepangelo shoka ho mono ngashingeyi sha gwa na oku ka ndulapo oompumbwe dhoye dhesiku?
7. Popya nkene oshikwiila shepangelo sha gwa nithapo oompumbwe dhoye dhesiku.
8. Oshikwiila shoye shepangelo oho shi longitha ngiini?
9. Pa ku tala koye, ngele oshikwiila shepangelo osha gwe dhelwa shi vulithe pwaashi ho mono paife, oompumbwe dhi ni to tala tango no molwa shike?
10. Kakele ko shikwiila sho no ho pewa kepangelo, omayakulo geni ishewe ho mono go shali oku ziilila kepangelo?
11. Iinakugwanithwa yini to dhiladhila yo mahangano ga yama kepangelo ta yi dhana onkandangala oku yambulapo onkalo nawa yaakulupe?

TANGI UNENE KETHIMBO NOKONKAMBADHALA YOYE!!

APPENDIX M: Transactions

4.1 Introduction

The base of data presentation laid on thematic approach extracted from the research question and presented in an in- depth approach as was attained from the field

4.1.1. Describe how were you surviving before you were not a recipient of social grant?

Participant #1

I have been struggling to take care of my family by providing g them with basic needs on a daily basis and it was very difficult for me raising money to buy nutritious food to put on the table and afford buying medical drugs to medicate ourselves, therefore I used to sell traditional beer to make a living.

Participant #2

Before I enrolled in old age social grant I used to sell cooked goat meat to the market in order to get money to support my family with nutritious food, household groceries, clothes, educational resources and health services. I was capable to support my family with their basic needs. I was also keeping Oshiwambo chicken which I used to sell to the local market. I was struggling to access and afford social basic services.

Participant #3

I used to work to the local market selling fat cakes, vegetables and the financial capital I was generally struggling since it was difficult to raise sufficient money to access and afford all the social basic needs such as nutritious food to put on the table, household groceries, clothes and medical services.

Participant #4

Before becoming a beneficiary of old age social grant, I was working in the construction industry, building houses, painting and roofing. Though I was meeting challenges of failing to be paid in time by the project contractor, the money was sufficient to access and afford all the social basic services and my living standard was better. I was capable to buy food and other household groceries.

Participant #5

I was selling cooked food such as fat cakes, cooked goat's meat and beef at the local market. I was struggling to provide my family members with nutritious food on the table on daily basis. I was also getting support from children who were working in towns.

Participant #6

I was engaging myself in animal farming keeping the following live stocks, cattle, goats, piggery and sheep. I used to sell some of the animals to get money to buy food, household groceries, and clothes. I was struggling to access and afford the social basic services to improve my living standards.

Participant #7

I was working as a taxi driver before I became a beneficiary of old age social grant. During that time, I was able to access and afford all the social basic needs such nutritious food, health services, clothes and household groceries and I was able to pay my children educational needs.

Participant #8

Before I was enrolled in the old age social grant, I used to sell fat cakes, cooked goat's meat and vegetables on the market in order to get money to support my family with nutritious food, household groceries, clothes, educational resources and health services. I was capable to support my family with their basic needs. I was also engaging rotating saving schemes with my colleagues whom I used to work with at the market.

Participant #9

Before I was enrolled in old age social grant I used to receive money and household groceries from sons and daughters who were working in towns. I was able to get nutritious food on daily basis. My living standards were better because I was able to afford nutritious food as well as basic household groceries on monthly and it was enough to spend a month.

Participant #10

I was selling fat cakes, cooked goat meat and vegetables at the local market. I was also getting family support from sons and daughters who used to remit money to me on monthly basis. I was also engaging in Internal Savings and Lending schemes (financial capital) and this allowed me to access and afford school resources, food and health disbursement. The diversification of livelihood permitted me to my better living standards.

Participant #11

Before being the recipient of social grant I was engaging in keeping Oshiwambo chickens which I used to sell to those who owns restaurants. I was also selling vegetable, fruits and cool drinks as a survival strategy to obtain social basic needs such as food, health services especially buying medicate drug to medicate myself and my children. I also used the money to buy educational resources.

Participant #12

Before I was enrolled in old age social grant I was engaging in cattle ranching, goats and poultry project to raise money to buy food and household groceries for my family. The project was also enabling me to pay the tuition fee for their dependants who were attaining the secondary education. I was not facing any challenge in securing medical drugs to medicate my children and pay hospital disbursement and consulting health specialists.

4.1.2. How do you spend the social grant you are currently receiving?

Participant #1

The financial capital I obtain from the government I used it to buy food, groceries, purchase drugs to medicate my grandchildren. I also use the social grants to pay for my grandchildren tuition fee who are improving their results with Namibia College of Open Learning (NAMCOL). The social grant I get from the government, I used it to pay school fees for my children who are doing courses with Vocational Training Colleges.

Participant #2

The social grants I received from the government I used to purchase food and other households' groceries which are essential. I also used the grant money to purchase nutritious food to put on the table on daily basis. The provisions of social grants allow me to access health consultation to private doctors and to purchase medical drugs to medicate myself. The social grants we get makes us able to access and afford buying nutritious food and other households' groceries which are needed on daily basis. As result of the nutritious food I get I am no longer suffering from malnutrition diseases.

Participant #3

The participant indicated that the financial capital she obtained from the government used it to buy food, households' groceries and accesses the health services especially buying medication from pharmacies. The grant money received is transforming my living standards since I am now proficient of paying my health expenditure and even my grandchildren.

Participant #4

The participant also indicated that the social grant she obtained from the government also used it to buy nutritious food for her family and other basic needs which are required daily. The social grant I receive on a monthly basis I used it to buy school uniforms and school stationeries such as books of my grandchildren who are studying at Ongwediva Vocational Training Centre.

Participant #5

The grant money I get from the government I used it to buy food and other groceries to support my family and to care for my grandchildren. My children are HIV positive and are not competent to take care of themselves because their bodies are no longer capable to perform hard tasks. I am staying together with them and the child grant they are getting is insufficient to support their children with all their social basic needs. Therefore, I used my financial grant to support them.

Participant #6

The social grant I get from the government on monthly basis I used it to buy nutritious food and other household groceries which are essential on daily basis. My two sons are living with HIV and AIDS and are no longer competent to work for their children, so I take care of my grandchildren with clothes, food and health needs. I also used the financial capital to pay tuition fee for my daughter who is improving her Grade 12 subjects with Namibia College of Open Learning.

Participant #7

The financial capital I get from the government I used it to buy food, household groceries, clothes and buying medical drugs. I am also using the money to support two of my children who are unemployed. I used the money to support my grandchildren with educational stationeries.

Participant #8

The social grant I receive on monthly basis I used it to buy nutritious food, clothes. I also spend the money on consulting doctors and buying medical drugs to medicate myself since I am always vulnerable to diseases. I also spend the grant money on the school uniforms and school stationeries for my grandchildren.

Participant #9

The social grant I obtain from the government on monthly basis I used it to buy food, household groceries, clothes and buying medical drugs. I also used it to take care of my family members especially my son and daughter who is living with HIV and AIDS.

Participant #10

The financial capital I get on monthly basis I used it to buy nutritious food, engaging in rotating saving schemes, buying household's groceries and buying medical drugs from pharmacies to medicate myself and family members. I also engage in piggery project and Oshiwambo Chicken which I normally sell to those who own food restaurant.

Participant #11

The grant money I obtained from the government I used it to buy food, household groceries and to buy medical drugs to medicate myself. I also used the money to engage in rotating and saving schemes and the money from rotating saving schemes supplement the social grant coming from the government

Participant #12

The financial capital I received on monthly basis I used it to buy nutritious food, household's groceries, clothes and purchasing medical drugs from pharmacies. The grant also helps me to engage in piggery and goat income generating project and sell goat and pork's meat to those who engage in food cooking at restraint in Ondangwa and Ongwediva.

4.1.3. In your opinion, is the social grant given to you sufficient enough to take care of your basic needs such as food, clothing, clean water and others?

Participant #1

The financial resource I get is failing to sustain my living standards since the food I bought could not last for the whole month. Since I am also looking after my grandchildren after the death of my sons and daughters, I spend much of the grant money on my grandchildren's social welfare. As a result of a large number of people to feed, the money which we receive we spent much of it on food and will not be able to afford other basic needs such visiting health specialist.

Participant #2

The financial capital I receive from the government on monthly basis is failing to meet my household basic necessities owing to the increment prices of basic goods and services. My daughters and sons are living with HIV and AIDS and are not capable to look after their children and this load falls on me. This forced me to use some of the financial capital I received from the government to cater for the clothes of these children. The money which left in my pocket will not be enough to access and afford my social basic needs and necessities for my family. Thus, the money becomes insufficient to access and afford social basic needs that sustain me.

Participant #3

The financial capital I get is insufficient to access and afford all the social basic needs in life such as nutritious food, household's groceries, clothes and purchasing medical drugs. The old age social protection scheme in Namibia are full of holes and this makes the social safety nets incompetent to improve my living standards since the money I get also used to take care of my family members who are supposed to be assisted. The social grant I used to get is not in relation with my needs which sustain my living standards and the accessibility and affordability of life basic services.

Participant #4

The financial capital obtained from the government is insufficient to cater for the livelihood since I am the caregiver of my grandchildren and I divert some of the money to buy the clothes since two of children are living with HIV and AIDS virus. I also diverted the money to access the school stationary and this makes the money inadequate for all the basic needs required by the family members. The government is not doing anything in assisting me with basic needs of my grandchildren. This problem forced me to spend much social grant on school resources, clothes and food. The money which left in my pocket after deducting all the costs for the basic needs of my grandchildren makes me incompetent to buy nutritious foods on daily basis.

Participant #5

Though, the financial capital plays an important function to the elderly people, however the increase in price of goods and commodities makes the money insufficient to cater for all my needs. This makes me incompetent to afford and assessing basic needs every day for the whole month.

Participant #6

Social grants are of significance in the social well-being; however, the financial capital is not sufficient enough to cater for all the basic necessities I need in life. The changes in expense in purchasing medication from pharmacies to medicate myself and my grandchildren make the social grant insufficient and unsuccessful in improving my living standards. I appreciate a lot about the social grant I am receiving every month. The problem comes when dividing the money to cater for all the basic needs. The grant money I am getting I spent some of it in purchasing medicine to medicate myself since my body is prone to various diseases. This means what will left in my pocket is inadequate to purchase nutritious food and household groceries which last for a month.

Participant #7

The diversion of grant money to cater for the educational resources of my grandchildren who are improving their results with NAMCOL makes the grant money not be adequate to improve the social living standards. This diversion of financial resources makes it problematic for the aged to effectively attain their social basic needs and aspiration. The financial capital I am receiving assist me to obtain some of the households needs, however, the financial resources does not address all my needs. Since some of the money used it to pay for education of our grandchildren who are improving their results. The money which I left with will not be enough to sustain me.

Participant #8

The financial capital I am receiving from the government is insufficient to access and afford all the basic services I requires on daily basis. I am looking after my grandchildren who lost their parents. Since the family is too large compared to social grant I received on monthly basis, the grant money available becomes inadequate to provide nutritious food for my grandchildren and the money is used up before the end of the month.

Participant #9

The social grant I received from the government is not enough to improve my living standards since some of the money used to buy school uniforms, books, medical services and nutritious food for my grandchildren. This makes the money to be insufficient to access and afford the social basic services which can improve my living standards. The food which I bought after receiving the money will not be enough to spend the whole month, yet I have small children whom I am taking care of.

Participant #10

The money is not enough to improve my living standards because I am also supporting two of daughters who are living with HIV and AIDS. Two my daughters need nutritious food on daily basis since the doctor told me that I must buy nutritious food such as fruits, vegetables and healthy diets food to improve their immune systems. The money received used to buy nutritious food and the money will not be enough to sustain me for the whole month.

Participant #11

Large family members and HIV and AIDS family members make the social grant inadequate to improve the living standards of the old aged. The money becomes insufficiency to access and afford all the basic needs which can improve my living standards. I am living with my grandchildren and some of children who are not employed, and I used the money to support them and to buy medical drugs from pharmacies to medicate them and myself. This becomes a big challenge for me to cope against the problems hence the money I am getting on monthly basis is \$1200. Since the family is too big, the social grants which I receive from the government will not be adequate to access and afford all the social basic services which can improve my living standard.

Participant #12

Though social grant plays an important role, helping me to access and afford some of the social basic services, the food which I bought does not spend the whole month since they are a lot of mouths to feed. The money is inadequate to improve my living standards because the money has a lot of things to do yet the amount in the pocket is very small to cater for all the social needs which improve my living standards. I also used the money to support my grandchildren who are improving the subject with Namcol.

4.1.4. In your view, should social grant be raised to more than what you are currently getting, what other necessities would you consider and why?

Participant #1

The financial capital must be increased since I am taking care of my grandchildren whom I am supporting with food, educational resources and health services. If the grand money is increased, I will be able to buy nutritious food which can last for the whole month.

Participant #2

The increase of social grant will allow me to access and afford nutritious foods and household groceries which are in relation of family members because the food which I used to buy on a monthly basis is not enough to spend a month. That amount of money is supporting large family that I am looking after. The raising of old age social grant make the money adequate to improve my livelihood and the living standards of family members through accessing and affording health services, nutritional food, clothes and other household groceries.

Participant #3

The social grant should be increased so that I will be able to access and afford buying nutritious food and household's groceries which last for a month since I am staying with my grandchildren. The number of people to feed is high and the increase of grant will lessen the burden I have in providing food to family members every day. I will also use the money to purchase medical drugs, clothes and also paying the educational needs of my grandchildren unlike before.

Participant #4

The increase of social grant will make it possible to buy nutritious food and household groceries but also overcome the increase in price of goods and commodities. This makes the money adequate to access and afford all social basic needs which can improve my living standards. This makes me able to afford and assess nutritious food for the health wellbeing of my family.

Participant #5

The financial capital should be increased so that I will be able to access and afford to purchase nutritious food and household groceries which last for the whole month. I will also use the money to visit health specialist and purchase medical drugs to medicate myself since my body is prone to various illness. I will use some of the money to support my children who are living with HIV and AIDS since they are no longer able to support their children with their daily social basic needs. The increase of price of goods and services in the market will be solved by the increase of grant money to cater for the goods.

Participant #6

The social grant should be increased so that I will be able to access and afford adequate food which improves my health and purchasing medical drugs which are always changing in prices. The accessibility and affordability of nutritious food and health services on daily basis will improve the challenges I am facing. The raising of the grant will make me competent to educational

resources of my grandchildren who are improving their subjects with NAMCOL. This diversion of financial resources makes it problematic for the aged to effectively attain their social basic needs and aspiration. A raise of old age social grant will make me able to sustain me to access and afford other basic goods and groceries which are of significance in improving my living standards.

Participant #7

The increment of social grant from \$1200 will make it possible for me access and afford all the social basic services such as nutritious food and health services which are required for my family members especially my daughter and son who are living with HIV and AIDS. The amount of money I receive on monthly basis is insufficiency support large family members and HIV and AIDS family members whom I am taking care of. The increment of the social grant makes the grant adequate to improve the living standards through accessing and affording health services especially buying drugs, health food, clothes and other household groceries.

Participant #8

Though the financial capital plays an important function to the elderly people, the old age social grant needs to be increased so that I should be able to access and afford nutritional food, household groceries and medical drugs. The increases of the old age social grant will overcome the increase in price of goods and commodities on the market. The raising of social grants will makes us competent to afford and assessing basic needs every day for the whole month.

Participant #9

The money should be increased so that I will be able to afford to buy nutritious food, household groceries, purchasing medical drugs to medicate my grandchildren and myself. The money will become sufficiency to access and afford all educational resources for my grandchildren

especially school uniforms and stationeries. If the money is increased my livelihood will be improved since I will not have problems in thinking about where I can get money to meet all the needs which I want to have and improve living standard.

Participant #10

The old age social grant should be increased so that I can engage in income generating project so that the money will help me to escape the vicious cycle of poverty and become self-reliant. If the old age social grant is increased it will allow me to sustainable access and afford nutritional food. I will also diversify my livelihood activities so that the social grant will be supplemented by financial resources from other activities. This will improve my living standards since I will be able to consult health specialist and purchasing medical drugs to medicate myself and my family members.

Participant #11

Though the old age social grant is making a difference in my life compared to the time I was not a recipient of social grant, the financial capital must be increased since I am taking care of my grandchildren whom I am supporting with food, educational resources and health services. If the social grant is increased, I will be able to buy household groceries and nutritious food which can last for the whole month.

Participant #12

I appreciate the impact of old age social grants; however the money should be increased so that I will be able to afford nutritious food which last for a month and visiting health specialist and purchasing medical drugs to medicate my grandchildren and me. The increment of the old age social grant will permit me to assist my grandchildren who are improving their points with NAMCOL in acquiring all their educational need and also to buy clothes for grandchildren. As

the head of the house, all the responsibilities in the family fell on me and the raising of social grant will allow me to access and afford social and economic basic necessities.

4.1.5. In exception of social grant, free health medical services, drought relief and food bank program, what more do you suggest the government should do to help mitigate your needs?

Participant #1

In order to improve the living standards of the old aged people, there is a need of the Ministry of Poverty Eradication and Social Welfare to come up with income generating projects for the old aged people who have energy to work in these projects in order to generate extra income. The people should be provided with startup capital. The money that will be generated from the projects will be as their supplementary to their social grant. This will reduce financial burden which falls on my shoulders to support my grandchildren at these ages, then the money which I received will be enough to transform my living standards. The Ministry of Poverty Eradication and Social Welfare should conduct a national household baseline survey by visiting elderly people who are given the social grant to determine how they are making use of it. This should be done to effectively understand and comprehend whether the grant money is adequate and sustainably in improving the living standards of the old aged.

Participant #2

The participant indicated that to transform the living standards of the old aged people, there is a need for the government to design income generating project to be addressed and cater for the nutritious food, health services and other indispensable social basic needs. The increment of the

financial capital will improve the social well-being of the old age as they are now capable to address their entire social problems which come in their ways.

Participant #3

The participant indicated the need for the government to provide the vulnerable children who are staying with old age people with educational resources such as uniforms, shoes and books. Furthermore, orphans and vulnerable children that are staying with old aged people should be provided with grants so that the burden will be reduced. If my grandchildren are supported on a monthly basis, the old age social grant which I received every month will be enough to transform my living standards. I am using a lot of money to cater for the social well-being of my grandchildren whom I am staying with. The participant also revealed that there is a need for the government to increase the amount of social grant from \$ 1200 so that it can address and cater for the nutritious food, health services and other indispensable social basic needs.

Participant #4

The government should set aside income generating project for the people living with HIV and AIDS so that they will be able to support their children with social basis services. The money obtained from the income generating project will reduce the diversion of the old age grant to cater for the well-being of my grandchildren. The inclusion of the elderly people in the process of decision-making pertaining what constitutes their needs and expectation is the solution which can address the social problems which flooded upon them. The participant narrated this, the people who are experiencing the social problems are the elderly people and the integration of them in social policy making that affects their lives will bring desired outcomes in addressing their problems rather than just focusing on desk review when social policy makers especially the

Ministry of Poverty Eradication and Social Welfare are dealing and handling issues at stake in the office.

Participant #5

The government should provide the people living with HIV and AIDS with grant money so that they will be able to support their children. The provision of the grant will reduce the burden which generally fall on me in supporting grandchildren with life basic services such nutritious food, educational resources, health services and clothes. If people living with HIV and AIDS virus are getting money from income generating projects, the money which I received on monthly basis will be enough to transform my living standard to better position. Participant revealed that social living standards of elderly people can be enhanced through transforming, defining and duplicating the institutional structures through the radical shift by the Ministry of Poverty Eradication and Social Welfare and Social policy makers together in partnership with the elderly people who are living in the vicious cycle of poverty.

Participant #6

The children who are staying with old aged people should be provided with food donation on a monthly basis. The provision of food donation will reduce the diversion of my grant money in purchasing food to feed them. If my grandchildren are provided with food and being assisted with educational resources, the grant money which I receive would be enough to change my social well-being. The researcher unearthed that the panacea for sustainable development of the elderly people can be feasible if they are included in social policy making and decision making. What is unquestionable from the perspective of the elderly people is that whose reality counts in attaining sustainable development of these who are found at the periphery of social development.

Participant #7

In order to improve the living standards of the old aged people, the government should act so that they can provide all children and people living with HIV and AIDS with grain loan schemes as a supplement to what I am getting from the government. The provision of grain loan schemes will reduce the cost of spending a lot of money in buying mahangu from shops and this makes me to attain other basic services that I am failing to meet. The participant revealed that the grain loan schemes will cut some cost in purchasing mealie meal in shops and the transforming of living standards for old aged people through social grant can be achieved if the Ministry of Poverty Eradication provide vulnerable children and people living with HIV and AIDS with food donation.

Participant #8

The implementation of income generating projects which target the old aged and people living with HIV and AIDS will raise financial resources to support their family especially their children. Therefore the grant money which I received will be able to transform my standard of living because I will be no longer supporting large families with food, health services, educational resources and clothes. The inclusion of the old aged people in the process of decision making concerning what constitutes their needs and expectations is the solution which can address the social problems which falling upon old aged people.

Participant #9

To transform the living standards of the old aged who are receiving grant money, the Ministry of Poverty Eradication and Social Welfare should design income generating project for the people living with HIV and AIDS and assisting them with startup capitals. The income generating will reduce the burdens which fall on the elderly in looking after other family members especially

their grandchildren. The taking part of people living with HIV and AIDS in income generating project makes the grant money sufficient to cater for their own living standards.

Participant #10

In order to improve the living standards of the old aged people, the government should act so that people living with HIV and AIDS must be provided with grant so that they can support their family. This will reduce the diversion of the old age social grant and the financial resources will be enough to access and afford all the necessary basic services.

Participant #11

The participant indicated that the antidote which can rectify and eliminate the vicious cycle of poverty which is trapping on the elderly people is to provide a social policy framework that focuses on the amount of financial resources which are needed to cater for all social basic necessities in their daily life situation. The social grant received, is of important but is not enough to address all our social needs therefore; the social grant should be increased to address all our needs and the problems that we are facing. **Participant #12**

The government should come up with policy of assisting orphans and vulnerable children with social basic needs such nutritional food handouts, health services to reduces the burden which falls on elderly's shoulders in the provision of care giving. The provision of these basic needs will reduce the diversion of grant and the money will be enough for improving my living standards and sustainable livelihood.

4.1.6. What roles do you think parastatals can play in shaping further livelihood of the old aged people and how?

Participant #1

The Non-governmental Organizations should set aside income generating projects for the elderly people so that the money I will get from the project will be a supplement to the old age social grant. The money I will get altogether will makes me able to access and afford all the social basic services that can improves my living standards.

Participant #2

To make the living standards of the old aged better, the Non-governmental Organizations should provide the old aged people with food banks which enabled me to use the money for other necessities.

Participant #3

The participant indicated that the Non-governmental organizations should provide the orphans and vulnerable children with educational stationeries to reduce the burden which fall on elderly shoulders in supporting grandchildren. With this, the social grant will no longer diverted to educational stationeries/activities and the money will be enough to access and afford all the social basic needs.

Participant #4

The people living with HIV/AIDS should be supported with food and financial resources to support themselves and their children in order to reduce the diversion of the old age social grant obtained from the government. The money which I received on a monthly basis would be enough if the people living with HIV and AIDS supported with their basic services.

Participant #5

The Council of all Churches in Namibia should provide orphans and vulnerable children with nutritious food monthly to reduce that burden of supporting my grandchildren with food. The

SOS Children's Village of Namibia should assist all people who are living with HIV and AIDS with food handout. If my grandchildren are supported with food, the grant money which I receive on a monthly basis will be enough to access and afford all the basic necessities and poverty will be reduced.

Participant #6

The implementation of poultry keeping project among the people living with HIV and AIDS is the solution in improving the living standards of the old aged. The people living with HIV and AIDS should be provided with startup capital to kick start the poultry project. The Non-governmental Organizations should set aside income generating projects for the elderly people so that the money from the project will supplement the old age social grant. The money obtained from the income generating project will enable them to cater for the children's social well-being. The money I will get altogether will makes met access and afford all the social basic services which improve my standard of living.

Participant #7

The Non-governmental organizations should provide orphans and vulnerable children with educational stationeries to reduce the burden of supporting my grandchildren with educational needs. Therefore, old age social grant from the government will be sufficient to access and afford all the social basic needs hence it will no longer diverted.

Participant #8

Institutions that deal with the needs of the people living with HIV and AIDS should design and implement income generating project to reduce burdens which fall on me in supporting my

grandchildren. The people living with HIV/AIDS should be supported with food so that they will be able to provide social basic needs to support their family. Children living under elderly people households should be given food handouts to decrease the channelling of old age social grant obtained from the government. Old age social grant which I received on a monthly basis would be enough if the people living with HIV and AIDS and vulnerable children are supported with their basic services on a daily basis.

Participant #9

In shaping further the livelihood of old aged people, Council of all Churches in Namibia should provide people living with HIV who are living together with old aged people with nutritious food handout on a monthly basis.

Participant #10

To transform the living standards and livelihood of old aged people, SOS Children's Village of Namibia should assist all the vulnerable children who are staying with their grandparents with food handout. Moreover, people living with HIV and AIDS who live with their elderly people need to be assisted to engage themselves in income generating projects. The income generating project will transform my livelihood as to reduce the diversion of old age social grant in the provision of social basic necessities of my grandchildren, sons and daughters.

Participant #11

Business community members should support endeavour to support old aged people with food donation on a monthly basis to reduce the cost of buying food in supermarkets. The introduction of such food program will help to reduce the financial burden.

Participant #12

The Council of all Churches in Namibia should support people living with HIV and AIDS with startup capital so that they will engage in income generating project to raise money in order to support their children. This reduces financial burden which generally fails me in supporting my family members with social basic needs such nutritious food, health services and educational resources. Orphans and vulnerable children who are staying with old aged people should be provided with adequate grant to cater for their basic needs.

APPENDIX N: FIELD NOTES

In my observations, majority of old age people has embarked upon chicken projects whereby they use their social grant fund to acquire chickens to produce eggs and chicks for commercial purpose. Some elderly has opted to subsidize their grandchildren business such as tailor making projects by buying them sewing machines to make outfit which they sell for income, while other elderly actively involve themselves in setting up liquor shebeens in their respective areas in order to earn income for themselves, I have seen that some has gone to an extend of buying sound music jukeboxes in their shebeens.

Enquiringly, some elderly invests part of their social grant into useful things such as buying building material to rehabilitate their shelter including building sleeping rooms for themselves. Outdistancing and quite disappointingly, some elderly uses their part of their social grant for alcohol consumptions. This has been affirmed at number of houses i have conducted my interview that at times you find old aged people sitting in their houses or the public alcohol outlet drinking beers and hot stuffs.

During my field interview, I was astonished to see that some age people has used their social grants in establishing small scale business projects such as livestock marketing where they breed small livestock for reselling purpose, others has started bricks making project which they sell to the general public in order to earn extra income to supplement their social grants. As part of old age people food production routine, I have come to witness that some old age people using their part of social grants in ploughing their mahangu field while some using their social grant money to wage community members who assist them in cultivating their crop field as some are too old to execute this exercise by themselves.

Water connection also has played a vital role in the centre of old age social grants recipients, close to 70% of the house I have visited some houses to clean water sourced by the old age people themselves, some has used their social grant to acquire solar electricity for themselves.

APPENDIX O: Annexure 4A and Summary

ANNEX 4A: NOTICE OF INTENTION TO SUBMIT THESIS/DISSERTATION FOR EXAMINATION

(To be completed by student)

Date 15/07/19

The UNAM Post Graduate Committee
The University of Namibia
Private Bag 13301
WINDHOEK
Namibia

Dear Director,

NOTICE OF INTENTION TO SUBMIT THESIS/DISSERTATION FOR EXAMINATION

I, AUNE MEGIAMENDO SHIKOMBA (Student no : 200141090) hereby
notify the Postgraduate Studies Committee of my intention to submit my thesis / dissertation
15/07/19 (date) for examination. I attach the abstract of my thesis/dissertation:

The title of my thesis/dissertation is: TRANSFORMING THE LIVING STANDARDS
OF THE OLD AGED PEOPLE OF NAMIBIA THROUGH
SOCIAL GRANTS: A CASE OF OMAGONGATI VILLAGE
OSHANA REGION.

AUNE M. SHIKOMBA

Name of Student



Signature

15/07/19

Date

.....
Name of Supervisor (Main/Co-)

.....
Signature

.....
Date